

## Case Study



### Cardtronics

#### Fiserv Positions Leading ATM Provider for Growth

Integrated Currency Manager™ and Device Manager™ from Fiserv give Cardtronics a powerful advantage through automation, integration and increased business intelligence.



Cardtronics is the world leader in managing self-service financial kiosks and operating ATMs throughout the United States, the United Kingdom, Mexico and the Caribbean. The company counts many of the world's largest retailers as customers. It also offers ATM branding and surcharge-free ATM network service to more than 1,200 financial institutions, including 8 of the 15 largest U.S. retail banks.

To put these figures into perspective, Cardtronics' ATMs put more than \$22 billion into the hands of consumers in 2010 through about 300 million transactions. The company's success rests on its continued ability to manage and monitor an expansive global network of ATMs for maximum performance—24 hours a day, 365 days a year.

"Our mission is to deliver world-class customer care, unparalleled service and unprecedented machine availability," said Dawn Alvarez, senior vice president, cash and delivery at Cardtronics. This is no simple challenge, since the company's 41,000 ATMs are of many different makes and models and cover multiple cultures, languages and currencies.



#### Client Profile

- More than 41,000 ATMs worldwide
- Industry-leading financial services offerings including ATM Managed Services, ATM branding and surcharge-free network access
- Approximately 1,200 financial institution clients, including 8 of the top 15 U.S. banks
- Over 14,600 Cardtronics ATMs feature financial institution brands under the ATM Branding Program
- Partnered under long-term contracts with 7 of the top 10 retailers in the United States with ATM programs

## **Integrated Currency Manager Helps Manage Rapid Growth**

Cardtronics has used Integrated Currency Manager since 2004 to forecast currency requirements for its ATMs. Integrated Currency Manager is a web-based solution that forecasts and optimizes cash levels to reduce excess cash, minimize cash outages and improve vendor management.

“Although our ATM network is large, our cash and armored management team is relatively small,” Alvarez said. “Integrated Currency Manager automates the entire supply chain, from forecasting to transportation scheduling and reporting. Since we have been using the system, we consistently receive positive feedback from our bank and retail partners.”

The Cardtronics team was impressed with solution’s ability to accommodate the company’s diverse clientele. “Integrated Currency Manager has a great forecasting engine that helps prevent cash outages, but what makes the system so powerful is that it allows us to customize our services for clients. They value our ability to meet their needs without having to change the way they do business,” Alvarez said.

According to Michael Iverson, technical solutions manager for cash management, “Integrated Currency Manager is easily configured to adjust for market, cultural and language differences, as well as international currencies, without increasing our costs. In addition, the system allows us to perform different types of forecasting for different market requirements, such as just-in-time forecasting for our clients in Mexico.”

Alvarez added that the system’s scalability is another advantage. “When we expanded into Puerto Rico or brought on more than 3,000 additional ATMs at one time – it was not a problem,” she said. “The data loader module eliminates manual data entry when we add new ATMs.”

According to Jason Sacco, Cardtronics’ vice president, cash management, “The Web-based design of Integrated Currency Manager has helped reduce Cardtronics’ technology costs. The system offers secure access to any number of authorized personnel, even third-party vendors such as armored carriers, without additional capital expenditures. And when the company had to evacuate its headquarters in Houston during a hurricane, the ASP model allowed us to continue business as usual from our Dallas office.”

## **Reporting Features Improve Operations**

Sacco explained that the system’s advanced reporting capabilities are a key benefit. “In the past, we ran reports with a lot of manual intervention, such as Microsoft® Access® queries. With Integrated Currency Manager, we can create virtually any customized report without help from our IT department.”

“We have several hundred reports that support our vendors, management, and internal and external customers,” Iverson added. “We now have the ability to schedule a report to run for a specific date and time in a variety of formats. Integrated Currency Manager then automatically delivers the reports to the designated recipients.”

Alvarez explained that Integrated Currency Manager is integrated with Performance View™ from Fiserv, a reporting module powered by IBM® Cognos® Business Intelligence software to deliver advanced reporting functionality. “If we are not efficient, we are not as profitable,” she said. “The Integrated Currency Manager reporting features help us identify problems quickly and monitor our activity on a granular level, so we can better control expenses. The level of detail we can get out of Integrated Currency Manager is amazing, and this gives us the oversight we need to grow and consistently meet our service level agreements.”

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**Dawn Alvarez**  
Senior Vice President,  
Cash and Delivery  
Cardtronics  
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### **Flexible Communication and Reporting**

Device Manager allows Cardtronics to automate problem detection, dispatching, SLA and service provider management, escalations and report generation for any device or cash point type. "This flexibility is important, since we use a wide range of machine types," noted Tony Upton, monitoring systems administrator. "If the machine can send a message, then we can manage it in Device Manager."

