

## Enclosures Help Maximize ATM Usage

**ATM enclosures help customers feel safe and protects them from the elements, increasing return on investment. But enclosures also present marketing opportunities for ATM deployers.**

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**T**he physical aspects of an ATM placement can be critical to its profitability.

From a consumer's point of view, the look and feel of an ATM installation can inspire confidence. ATM users want to interact with units that are attractive and appear to be safe.

From the operator's perspective, security and maintenance expenses play a major role in the return on investment. Installations that provide maximum protection from the weather, vandalism and theft reduce operating costs and generate more revenue.

A well-designed and constructed ATM enclosure can attract both customers and operators. In addition to creating an inviting, secure experience for the user, an enclosure provides opportunities for branding that are otherwise lost to the ATM operator.

### Protection against attacks and the elements

An enclosure offers a higher level of security for not only the cash, but also

restricts access to the machine to deter software or skimming attacks. ATM units placed in parking lot islands and other outdoor venues especially benefit from the extra layer of protection from an enclosure.

American Bank of Texas pairs enclosures from Heritage Industries with its fleet of Triton FT5000 installations along with other security measures such as cameras and alarms.

"When you have money in the ATM, you need an enclosure that's secure, particularly when setting it out in the open," said Howard Gordon, senior vice president of information technology for American Bank of Texas. "With the Heritage enclosure, the result is a secure ATM for a lower cost of deployment."

On a daily basis, an enclosure offers protection from the weather that could otherwise lead to downtime and repair costs. International Bank of Commerce, in

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San Antonio, Texas, has standardized the Heritage Industries 7' x 7' x 8' enclosure. It's much appreciated by the staff who service the ATMs from inside the stainless steel structure. Not only does the enclosure offer protection from the weather, but "The people who are working on it are more secure inside of the enclosure than they would be on the outside," said Sandy White, ATM manager for International Bank of Commerce.

White prefers the full-size walk-in enclosure for ATMs compared with one that just covers the ATM. Protected access helps keep the unit in service despite the weather. "You can open an ATM when it's raining or snowing and work on it," she said.

The Heritage enclosures that International Bank of Commerce has adopted as its standard include heat and air conditioning. "Our machines in Oklahoma don't freeze up because you have heat in the building," White said.

At the other end of the temperature spectrum, ABT ATMs deal with heat and heavy rains. "The heaters never turn on, but the air conditioners are necessary to keep the ATMs from overheating," Gordon said.

### Marketing opportunities

A large enclosure presents an opportunity to brand the location with a financial institution's message, including the corporate colors and logo. Backlit signage heightens visibility, especially at night or in inclement weather.

ABT takes advantage of the marketing opportunity that the Heritage Industries enclosure offers. "Because the enclosure



*Enclosures give financial institutions another way to increase brand awareness, especially by featuring corporate colors and the corporate logo.*

gives you more advertising space, we're able to put our corporate logo, the name of the bank and in some instances our corporate motto on them," Gordon said.

Consistency is one of the keys to developing an effective brand image, and International Bank of Commerce has taken that lesson to heart. Although IBC's fleet consists of a mix of ATM units from Diebold Inc., Wincor Nixdorf and NCR Corp., the bank employs a uniform color and signage scheme for its ATM installations that makes their locations instantly recognizable.

Their enclosures are painted in the corporate colors of burgundy and white, says White. "It's like a Coke can; you can see it from a long way away and everybody knows it's an IBC location. We've made it standard so our customers know what to look for," she said.

Anderen Bank in Florida also relies on its Heritage Industries enclosure to help

draw customers to its ATM and drive-up window. The enclosure bears the bank's corporate colors, drawing customers' attention in a busy shopping area parking lot where there are two other competing ATMs.

### Flexibility

One often overlooked benefit of an ATM enclosure is flexibility. ABT wanted to use Triton FT5000 ATMs for external placements. However, the manufacturer does not configure that model to be placed outdoors without being in a climate-controlled enclosure. That's when the bank turned to Heritage Industries.

The enclosure allows ABT to select the ATM model that best fits its budget and operational situation. The enclosure fits the footprint for the installations while allowing adequate space for service. Heritage also has a line of slimline kiosk models that are designed for narrow drive-up lanes and provide a secure interior in which to replenish and service the ATM.

"The enclosure turns a nonexterior ATM into an exterior ATM that becomes portable and basically deploys fairly rapidly," ABT's Gordon said. "It's large enough that we have had to change out an ATM within the enclosure and it allowed us to do that without any problems whatsoever."

In addition, the enclosure becomes portable, essentially creating an ATM in a box that can be deployed or redeployed quickly depending on business conditions.

"It's compact enough that we have picked one up and moved it to another location that we felt served us better," Gordon said.

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— Howard Gordon, senior vice president of information technology, American Bank of Texas

Ultimately, an enclosure is designed to protect and promote the ATM location. But is it worth it? Just ask IBC's White. Hurricane Ike hit Galveston, Texas, in September 2008. The bank had an ATM in a Heritage Industries enclosure next to the sea wall in this coastal town.

"It took a direct hit from that hurricane with no problems," White said.

That experience, along with many others, led her to use Heritage enclosures for installations elsewhere. "We wondered about putting the enclosures in Oklahoma where there's a lot of tornado activity, but after the unit survived the hurricane we figured they stood a good chance of making it," White said.

*About the sponsor: Heritage Industries, the world leader in ATM kiosk manufacturing, has provided high-quality ATM enclosures since the early 1980s. From its headquarters in Wayne, Neb., Heritage offers a diverse product line of kiosks, enclosures, surrounds, panels, backdrops, sign canopies and toppers for a variety of drive-up and walk-up ATM installation situations. Services include an in-house architectural drafting department, graphics design department, signage fabrication shop and a field installation department.*