

## E\*TRADE cashes in on IBM and Wincor Nixdorf partnership




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### Overview

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#### ■ **The Challenge**

*Develop a Web-enabled ATM strategy and oversee the large-scale deployment of an ATM network for a major retail customer*

#### ■ **The Solution**

*A comprehensive IBM services solution featuring Wincor Nixdorf's ATM hardware*

#### ■ **The Benefit**

*Diversified revenue streams, boosted brand recognition, strengthened customer relationships and expanded business*

#### **A merger of fresh ideas**

E\*TRADE Access, Inc.—formerly Card Capture Services (CCS)—is a pioneer of the independent automated teller machine (ATM) industry. With 11,000 off-premises terminals, the company operates one of the largest non-bank ATM networks in the country. Saul Caprio, director of marketing at E\*TRADE Access, says the company's original intent was to provide convenience for a fee.

In May 2000, CCS was acquired by E\*TRADE Bank and became E\*TRADE Access, a wholly owned subsidiary of E\*TRADE Group. The union was synergistic. "CCS wanted to do more than dispense cash for

a surcharge and E\*TRADE Bank was looking for new ways to reach its retail customers," says Caprio. Their vision was a Web-based ATM network endowed with advanced functions that would enable users to access E\*TRADE Bank and quickly conduct a broad range of financial transactions. It also would allow both the retailer and E\*TRADE Bank to leverage the network to initiate advertising and customer relationship strategies, such as one-to-one marketing campaigns.

#### **Hamstrung by technology**

E\*TRADE Access faced distinct challenges trying to execute its vision for a Web-based ATM network. For a long time, explains Caprio, ATM functionality was tied to proprietary technology that made application development for automated tellers inefficient and expensive. "We needed a retail-oriented ATM with advanced computer capabilities and an operating system widely supported by software developers," he explains.

During this process, E\*TRADE Access finalized a program with a major retailer to deploy a new fleet of ATMs across stores nationwide.

"We absolutely had to find technology positioned for our retail environment," Caprio says. "It had to run Microsoft® Windows® and enable remote serviceability." Once suitable equipment was found, the company would need to coordinate installation, testing and deployment in an extremely short timeframe.

#### **A unique partnership provides relief**

Wincor Nixdorf's ProCash line of ATMs was the equipment of choice for E\*TRADE Access. The German-made machines offered standout features that matched E\*TRADE Access's criteria, including a Microsoft Windows NT® operating system, remote monitoring for off-site management and LCD screens to help ensure visibility in well-lit retail venues.

A strong IBM presence in the financial marketplace prompted Wincor Nixdorf to select IBM as its sole North American distributor. Caprio admits that the partnership deeply influenced his company's decision to bank on Wincor Nixdorf. "IBM brings a large level to bear on future E\*TRADE opportunities," he says. "Its focus on new developments in the ATM arena, plus its reputation as having the most effective integration services team in America, were driving factors."

The IBM solution for E\*TRADE Access includes 1,000 Wincor Nixdorf ATM machines and a full suite of support services delivered by specialists with project management, installation coordination and first- and second-line maintenance skills—all contributing to E\*TRADE Access' rollout success.

#### **Basking in the benefits**

Wincor Nixdorf's robust system protocol enables E\*TRADE Access to diagnose and troubleshoot ATM performance remotely, greatly reducing operations costs. Component-based architecture simplifies maintenance and virtually eliminates downtime. And LCD screens not only last longer than the alternative CRT screens, they support sophisticated graphical user interfaces as well. Thanks to IBM and Wincor Nixdorf, E\*TRADE Access has effectively diversified its revenue streams, strengthened its brand and enabled E\*TRADE Bank to make good on its promise: "Service anywhere, anytime and with any device."

*"IBM delivered a technology-based, retail-specific solution that was easily adaptable, affordable, quick to market and easy to roll out in a short timeframe."*

*—Saul Caprio, director of marketing,  
E\*TRADE Access*

#### **For more information**

To learn more about this solution, please visit the following Web sites:

**[ibm.com/industries/financialservices](http://ibm.com/industries/financialservices)**

[etrade-atm.com](http://etrade-atm.com)



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