



## Bank to the future

*Palm Desert National Bank prepares for the next generation of self-service banking in the branch.*



*The FT7000, helps you meet customer needs today, while being prepared for tomorrow. With simpler upgrades, complete compliance, and a low cost of ownership, the Triton FT7000 is the full-function financial solution that also makes financial sense.*

As growing consumer demand for more self-service financial transactions coincides with affordable technology, financial institutions are expected to begin making big investments in services that allow them to automate more functions within their branches. Palm Desert National Bank (PDNB), based in California, is one such FI.

In 2007, PDNB spearheaded an effort to complement its existing network of terminals with ATMs that offered advanced functions. PDNB, which supports more than 22,000 off premise ATMs with vault-cash services and also operates a smaller network of its own in southern California, wanted to build a platform that would allow it to quickly deploy new financial functions at its ATMs when market demand reaches the tipping point.

PDNB began working with partners to develop new transactions that it could deploy on its ATMs, but it needed to find a machine that its mixed network of ATMs from multiple vendors could be integrated with using emulated communications protocols. A successful test would mean that PDNB would not be locked in to a single ATM hardware, but could integrate various types of new transactions and technology across numerous ATMs simultaneously.

Working in conjunction with Columbus Data Systems and Advanced Network Inc. (ANI)—both value-added resellers of ATM manufacturer Triton Systems, based in Long Beach, Mississippi—PDNB began testing the

Triton FT7000 through-the-wall ATM. The FT7000 is a Windows-based ATM, and since PDNB had successfully rolled out numerous Triton ATMs to off-premises locations in the past, it decided to test Triton's new banking model for some of its branch deployments.

After testing, Sandra Hartfield, president and chief executive of the bank's Electronic Banking Solutions division, who oversaw the project, said, PDNB installed the FT7000 at its new branch. The unit integrated seamlessly with the existing data network. Hartfield decided to test the FT7000 as a foundation for future transactions, such as check imaging, bill payment and electronic funds transfers—so-called "smart" ATM tasks.

"Because the FT7000 is Windows-based, when the bank is ready to upgrade to more advanced functions, this ATM can be easily upgraded in the field," Hartfield said, which saves the bank from having to replace the ATM. "We're looking for the next-generation ATM that can do a lot more than just dispense cash."

PDNB is now looking at peripherals that it can easily add to its ATMs to help them generate additional revenue, Hartfield says. "Bank ATMs could accept bill payments for utilities, credit cards, wireless phones and other common expenses," she said. "We are considering a number of new options as revenue generators, and we recognize that these new functions will require a very smart ATM. We are preparing for the future as we aggregate services and technology to offer our customers."

 **Triton** WHERE MONEY COMES FROM.®

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