

DBS

2023 PRODUCT GUIDE EQUIPMENT

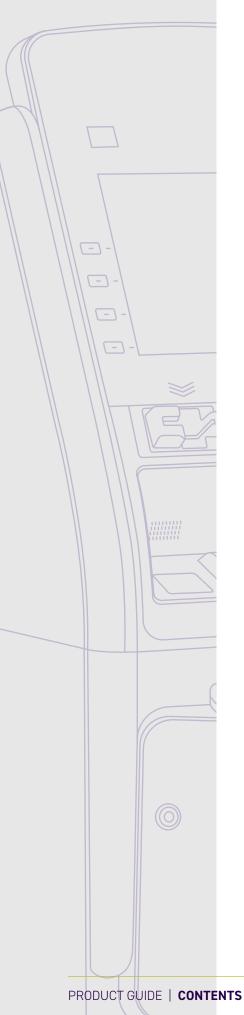


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WHO IS DBSI?

OUR APPROACH

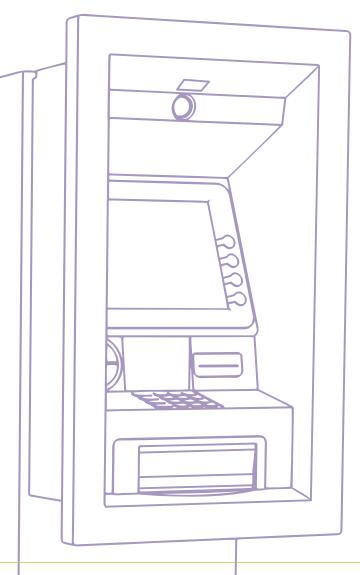
Celebrating our 25th anniversary this year, DBSI was founded on banking equipment. As experienced experts in this space for over two decades, we provide the clients we serve with agnostic brand expertise, hassle-free installs, and dedicated customer service.

We take pride in bringing solutions to the market to solve the banking industry's biggest needs. Moreover, we make it easy for you to work alongside our team from the start to finish.

Unlike other design-build firms, we have all the products and services in-house, along with a team of designers, architects, service techs, construction experts, and more to break down your barriers, get you to your "desired" state, and transform your business.

OUR APPROACH

Banking Equipment refers to the machines, apparatus, and appliances used within a financial institution to help complete client transactions and streamline banking operations.



Teller Cash Recycler

ATM

ITM

Safe

Vault

Night Depository

Pneumatic Tube

Camera

Alarm System

Access Control

WHY WE'RE AGNOSTIC

OUR APPROACH

We have no exclusive agreements with any vendor in the market, giving us the proper position to do what's right for you.

Here at DBSI, we don't believe in using a specific brand of banking equipment - we believe in using the brand of banking equipment that is best for you. Each machine has its own unique benefits to make your management of cash easier so you can provide more efficient service. Simply put, we don't play favorites.

Being an agnostic company allows us to offer the best in technology. Our difference is that we scour the market, only recommend what's tangible, leverage our knowledge and buying power to reduce your costs, and ensure it's an unbiased recommendation that has proven performance. We have no exclusive agreements with any vendor in the market, giving us the proper position to do what's right for you.

WHAT THIS MEANS FOR YOU

Whether it's a TCR or ITM, we will find the right equipment that is best for you and your strategy. With our team of experts being in the banking industry for 25 years, we've seen a thing or two. From the start of the process of learning about your challenges and needs, our team of experienced experts will provide advanced product knowledge, expertise, and recommendations to best meet your needs.

CASH AUTOMATION

TELLER CASH RECYCLERS

As physical branches become more operationally automated, Teller Cash Recyclers continue to play a significant role in the industry.

A Teller Cash Recycler or "TCR" is a machine that automatically counts, stores and validates notes for both deposit and withdrawal operations. With consumers demanding higher levels of service, TCRs allow tellers to process cash transactions at a quicker and more efficient speed.



How it's Used:

- Can be used for all cash operations in a branch, meaning teller drawers are very often removed entirely or used for only non-negotiables.
- Can replace the central vault and staff throughout the branch can use these devices as a "centralized" vault that does not require dual control.
- Sort all bills by
 denomination for future
 use and scrutinized for
 counterfeit.

