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CASE STUDY:

JN Bank, MC Systems & Diebold Nixdorf

Transformative Self-Service Banking in Jamaica





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CLIENT OVERVIEW

JN Bank, a subsidiary of the JN Group, is Jamaica's first mutually owned commercial bank and the third largest on the island. It serves nearly one million members through 34 branches and 147 ATMs. The bank's mission has always been about putting people first by expanding access, supporting communities, and driving national development.

To carry this mission forward, JN Bank partnered with Diebold Nixdorf, a global leader in ATM technology, software and services, and MC Systems, the regional technology leader and member of the JN Group. Together, they set out to modernise the bank's self-service network and give members more convenient, secure and reliable ways to bank.





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THE CHALLENGE

Operating the largest branch network in Jamaica created pressure points across JN Bank's operations:

- Rising costs from cash in transit, forecasting, and manual processing.
- Limited ATM functionality, which could only handle withdrawals and balance checks.
- Security risks tied to skimming incidents on older machines.
- High transaction volumes were straining network availability.
- Customer frustration with drop-box processing required teller intervention and caused delays.

These issues reduced efficiency and strained both staff and member experience.





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THE SOLUTION

In partnership with Diebold Nixdorf and MC Systems, JN Bank introduced Jamaica's first Smart ATMs, a first-to-market innovation originally introduced in 2010 with electronic note acceptors (ENA) replacing envelop depositors.

Key features include:

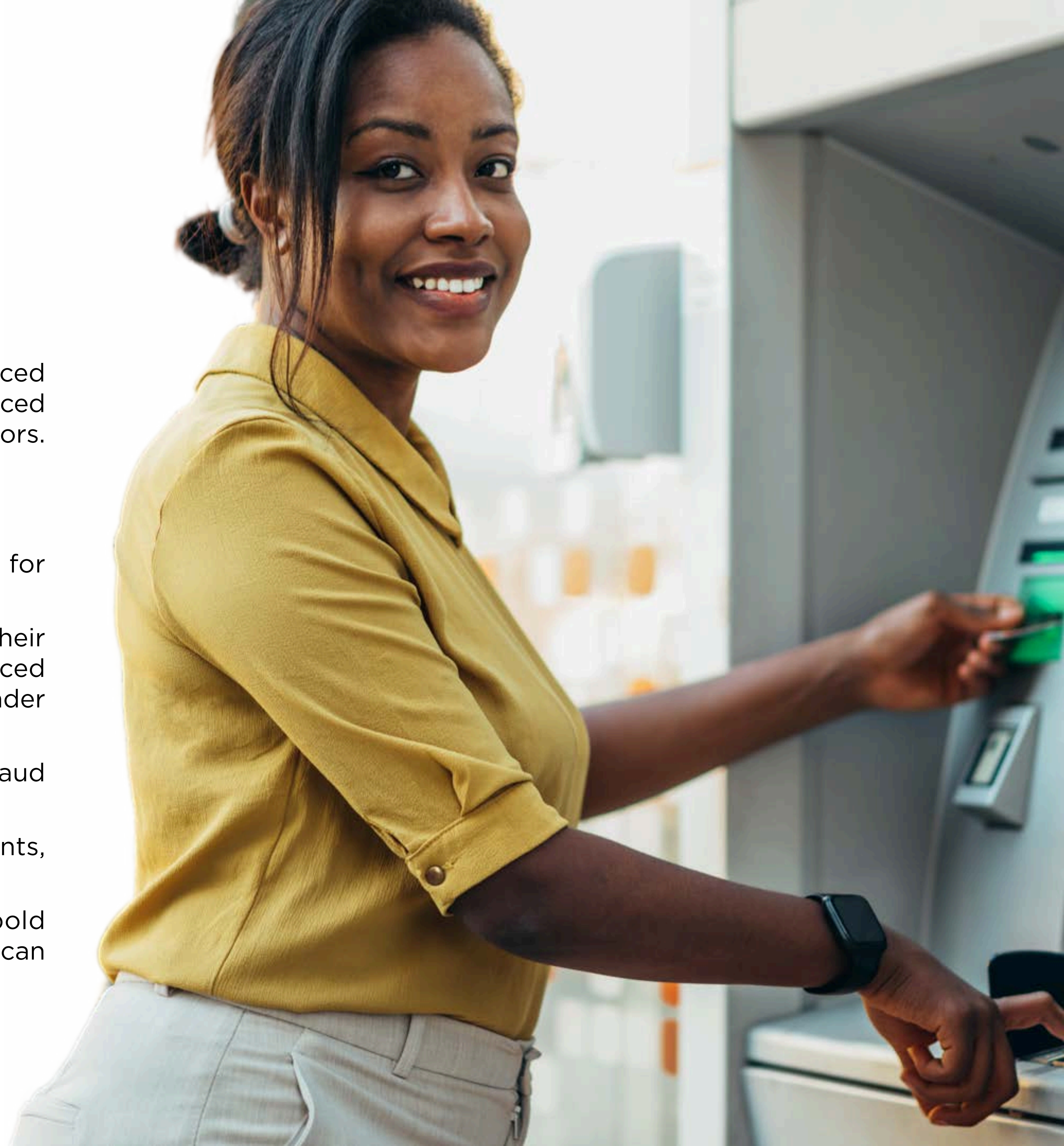
Smart Cash Recycling ATMs enable the recycling of deposited cash for withdrawals, reducing logistics costs and improving availability.

Cardless Transactions via APIs allow members to deposit directly into their accounts without a card by entering their account details. This replaced drop-boxes, which previously required dual custody from two tellers under Bank of Jamaica rules.

Anti-skimming security using ActiveEdge® card readers eliminates fraud attempts and enhances member security.

