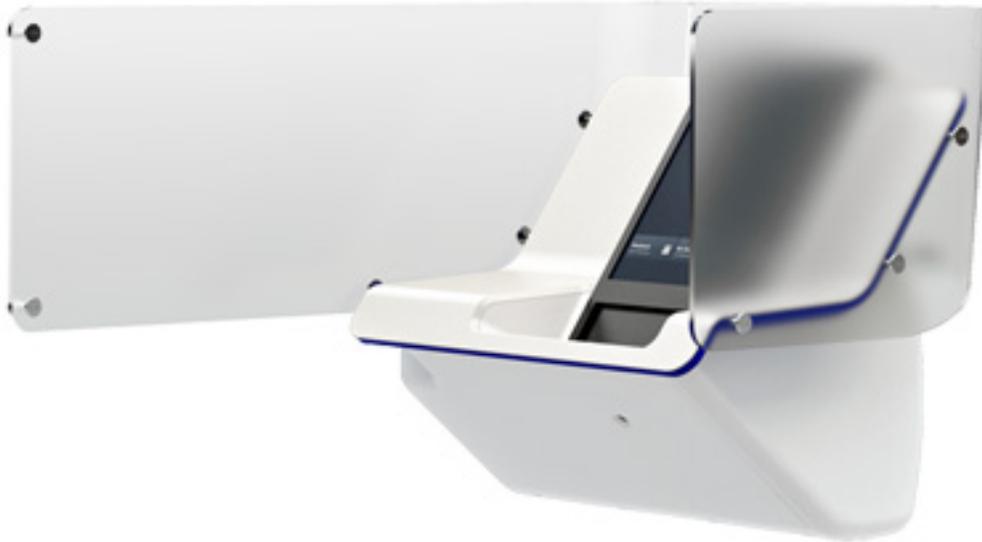




REDEFINING SELF-SERVICE BANKING FOR BBVA GROUP

AN AUTOMATED TELLER MACHINE DEVELOPED BY A BANK FOR ITS CUSTOMERS

Project Date: 2010



BBVA is a global financial-services provider with more than 47 million individual and corporate customers. The company, which operates in more than 30 countries, is the largest bank in Mexico and a leader in Spain and the Americas, including significant holdings in the United States. In 2009, BBVA - which takes pride in its sharp customer focus - was named the Best Bank in Latin America as part of Euromoney magazine's Awards for Excellence.

At the outset, the team faced the challenge of overcoming ATM industry standards. Product development was driven by hardware manufacturers, which supplied banks with a catalog of available ATM models to choose from. BBVA teamed up with IDEO to develop a system based on customer needs. It's also an automated teller machine designed to gain a competitive advantage. With IDEO's help, it has shifted the industry paradigm to custom-design a machine around user experience.

The multi-phased project began with work to fully understand these needs. The design team interviewed and observed ATM users at BBVA and other bank branches in Spain, Mexico, and the United States. The team also examined analog self-service experiences, such as those at gas pumps, supermarket checkouts, and train-ticket kiosks. Using insights they gained through this research, IDEO and BBVA outlined a strategy of innovations around the self-service channel and the business case for building a custom-designed ATM that offered all of the most common banking transactions in a simple, flexible, and intuitive manner. The team also revamped the bank's internal communication strategy and collaborated on user feedback programs during the pilot stages.

Throughout the development process, IDEO and BBVA worked closely with manufacturing partners NCR and Fujitsu to ensure that the original design intent was maintained throughout the engineering, build, and implementation of the new ATM.

The machines improve privacy, ease of use, and simplicity. The customer stands at 90 degrees to anyone else who may be waiting, shielded by a frosted panel. All operations, including PIN entry, are completed on a 19-inch touch screen that displays only information relevant to the transaction at hand. All cash, statements and receipts are handled in and out through a single slot.

Five pilot ATM units were installed at BBVA branches in Madrid by early 2010 and BBVA plans to roll out the ATMs in different countries over the next few years.