

The background of the entire page is a photograph of the Omaha skyline. In the foreground, there is a calm body of water reflecting the sky and buildings. A park with trees in autumn colors (yellows and oranges) and a green lawn is visible between the water and the buildings. The sky is a clear, bright blue. The text 'First National Bank of Omaha (FNBO)' is overlaid on the lower left portion of the image.

# First National Bank of Omaha (FNBO)

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 First National Bank

The First National Bank logo, which is a white circle containing a stylized '1', is placed to the left of the text 'First National Bank'.

**Case Study: ATM as a Service**

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A subsidiary of First National of Nebraska, FNBO is a sixth-generation, family-owned bank operating nearly 100 branches across seven states. In 2020, the bank was ranked **“Highest in Customer Satisfaction with Retail Banking in the Midwest”** by J.D. Power. For this case study, we spoke to executives in the bank’s ATM operations and deposit product divisions who participated in selecting NCR as their ATM as a Service provider and were part of the team that implemented the solution for the bank.

## The Problem

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As a financial institution whose ATM channel was distributed across multiple U.S. geographies, FNBO faced an increasingly complex and costly management problem. ATM service levels varied from market to market. Keeping the channel in compliance with regular software updates came at the cost of not delivering advanced services. Its ATM fleet was aging, and soon the bank would be facing significant capital expenditures to upgrade its devices. At the same time, as consumers looked for better self-service solutions, the importance of its ATM channel had never been higher.

## The Solution

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FNBO operates branches in seven different states; however, the bank did not have coordinated ATM services across its entire footprint. ATM outsourcing was seen as a way to harmonize ATM services across all markets through consolidation at the fleet level. FNBO sought an outsourcing program that would achieve network uniformity and improve efficiency, service delivery, and cost controls across its entire ATM channel.

In developing its ATM outsourcing plan for FNBO, NCR brought consistency across approximately 240 ATMs, including almost 140 branch-based machines and 100 off-premise units. While it retained some newer ATM hardware, FNBO immediately upgraded about 14% of its branch-based ATM fleet for new equipment, followed closely by the remaining fleet. Working in coordination with NCR, the bank accelerated the speed of modernizing its fleet, rapidly gaining enhancements in both hardware and software experiences.

““ The frequency of change in this channel was not something that made sense for us to manage in-house anymore.”

## Why NCR?

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### Increased Efficiency

The ability to provide services that covered the full spectrum of operational functions of its ATM channel.



### Staffing

The opportunity to re-allocate frontline and management staff from ATM channel management to other departments and initiatives of the bank.



### Experience

Insight and knowledge of NCR through the bank's existing Allpoint relationship.



“ This allowed us to consolidate the entire First National fleet under one umbrella. It let us be uniform across our entire footprint.”

## Immediate Benefits

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### New Capabilities

Upgraded 20 devices with new hardware to enable deposit-taking capabilities, which immediately improved services.

### Efficient Process Management

Fully electronic and streamlined process to manage deposits, including deposit-imaging, offering customers the convenience of streamlined self-service.

### Higher Level of Consistency

Contemporary device design and functionality, consistent across the entire fleet.

### Expert Fleet Servicing

Rapid response and resolution to servicing issues, leveraging remote access to identify and resolve problems quickly.

### Resource Allocation

Enabled staff and management personnel restructuring, allowing the bank to re-allocate staff according to its strategic plan and improving expense structure.

“ The switch enabled us to save FTE on branch operations and IT.”

# Key Operating Results

## Fraud Detection

A sizable decrease in deposit/check fraud. According to the most recent ABA survey<sup>i</sup>, check fraud accounted for \$1.3 billion or 47% of deposit account fraud losses in U.S. financial institutions.

“An incredible change from what we had previously. Definitely more effective.”

## Cash Management

More accurate and automated cash projections based on advanced analytical tools rather than manual calculations and estimates.

“We had a thought process to overfill machines because we didn't want to run out. Now with the data NCR has, we have a better cash projection tool.”

## Channel Management

Ability to leverage external investments and expert market knowledge of the ATM channel, allowing FNBO to focus on advancing its services and improving the customer experience.

“Another thing is NCR's knowledge of ATMs and investments in the channel, so as they make adjustments to their knowledge and capabilities, FNBO will benefit and can implement these upgrades more efficiently than on our own. Cardless access is one of the things as well as contactless.”



# The Strategic Return on Investment of an NCR ATM as a Service Solution

FNBO faced the difficult problem of managing an ATM channel that was becoming simultaneously more complex and more critical to its customers. The challenge of reconciling services across multiple markets and keeping current with new technologies and consumer demand meant channel overhead would only increase over time. Thus, the bank required a managed service that offered a long-term gain from working with a company that could successfully address all its channel delivery issues while allowing it to deliver a modern ATM channel experience to customers. As a result, fully outsourcing its ATM channel to NCR was “absolutely the right decision.”

“No other vendor was able to cover as much of the operational functions as NCR did.”

<sup>1</sup> Deposit Account Fraud Survey, American Bankers Association, January 2020

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