



Emirates NBD Turns to NCR Software to Introduce New ATM Experience in the UAE

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Emirates NBD will now be able to unlock amazing banking experience with NCR CxBanking application platform to deeply engage with customers

DUBAI--(BUSINESS WIRE)--Jan. 28, 2015-- [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, announced today that Emirates NBD Group has become the first bank in the Middle East region to successfully migrate to NCR Consumer Experience Banking (CxBanking) software - APTRA™ Activate. The solution, which went live this month, runs on Windows 7 and helps Emirates NBD's ATM network offer differentiated consumer experiences through safe, secure, and integrated transactions.

"NCR has proven to be a strategic partner for Emirates NBD. Our association with NCR has helped us implement sophisticated technology, which has been adopted for the first time in the Middle East, and will drive customer engagement to new levels," said Ali Sajwani, Chief Information Officer, Emirates NBD.

NCR has implemented the [APTRA Activate](#) multi-channel platform to empower Emirates NBD's customers to perform transactions beyond cash withdrawals and deliver more sophisticated functions, such as giving customers full access to all banking portfolios, remittances to India and Philippines or through Western Union, IPO subscriptions, statement printing, foreign currency exchange and many more. Emirates NBD is the first financial institution in the Middle East to deploy this solution, which also enables an improved customer experience, similar to a mobile phone or tablet.

"By deploying this innovative ATM experience platform, we aim to cater to the increasing expectations of our customers and reinvent the role of ATMs in the fast changing omni-channel world that we live in. In addition to some exclusive services already available for our customers, we have included free AED local bank transfers and our market leading remittance service 'DirectRemit' to India through which our customers can send money in 60 seconds," commented Suvo Sarkar, Emirates NBD General Manager, Retail Banking and Wealth Management, Emirates NBD.

The APTRA Activate multi-channel implementation will also allow the bank to easily and quickly introduce extensive software innovations in the future like the contactless EMV ATM transactions, cash recycling, biometrics, as well as document scanning.

"Today's consumers have high expectations when it comes to interacting with financial institutions. Not only do they demand intuitive and striking interfaces, but they also expect to be able to access the entire range of financial transactions and services they need, when and where they want," said George Flouros, vice president for NCR Financial Services in the Middle East/Africa region. "Through these new software platforms, Emirates NBD will be able to deliver exceptional customer experience as well as optimize costs by integrating and sharing common resources across channels."

About Emirates NBD

Emirates NBD is a leading banking Group in the region. As at 31st December 2014, total assets were AED 363 billion, (equivalent to USD 98.8). The Group has a leading retail banking franchise in the UAE, with more than 215 branches and over 889 ATMs and CDMs in the UAE and overseas. It is a major player in the UAE corporate and retail banking arena and has strong Islamic banking, Global Markets & Treasury, Investment Banking, Private Banking, Asset Management and Brokerage operations.

The Group has operations in the UAE, Egypt, the Kingdom of Saudi Arabia, Qatar, Singapore, the United Kingdom and representative offices in India, China and Indonesia.

About NCR Corporation

NCR Corporation (NYSE: NCR) is the global leader in consumer transaction technologies, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 550 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with approximately 29,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

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Source: NCR Corporation

NCR Corporation
Rakesh Aulaya, +91.22.6195.4583
Cell: +91.998-701-1973

rakesh.aulaya@ncr.com

or

Touchstone Middle East

Edward D'Mello, +9714-2554400

Mobile: +97155-9907968

Edward@esapr.com