



NCR and Q-nomy Software Solutions Bridge Cumberland's Digital and Physical Banking Channels

September 10, 2015 at 8:00 AM EDT

Multi-channel appointment booking service reduces waiting times and improves customer experience for Cumberland Building Society members in U.K.

LONDON--(BUSINESS WIRE)--Sep. 10, 2015-- [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, announced today that [Cumberland Building Society](#) has chosen NCR and technology partner [Q-nomy](#) to deliver a multi-channel appointment booking service to its members in bank branches across the U.K. and online. The multi-channel solution supports Cumberland's strategy of maintaining face-to-face branch experience for its members, when they require it, by allowing consumers to book appointments on the channel of their choice with an advisor at the location and time that is most convenient for them. The objective is to improve customer experience, thereby increasing member satisfaction and loyalty.

NCR has partnered with Q-nomy to offer [Q-Flow](#), a multi-channel appointment booking service that covers the end-to-end appointment booking journey and sales management process. The solution offers multiple booking channels that will improve access to in-person appointments for Cumberland members and prospects, and help the Society capture leads more effectively.

"Our objective is to be the natural choice for banking services for those who live in the communities we serve and put our members' interests first," said Gary Richardson, General Manager for IT at Cumberland Building Society. "To achieve this, it is more important than ever to balance new digital services along with our existing physical banking channels, such as our branches, to provide a consistent, seamless journey when people bank with us. The solution provided by NCR and Q-nomy enables this by providing access to convenient banking tools across multiple banking channels for our members and helping us to build capability and agility into our business to address the digital world we live in."

Cumberland members will be able to book appointments by date and time for various services offered by Cumberland Group companies. For example, property valuations will be available for booking with Cumberland Estate Agents. Cumberland will also be able to reduce appointment no-shows and abandonments by sending reminders to members across different channels and Q-Flow will also allow Cumberland to increase the utilization and efficiency of staff, rooms and resources.

"Blurring boundaries effectively between digital and physical banking channels to provide great customer experience and drive loyalty is not easy," said Rachel Nash, Director Financial Services at NCR U.K. "However, Cumberland has a great track record as one of the U.K.'s most innovative financial institutions, so the scope and value of this project was not unexpected. Indeed, we expect the deployment to exceed the expectations of the Society and increase member satisfaction and loyalty, as predicted."

Q-nomy, an NCR technology partner, works with NCR's financial services division to deliver integrated software solutions to financial institutions around the world. Q-nomy solutions integrate with NCR branch transformation and CxBanking solutions to improve the customer experience, drive loyalty and increase profitability for banks and building societies.

"Of the many tools Q-nomy offers for optimizing the customer experience, we have discovered appointment booking is the most effective in banks and building societies," said Simon Ronald, Managing Director of Qnomy UK. "Our comprehensive appointment booking solution, which includes smart resource scheduling, self-service online and mobile channels, and full integration with the business IT systems, contributes not just to efficiency but also to customer satisfaction, loyalty and eventually profits. We have found NCR to be a great partner in delivering such solutions."

Q-Flow Appointment Booking System's Customer facing interface can be easily integrated with existing company websites. The design of the appointment system is responsive and works on all devices and Internet browsers, independent of the operating system platform. Cumberland Building Society will have the further flexibility to configure appointment types so that they can be switched on and off for any particular branches, if required. This can be done very easily from Q-Flow administration panel, which is easy to use and does not require any technical knowledge or background.

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 more than 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 over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

Web site: www.ncr.com

Twitter: [@NCRCorporation](https://twitter.com/NCRCorporation)

Facebook: www.facebook.com/ncrcorp

LinkedIn: www.linkedin.com/company/ncr-corporation

YouTube: www.youtube.com/user/ncrcorporation

About Q-nomy

Since 2002, Q-nomy has been developing, selling and implementing software solutions that help organizations optimize the customer experience in

their branches or stores. Q-nomy's vision is to make the most of every customer visit: more sales, greater customer satisfaction, better experience.
<http://www.qnomy.com>

View source version on businesswire.com: <http://www.businesswire.com/news/home/20150910005050/en/>

Source: NCR Corporation

NCR Public Relations, Europe
Andy Phillips, +442077258248
andy.phillips@ncr.com