TYPES OF TCRS



For 25 years, ARCA has brought great value to the banking industry by optimizing daily operations. Known for high transaction speeds and quality performance, ARCA's cash recycler platform has a 99.6% uptime, proving it simply works.



From fit-for-purpose TCRs to high-capacity and feature rich units, CIMA manufactures a wide range of teller cash recyclers that can optimize any retail banking environment.

ATEC AMERICAS

With high capacity performance, ATEC LTA's teller cash recyclers feature cassette based technology and known for their continuous feed design.

HYOSUNG

With high capacity performance, the MS500 teller cash recycler features cassette based technology and is known for their transit cassette.

Pro Tip:

Be strategic with the placement of your Teller Cash Recycler. As a rule of thumb, it's best to position your TCR where transactions are completed most often.

As of 2022, 75% of the banking industry leverages TCRs in one way or another (CFM).

If you're looking to invest in new or better hardware, connect with our DBSI team of experts to find the solution that's right for you.

ATMS

An Automated Teller Machine or "ATM" is a specialized machine that allows customers to complete banking transitions on their own, and without the assistance of a FI representative.

An ATM typically consists of a screen, a card reader, a keypad, a cash dispenser, and a receipt printer.

How it's Used:

By inserting a bank-issued ATM card into the machine, entering your PIN and following the prompts on the screen to complete the desired transaction.

DID YOU KNOW?

ATM Users Visit Frequently

40% (1000)

40 % of ATM users use an ATM 8-10 times a month (National Cash Systems).

This means that those using an ATM, are using them frequently and are making a positive impact by serving the needs of consumers.



ITMS

An Interactive Teller Machine or "ITM" as you know it as, is a term coined by our partner NCR.

An ITM similar to an ATM in looks, with additional transaction capability. For example, ITMs allow the customer to speak to a personal teller located in a remote location and allows for real-time, face-to-face interaction through video chat displayed on the ITM screen.

An ITM typically consists of an ID scanner, a coin dispenser, NFC reader, and a video camera for two-way conversations.

How it's Used:

Customers simply touch the ITM screen to get started and one of the tellers will appear on screen. From there, the virtual teller guides the customer through the transaction. It's that easy!

DID YOU KNOW?

People Still Feel Cash Access is Important

Despite the common belief that cash is not highly valued anymore, 78% of the people in a Transaction Network survey said they felt it was important to have access to cash. These results prove that even with the rise of mobile banking, cash is still a valuable asset.

Pro Tip:

Not sure how to get started? No matter where you are in the ITM buying journey, our DBSI team of experience experts will provide you with valuable insights into the latest self-service technology.

Video Service Options:

Cash withdrawals

Check and cash deposits

Check cashing

Making loan payments including mortgage

Credit card payment

Credit card advance

Loan advance

New account deposit

Fund transfers

flexNEXT

Self-service with TCR integration that's customizable and portable

Designed with the flexibility for both clients and banking associates, flexNEXT is DBSI's newest self-service solution; an updated version of DBSI's NEXT.

NEXT automates low-value transactions while allowing associates to work simultaneously on advisory conversations, engagement, and client assistance all within a savvy tablet interface. It's designed with the flexibility for both clients and associates to drive transactions, truly combining self-service and assisted-service capabilities into one kiosk.



CAPITOL CREDIT UNION

The NEXT Big Thing in Banking

Capitol Credit Union was on a mission to reduce costs, and migrate transactions to more efficient channels to enhance the member experience.

Located in Austin, Texas, the community was quickly shifting toward younger generations and becoming a worldwide hub for technological innovation - making the need for change imminent.

DBSI worked with the Capitol CU project team to install the self-service machine, NEXT, to drive more convenience for both their members and staff in their new retail-friendly branch environment.







CAPITOL CREDIT UNION

The Results by the numbers

After launching the NEXT solution at Capitol Credit Union, 75% of time spent on transactions by one associate was shifted to NEXT environment.

Pro Tip:

flexNEXT allows you to automate without compromise. With this full-service kiosk, you can optimize productivity within your branch by reducing the need for part-time scheduling adjustments to accommodate busier days.



