



NCR Brings Contactless ATMs to Poland with ING

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Waving card over reader creates a faster, more modern customer experience

WARSAW, Poland--(BUSINESS WIRE)--Apr. 2, 2013-- [NCR Corporation](#) (NYSE: NCR), a global technology company, has introduced one of the world's first contactless ATM environments, working with [MasterCard](#) and [ING Bank Śląski](#) to bring the new technology to customers in Poland. This pilot program was launched in November in Katowice and Warsaw, allowing ING customers in Poland to quickly and easily withdraw cash from an ATM without needing to insert their card.

Financial institutions and retailers are looking for a variety of methods to deliver flexible payment options for their customers. Beyond [NFC](#)-enabled devices, NCR has implemented or introduced proof of concepts using contactless cards, [2D barcode](#) transactions, and one-time PINs for ATM transactions alone.

The contactless-card enabled machines permit ING customers with VISA and MasterCard debit contactless cards to initiate fast cash withdrawals by holding their card near the ATM reader. Upon a confirmation of their PIN code, customers will have the choice of a cash dispense in common "fast cash" values.

"Introduction of such technology means faster and more convenient transactions for ING Bank customers. It is not only the first installation of this kind in Poland, but also one of the first in the world," said Barbara Borgiel-Cury, head of Accounts, Payments and Cards Department at ING Bank Śląski.

"We want our customer to have access to the most modern, convenient and safest solutions on the market. Contactless and mobile transactions are the future of financial sector development in Poland and around the world. ING Bank Śląski was one of the first institutions in Poland to offer cards with a built-in contactless technology to their customers. And now, with the help of NCR, we are one of the first in the world to offer innovative contactless-card ATM dispense functionality."

Today in Poland 70 percent of all cards are equipped with contactless technology, and more than 50 percent of EFTPOS accept contactless transactions. With the number of contactless transactions in the country growing very rapidly the demand for more contactless options has increased.

"A contactless dispense transaction is approximately 25 percent faster than a traditional withdrawal requiring insertion of the card into the card reader," said Ruth Fornell, vice president of Global Professional Services, NCR. "At NCR, we are committed to making every consumer interaction an exceptional experience. This means providing faster and more convenient options backed by our world class security."

ING Bank Śląski S.A.

The principal objective of ING Bank Śląski S.A., based on its strategy, is to develop and strengthen its position in the Polish banking sector by providing integrated financial services and still being a customer-oriented bank. The factors supporting realisation of planned objectives comprise co-operation with the ING Group, use of a modern technology, expansion of distribution channels and providing top quality service. The strategy for development of retail banking provides for offering integrated financial services, enhancement of cross-selling and prudent approach to risk management. The customers of ING Bank Śląski S.A. have access to the Bank's services 24 hours a day on 7 days in a week.

More at www.ingbank.pl

About NCR Corporation

NCR Corporation (NYSE: NCR) is a global technology company leading how the world connects, interacts and transacts with business. NCR's assisted- and self-service solutions and comprehensive support services address the needs of retail, financial, travel, hospitality, gaming, public sector, telecom carrier and equipment organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Duluth, Georgia.

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