Real-Time Posting allows deposits to be instantly reflected in accounts, enhancing convenience for both individuals and businesses.

24/7 Managed Services are delivered locally by MC Systems' Diebold Nixdorf-certified engineers, supported by global monitoring tools that can detect and address issues before they cause downtime.





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PROJECT TIMELINE AND SCALE

JN Bank's Smart ATM journey began in 2010 with the introduction of electronic note acceptors (ENAs) replacing traditional envelope depositors and setting the stage for cash recycling.

Today, 58% of JN Bank's ATM network is Smart, with recyclers making up 93% of that fleet. The ongoing rollout of Diebold Nixdorf's DN Series® began in 2025, with 20 200V cash recyclers successfully deployed over a five-month period. Each new ATM installation takes roughly 7 to 14 days, including space modifications and testing.





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IMPLEMENTATION CHALLENGES

Transforming JN Bank's ATM network into a next-generation self-service channel is a complex, multi-phase effort. As the local technology partner, MC Systems continues to work closely with JN Bank and Diebold Nixdorf to ensure that each stage of deployment runs smoothly balancing integration, user adoption and regulatory compliance.

Change Management and User Adoption

Transitioning long-time customers from teller-assisted and drop-box deposits to Smart ATM functionalities requires deliberate education and sustained support. JN Bank invests in clear in-branch communication, member outreach, and staff training, supported by MC Systems' technical team to guide onboarding and address member feedback.

Technical Integration and Rollout

Deploying ATMs with real-time posting and API-driven cardless deposits requires careful integration with both legacy and modern systems. Early authentication and reliability issues have been addressed, but each new site rollout demands close coordination among JN Bank, MC Systems, and Diebold Nixdorf to maintain network stability.





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IMPLEMENTATION CHALLENGES

Security and Fraud Prevention

Although ActiveEdge® card readers have significantly reduced skimming attempts, security remains a continuous focus. Isolated incidents of suspicious activity still prompt additional monitoring and customer alerts, with MC Systems providing rapid technical analysis and support.

Legacy Process Alignment

Replacing manual drop-box deposits continues to require staff retraining and updates to internal controls under Bank of Jamaica dual custody rules. MC Systems works with JN Bank's operations team to maintain process alignment as new sites come online.

Member Frustration During Transition

As additional Smart ATMs are deployed, members occasionally experience short-term inconveniences such as new authentication steps or temporary downtime. MC Systems and JN Bank continue to address these proactively through phased rollouts, extended support hours, and ongoing communication.

Through continuous coordination, training, and technical leadership, MC Systems is helping JN Bank turn each challenge into progress, strengthening operational resilience and deepening member trust as the rollout continues.





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THE RESULTS

The transformation is already delivering measurable results across JN Bank's operations, with continued gains expected as more Smart ATMs come online:

Market Leadership: JN Bank became the first financial institution in Jamaica to offer smart ATMs with cash recycling, cardless deposits, counterfeit detection and real-time posting, setting a new benchmark in the region.

Reduced Operating Costs: Cash recycling has lowered expenses tied to cash-in-transit, forecasting and manual handling.

Branch Efficiency: At the flagship location, teller stations were reduced from 15 to 5, with staff reassigned to advisory and relationship roles.

Stronger Member Trust: Zero skimming incidents and immediate account updates led to greater confidence and adoption of ATMs.

High Uptime: Each ATM now processes about 12,000 transactions per month, with 80% being deposits. Minimal downtime is achieved through MC Systems' 24/7 managed services.

Enhanced Experience: Cardless deposits give members faster access to funds, replacing the old drop-box system.

Financial Inclusion: By expanding advanced self-service capabilities to more locations, JN Bank is bringing secure, digital banking access to more communities islandwide.

Together, this partnership continues to demonstrate how world-class technology and local certified expertise can deliver lasting operational efficiency, security, and customer trust.





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QUOTES

“Recycling has helped us revolutionise our branch network so that we can focus on serving members, having conversations, and being more consultative.”

Ricardo Dystant, Chief, Digital Transformation & Special Projects, JN Bank

“MC Systems leverages Diebold Nixdorf’s global expertise with dedicated local support. Our certified team ensures JN Bank’s members always have access to secure, reliable self-service.”

Donna Hale, Business Development Manager - Payments, MC Systems

“Using the Diebold SDK, we programmed the ATMs to support cardless cash deposits. Now, members can simply walk up, enter their account number, and deposit funds directly to their bank account. The cash posts instantly, creating a faster, more convenient experience that has been a real game changer.”

Chevaughn Robinson, Solutions Architect, MC Systems





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DELIVERING ONGOING VALUE

The introduction of Smart ATMs marked a turning point in Jamaica's banking sector. For JN Bank, it represents a bold, ongoing journey toward greater convenience, security and financial inclusion powered by collaboration between MC Systems and Diebold Nixdorf.

MC Systems continues to lead the technology rollout, providing 24/7 managed services, field expertise, and proactive performance monitoring to keep JN Bank's network operating at peak performance. This commitment to excellence earned MC Systems global recognition as Diebold Nixdorf's Strategic Software and Professional Services Partner of the Year 2024.

JN Bank plans to expand its network to approximately 210 ATMs by 2027, replacing legacy units with next-generation Diebold Nixdorf 400 Series recyclers. MC Systems is at the heart of this effort, coordinating deployment, integration, and ongoing optimisation.

Beyond ATMs, MC Systems is working with JN Bank on future innovations, including mobile wallet integration and new self-service banking channels, to ensure that members can access modern, secure, and convenient banking anywhere, anytime.

Across Jamaica and the wider Caribbean, this partnership stands as proof that when global technology meets local expertise, the results are lasting efficiency, measurable impact, and deeper customer trust.