Learn more about flexNEXT and the newest technology by connecting with our DBSI team of experienced experts today.

LEADING MANUFACTURERS



Who is NCR?

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with business into exceptional experiences.

What makes NCR unique?

With its software, hardware, and portfolio of services, NCR enables nearly 700 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.



Who is Hyosung?

Hyosung is dedicated to making technology work for the humans who use it. Hyosung provides solutions that simply work better and more intuitively.

What makes Hyosung unique?

Every ATM product, service, and support system is engineered to be reliable and flexible. They listen to their customers to continually improve their offerings, while bringing innovation to banking. It is this commitment to human technology that has made them a dependable partner and global leader in the ever-changing world of banking.

TRADITIONAL EQUIPMENT

SAFES

A safe is a secure storage with a complex lock to store valuables. Safes can be custom built to your specifications to meet the highest security standards for your financial institution.

Pro Tip:

By working with our DBSI team of experienced experts, we can help you choose the right locks, alarm systems, and access control to best meet your needs.

NIGHT DROPS

A night depository or "night drop" is accessible from outside of a building, usually near the drivethru area and acts as an overnight drop box service that allows customers to make money deposits after regular banking hours.

A great feature is that a night drop does not limit the amount of cash or the number of checks deposited, and also accepts coins.

Pro Tip:

A night drop can be especially useful for small business owners who cannot visit the financial institution during normal business hours, and mainly deal with cash and checks.

SAFE DEPOSIT BOX

A safe deposit box or "safety deposit box" is an individually secured container (usually a metal box) that stays in the safe or vault. Safety deposit boxes are most commonly kept in vaults and can be rented by the FI's customers for a fee.

VAULTS

A vault is a walk-in room used to store and safeguard funds, valuables, records, and documents. It is intended to protect its contents from theft, unauthorized use, fire, natural disasters, and other threats - similar to a safe.

PNEUMATIC TUBES

The banking industry is one of the longest users of pneumatic tubes, which include systems that propel cylindrical containers through networks of tubes by compressed air or by partial vacuum.

These are most widely used in financial institution drive-thrus to allow client's ability to transact without leaving their vehicle.

Pro Tip:

The Pneumatic Tube System Market is expected to reach \$2.84 billion by 2026, with a significant increase in their demand (Mordor Intelligence). Offering high-level security, customer-friendly operations and low maintenance costs, pneumatic tubes could be a valuable asset for your FI.

ELECTRONIC SECURITY

CAMERA

Video surveillance cameras are used both inside and outside of financial institutions to enhance security, protect assets, and improve overall branch performance. If you need a video surveillance solution for your entire branch network, DBSI can assist with solutions to keep your network in compliance.

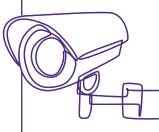
ALARM SYSTEMS

An alarm system consists of a device or series of devices that are designed to emit an audible alarm or signal to a central monitoring station if activated. Alarm systems are designed to detect an unauthorized entry into a building or onto any property, or direct attention to a robbery, burglary, or another emergency in progress. Contact our DBSI team of banking equipment experts to find the alarm system right for your financial institution.

ACCESS CONTROL

Access control is a security measure which is put in place by a financial institution to regulate the individuals that can view, use, or have access to a restricted environment.

It is usually put in place by verifying various login credentials, such as usernames, passwords, PINs, biometric scans, and security tokens.





INSTALLATION

With a 100% focus on banks and credit unions, DBSI's team of professional installers know banking equipment, like they really know it. After all it's all they do, no furniture installs, or even TVs because they rely on DBSI's Digital Signage Team to do that.

DBSI's installers bring a strategic approach to every install project, ensuring mess-free service that involves minimal interruption on your business.

With immense pride in their craft, we have carefully assembled the best team of installers with years of experience in their trade.

STANDALONE INSTALL SERVICES

Even if you didn't buy our equipment, our team of professional experts is happy to take on your installation needs.

In fact, we have several clients like Arizona Central that have worked with the DBSI team to perform quick and efficient install services.

"We have worked with DBSI for over 20 years, and they always deliver. They are professional, thorough and consistently provide quality work. We look forward to a continued partnership for many years to come!"