"With Device Manager, we can query anything in the database and instantly get a report," Upton said. Because Device Manager provided seamless integration with Cardtronics' existing technology platform, the company is now able to produce unlimited custom reports, including vendor and fleet reports on a real-time basis. "The reporting features differentiate us from our competitors," Upton added.

### **Enhanced Problem Detection and Resolution**

According to Upton, Device Manager allowed Cardtronics to build a completely automated escalation process. "We can send multiple dispatches to different vendors at different rates. We can dispatch differently for different fault types. Emails are sent or phone calls made based on the configuration for each ATM."

The voice response unit (VRU) communication from Device Manager enables technicians to quickly get any information they need about a specific repair. Furthermore, Device Manager empowers Cardtronics to dispatch to any service provider through multiple communications protocols, including email, Electronic Data Interchange (EDI) and VRU. These features ensure that problems are resolved as quickly as possible for maximum availability and minimal impact to Cardtronics' clients.

Device Manager also keeps a log for all incidents and tickets, something that Cardtronics' staff considers a tremendous advantage. "The log has helped us solve a number of issues to increase our efficiency," Upton said. "Device Manager allows us to send more accurate information to our service providers, which helps us avoid false dispatches. In addition, the system provides us with a level of detail we didn't have before, so that we can make threshold adjustments that improve availability and reduce our costs."

### **Improved Service Provider Management**

Device Manager gives Cardtronics the ability to track each incident with a high level of detail, including the dispatch, the ETA, the arrival, the vendor repair and the host incident closure. As a result, Cardtronics can now provide more accurate reports to its management and clients. Beyond increasing availability and reducing costs, Device Manager is improving the company's management of service providers as well.

"To increase our responsiveness and flexibility, we use many different service providers," Upton said. "Device Manager provides us with an electronic interface to these providers that can accept EDI communications, so that we can communicate with them and monitor them without manual assistance. This provides us with continuous, timely information about how each servicer is doing and whether or not they are meeting their contractual obligations. With this detail we can identify problems with vendors quickly, to avoid losses."

### **Benefits of a Web Interface**

Offering an enhanced Web access experience for Cardtronics' bank-branded clients is another important advantage of Device Manager. Each individual bank has secure access to its individual summary

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sets. For clients that brand multiple portfolios, Device Manager enables viewing of the entire portfolio from one source. "We can break a report out into the individual portfolios, down to the incident level, including dispatch information, what time the call was dispatched, who it was dispatched to and what the ETA is for repair. This enables us to be as transparent as possible to all of our customers to whom we give access," Upton noted.

### **Greater Efficiencies Expected in the Future**

Going forward, Cardtronics plans to fully integrate Integrated Currency Manager and Device Manager to provide a more robust currency supply chain solution. "This integration will add a new level of efficiency," said Alvarez. "For example, one system will determine if an ATM needs cash and the other will automatically dispatch a courier to replenish it."

In addition, combining downtime information from Device Manager with forecasting data from Integrated Currency Manager will give Cardtronics the ability to improve forecasts and make more informed emergency cash decisions. New functionality to monitor transactions in near real time will expand the company's ability to pinpoint under-performing devices. "Having this type and level of data will help us manage issues around transactions in a more proactive way," said Upton.

### **Connect With Us**

For information about Integrated Currency Manager and Device Manager, please contact us at 800-872-7882 or visit our website at [www.fiserv.com](http://www.fiserv.com).



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### **Challenge**

With its diverse clientele of financial institutions, credit unions and retail merchants of various sizes, Cardtronics was challenged to accurately forecast the cash requirements for every ATM in its global network. Rapid growth also increased the difficulty of monitoring and tracking ATM availability for management and clients. Reporting capabilities were extremely limited.

### **Solution**

Cardtronics first used Integrated Currency Manager to improve its ATM cash forecasting and reporting capabilities. The company later added Device Manager to improve ATM monitoring and service provider management. Enhanced automation, cash forecasting and fault management capabilities are reducing Cardtronics' costs and improving its service to clients. The systems' Web functionality and reporting features help differentiate the company from its competitors.

### **Proof Points**

Cardtronics began using Integrated Currency Manager in 2004 and today manages more than 24,000 ATMs on the system. The system has helped to reduce cost per transaction by 19 percent and cost per unit by 14 percent, contributing to higher profitability for Cardtronics.

Cardtronics made the switch to Device Manager in January 2010. By September, the company reported a 26 percent improvement in availability for the ATMs being monitored by the system. In addition, Cardtronics has significantly improved the automation of escalations to both vendors and internal management.