

CASE STUDY

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Content management made easy

By using a content-management solution provided by its ATM processor, Mountain America Credit Union was able to self-manage and control ATM content without the headache of managing a complex content-management system in-house.

By Tracy Kitten,
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THE CREDIT UNION BROUGHT ITS CONTENT MANAGEMENT IN-HOUSE WITH CO-OP BECAUSE IT THOUGHT CO-OP WAS BEST SUITED TO PROVIDE A SOLUTION THAT WOULD ALLOW MOUNTAIN AMERICA THE ABILITY TO PROVIDE DYNAMIC AND TARGETED MARKETING CONTENT TO ITS GROWING BASE OF CARDHOLDERS.

In 2003, Salt Lake City-based Mountain America Credit Union signed with CO-OP Financial Services, formerly the CO-OP Network, for remote ATM content management. Through a software package developed by Chicago-based TEKchand LLC and offered by CO-OP under the trademarked ATMContent Manager brand, Mountain America was able to improve and streamline the management of content across its fleet of 80 ATMs in a more efficient way.

For Mountain America's senior vice president of e-services, Tony Rasmussen, the decision to outsource its ATM driving was the best decision the \$2-billion credit union could have made.

"Over the years that I've been here, things have come in-house and gone back out again," he said. "But I think it all comes back to how we can better serve our members, and by working with CO-OP we can focus more of our attention on our members."



The challenge

Driving its own ATM fleet had become a considerable task for Mountain America. The credit union's IT department spent a significant amount of time dealing with ATM issues. Additionally, Mountain America wanted to reallocate technical resources from a logistical and expense perspective. And though its fleet comprises only Diebold Inc. ATMs, it wanted a solution that would afford it opportunity in the future to seamlessly manage content across a multivendor ATM network.

Mountain America was ready for a change.

The credit union brought its content management in-house with CO-OP. CO-OP's solution allowed Mountain America to provide dynamic and targeted marketing content.

"We did enjoy the control of driving those ATMs, but it was a significant project that took a lot of time," Rasmussen said. "Our decision to bring ATM driving back in-house with CO-OP was primarily due to factors other than content management. Content management, however, was really the icing on the cake. We think it's one of the best products CO-OP has ever provided."

The solution

Between 2003 and 2004, the move from OS/2 to Windows was abuzz, and financial institutions throughout the developed ATM world were making plans to migrate their networks; but migrating an entire fleet at once was unrealistic for most. Mountain America was no exception. The credit union knew it needed to identify a new and better way to do things, but it also had to continue working with its legacy machines as it made the transition.

By working with CO-OP, Mountain America could provide the same marketing content on its legacy and Windows ATMs, bridging the OS/2 to Windows gap.

Kathy Herziger, vice president of product development for CO-OP, said CO-OP is using its exclusive credit-union relationships to leverage the ATM as a key distribution channel for financial services.

“We’re working to maximize the investment credit unions have made in their ATM fleets by increasing the value-add proposition of our ATM services,” she said. “ATMContent Manager provides an easy-to-use Web-based tool that positions our credit unions to leverage their marketing messages through another channel, the ATM, without having to visit the ATM and incur costly maintenance fees.”

ATMContent Manager includes:

- The ability to schedule multiple advertising campaigns on multivendor devices using the same intuitive Web process
- The ability to set time-based campaigns (i.e., campaigns that have predefined start and end dates, at which time content reverts to its default marketing message)
- An opportunity to target marketing messages to “on-us” versus “not-on-us” customers
- The ability to use CO-OP’s arsenal of professional graphics — putting smaller credit unions on the same footing with larger competitors
- Online access to training and tutorial support.



Mountain America uses the ATM to upsell members through the promotion of products and services.

The tech

ATMContent Manager, designed by TEKchand LLC, integrates with the vendor’s best practices for content distribution and management. Because ATMContent Manager is a Web-based solution, it offers a unified interface for distributing and managing marketing messages on multivendor ATMs.

Rajeev Bahri, TEKchand’s managing director, said that by providing open solutions to third parties like CO-OP, taking the ATM industry to the next level.

In TEKchand’s case, ATM-vendor-specific differences are managed behind the scenes.

“We look at Diebold’s and NCR’s structures, for instance, and then we figure out what we need to make a content management system work in a standard way,” Bahri said. “We then develop a system, keeping in mind that for our customers, the ATM processors, it’s not a product, it’s a service.”

TEKchand has spent the last seven years developing its solution.

“We consider the ATM as a marketing medium,” Bahri said. “For CO-OP, this is big. It gives them the ability to work with their member banks that may have new and legacy ATMs, but don’t have a remote-distribution tool. They can’t get their message out there as fast as they can on the Web. This solution allows them to increase the frequency of their campaigns, extend their marketing messages and enhance the ATM experience for the consumer.”

The outcome

By using ATMContent Manager, Mountain America improved and increased its ATM functionality, while freeing its staff to focus on other member services.

“The hardest thing for us was the perception that we were not going to be in the driver’s seat anymore,” Rasmussen said. “But our IT team loved it, and it was good for us.”

By using the TEKchand product suite provided through CO-OP, Mountain America’s marketing department also was able to control the marketing messages that it pushed to its ATM channel through an easy-to-use non-technical interface.

Expectations for the future

TEKchand and CO-OP say they expect to continue adding more features for ATM content management based on HTML. One such enhancement, Herziger said, will include dynamic media and audio options, making the solution one that offers true multimedia support that goes beyond just prompting users on the welcome, wait, thank-you and out-of-service screens. Instead, marketing content will be pushed throughout the consumer’s interaction with the ATM.



With ATMContent manager, Mountain America can promote its participation in the CO-OP network, the country’s largest-credit-union-only ATM network.

Other enhancements, which TEKchand expects to offer in its upcoming product release, include more automated marketing features — including intelligent marketing messages on out-of-service screens that tell ATM users where the next-closest in-network ATM is located, as well as extending the types of ATM devices supported by ATMContent Manager to include Wincor, Triton, etc.

“Our long-term vision is to provide services to our credit unions that they might not be able to obtain individually, while supporting our network infrastructure of multiple device types and configurations through a single, easy-to-use Web interface. We are continuing to evolve to take advantage of the power of HTML and Web-based architectures on newer Windows ATMs. ATMs are trusted devices, and we intend to further enhance the overall consumer experience while driving down costs for the credit unions and delivering services that differentiate the credit-union industry,” Herziger said.

About the sponsor: TEKchand LLC has more than seven years of experience in Web-based ATM-content management and value-based ATM products. TEKchand's Tri-Suite of ATM products allows processors and financial institutions to offer customer relationship management campaigns, targeted marketing messages and personalization across their ATM fleets. The suite is working to push FIs from simply downloading content on their ATM screens to strategically marketing in a meaningful way to consumers throughout the ATM transaction.