- Janet Moodie, SVP & COO, AZ Central Credit Union

INSTALLATION

RIGGING SERVICE

If you're in need of rigging services, our team of installers can be your provider. When choosing DBSI as your trusted provider, you can count on our team to get the job done right.

Whether it's providing rigging service, a complete install, or maintenance check, we work tirelessly to make sure you have not only the best equipment, but that it's installed in the best places, and kept in the best shape.

OPERATIONAL STAFF TRAINING

To ensure your banking equipment is best utilized by your frontline staff within your branch, our team of service technicians provides a few hours of hands-on Operation Staff Training.

From arranging your equipment, to the install and service, our service technicians handle all the logistics, leaving you at ease. Moreover, after completing the install, our team of experts will walk your staff members through in-depth training on how to properly use your new banking equipment so they are comfortable using the machines before servicing clients.

Operational Trainings We Provide:

- Equipment Test Runs to ensure all equipment is running correctly and any questions or concerns are addressed in real time.
- Hands-On Staff Trainings give your tellers, and frontline staff members the opportunity to familiarize themselves with the equipment hardware, functionality, and processes.

A RECORD OF EXCELLENCE

"DBSI has been a great partner. They have been flexible with installation dates and provided one-on-one training for our front-line staff during installation. Service calls have been resolved timely, and they have been able to troubleshoot over the phone for most situations."

- TEXAS TRUST CREDIT UNION

"We could not have asked for a better install team than DBSI! They show up on time and they really know their stuff. We have been very pleased with the entire process from start to finish. I fully recommend DBSI."

- ALTURA CREDIT UNION

"DBSI delivers on what they commit to. Keeping our recyclers up and running is just as important to DBSI as it is to us. Plus, we trust them because we know their recommendations will be right."

- ONPOINT COMMUNITY CREDIT UNION

SERVICE

OUR TRUE DIFFERENCIATORS - WHAT SETS US APART

OUR TEAM OF SERVICE TECHS

When looking at other service teams in the industry, our DBSI Service technicians truly set us apart. Better yet, several of our service technicians have been at DBSI over a decade, and always take the "People First" approach when providing service.

Our People-First Approach

Here at DBSI, we always strive to provide the best possible customer service, and we have the data to back it up - we can proudly say that our First Time Resolution is at 94%, and our Retention on Service is at 97%.



FIRST TIME RESOLUTION

First Time Resolution or "FTR" can be defined as the number of customer inquiries that are resolved at the first point of contact (through email, phone calls to our service techs) as a percentage of the total number of inquiries processed by our DBSI Service Team.

Here at DBSI, we take this number pretty seriously, as our FTR currently stands at 94% among the banks and credit unions we serve in the industry.



RETENTION OF SERVICE

We consistently delight our customers and provide exceptional customer service. Our service techs build lasting relationships with our clients, and this is why the retention of service from our DBSI Service Team is at 97%.

By taking this approach, we have found success keeping our customers for 25 years.

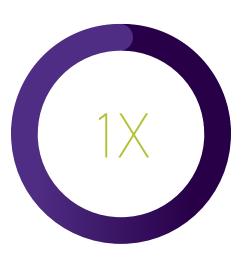
PREVENTATIVE MAINTENANCE

To ensure the banking equipment within your branch continues to operate at its best performance, we recommended scheduling preventive maintenance on your machines.

For cash recyclers, our DBSI team of service experts recommend scheduling a preventive maintenance visit twice a year, and for other banking equipment, they recommend once a year.



Cash Recyclers: 2x per year



Banking Equipment: 1x per year

It is also important to take note of the usage of your equipment, for example, how many transactions is it processing every six months and within a year timeframe? Being aware of the health of your banking equipment will help our service team stay better informed to better serve your FI and identify potential problems for a quicker response before any of your customers encounter a problem.

READY TO UPGRADE YOUR HARDWARE?

With consumers continuing to demand higher levels of service, the need to operationalize your branch is more important now than ever.

If you need a new TCR or ITM, your equipment installed, or just peace of mind knowing your machines are correctly placed in strategic locations, we've got you covered.

Call or email us today for your equipment, installation, and service needs!

