



German ING-DiBa Modernizes its ATM Network with NCR Software and Services

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NCR transitions 1,200 ATMs in record time to modern service oriented architecture

AUGSBURG, Germany--(BUSINESS WIRE)--Sep. 20, 2016-- [NCR Corporation](#) (NYSE: NCR), a global leader in omni-channel solutions, announced today that it is now running and managing ING-DiBa Germany's entire ATM network. NCR software solutions, data center provisioning and services are helping the leading German direct bank to dramatically simplify the management of its ATM network and increase the availability of its ATMs, thereby enhancing the efficiency of business operations, reducing costs and improving customer service.

ING-DiBa is the largest German direct bank with more than 8 million customers and 3,500 employees, and been voted "most popular bank" for several years in a row by the readers of the German business publication *€uro*. ING-DiBa supplies customers of their 1.5 million current accounts with cash services by operating 1,200 ATMs at petrol stations, in shopping centers, as well as large retail stores and hotels.

In the course of the transition, NCR software solutions have been deployed across the ATM network, and an NCR data center is at the heart of the new setup: NCR Top Client Server (TCS) was installed on ING's ATMs, including both NCR and other units to connect them to the data center. The server application NCR Operate within the NCR data center handles and settles the ATM transactions, records and reports on the running of the ATM network while NCR Connections will provide web service capabilities to ING and NCR APTRA Vision monitors the network. ING-DiBa also uses NCR OptiCash to automate its ATM cash management.

The delivery of new transactions and services to the ATM network is now based on a service oriented architecture, enabled by NCR software solutions, data center provisioning and services, that allow ING-DiBa to introduce new services quickly and efficiently. Furthermore, NCR delivers a full spectrum of services ranging from field service and maintenance, to monitoring and incident management of the ATM network.

As ING-DiBa has grown over the last 50 years since launch, the complexity of the ATM network increased. Currently ING operates 19 different ATM solutions from various vendors and differing product generations. An upcoming change in data center providers was the ideal opportunity to re-evaluate the strategy. ING seized the opportunity to simplify the operation of its ATM network, consolidate service contracts, and move to the new modern service oriented architecture approach proposed by NCR.

"As we started the tender, we didn't have a preferred solution in mind. Indeed, the complete outsourcing of our network was the preferred option, but not a definite goal," said Joerg Johannsen, Manager of Cash Supply at ING-DiBa. "NCR was able to meet virtually all of our requirements and submitted such a well thought out offer with ideas and recommendations that the other options were soon discarded. The fact that NCR's was able to automate the software transition ultimately influenced our decision."

For the remote transition of the ATMs NCR had to modify the software so that also legacy systems with low memory, computing power and slow network connection could be upgraded and transitioned to the new platform. At the same time, NCR increased security measures on all systems. Cash management processes that took one employee at ING-DiBa about one hour every day are now handled with NCR OptiCash. This NCR solution automatically analyses and forecasts the individual requirements for each cashpoint in the network.

"Entrusting us with the management of its ATM network is a strong vote of confidence from ING-DiBa," said Harald Heinz, Area Sales Leader for Germany, Austria and Switzerland at NCR. "This project allowed us to bring the strength and wealth of our expertise and experience to the table and submit a tailored concept for ING-DiBa. Our project team of software, hardware and service experts put the plan into action in the agreed time frame."

About NCR Corporation

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, 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.

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