



Banca Comercială Română Improves Cash Management Efficiency with NCR Software

June 7, 2017 at 8:00 AM EDT

Leading Romanian bank explains at ATM & Cash Innovation Europe 2017 how it achieved 99.8 percent ATM availability and reduced cash management costs across its ATM network

LONDON--(BUSINESS WIRE)--Jun. 7, 2017-- [Banca Comercială Română](#) (BCR), the largest financial group in Romania and a member of Erste Group has significantly improved availability and operation costs across its network of more than 2,600 ATMs and its cash processing centers with the help of [NCR Corporation](#) (NYSE: NCR) and its channel partner [Printec](#). At the ATMIA's ATM & Cash Innovation Europe 2017 event in London from June 13 to 14, BCR will share insights on how NCR's APTRA Cash Management solution OptiSuite has helped improve client service at reduced cash handling costs.

BCR provides universal banking services through its more than 500 branches. In addition, it offers a cash pickup and delivery service for more than 1,500 corporate locations with an average volume of 2,000 orders per day. With the growing complexity of service offerings, it became more and more difficult for BCR to monitor and to take control of the overall cost of cash.

Under its previous system, the required cash level for each processing center and ATM was being manually forecasted for each denomination, using spreadsheets and legacy applications. Based on the cash ordering and ATM performance history, Printec and NCR determined that [OptiSuite](#) would enable BCR to reduce the amount of cash in the network while reducing the number of cash out incidents, providing an overall benefit to BCR's cash processing.

The APTRA Cash Management Suite generates a forecast for each cashpoint in the network. Based on the cash related information received from the ATM as well as from other existing infrastructure sources, the solution generates a cost optimized cash recommendation which is used to execute the replenishment strategy for every cashpoint, taking into account cost factors, servicing constraints and capacities.

"BCR executes a strategy across all customer segments that is based on improved service accessibility, meaning there are zero fees for cash withdrawal at our own ATMs and zero fees for our basis current accounts," said Octavian Calin, Head of Card Operations and Cash Coordination Department at BCR. "In the current economic climate it was very important for us to get more control of the costs associated with cash services. The NCR APTRA Cash Management Suite enables us to automate forecasts and take the best action based on real-time information provided by the tool."

Since in operation, ATM replenishments have reduced by 13.3 percent while branch transports decreased 18.6 percent and no emergency cash deliveries occurred in the past nine months.

"Cash management is costly and complicated, yet ATM services are essential for a positive customer experience," said Diego Navarrete, Vice President Europe for Financial Services at NCR. "Most financial institutions underestimate the saving potential an optimized cash management strategy can bring. Taking into account the cost pressures that banks are in, they are leaving money on the table every day."

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 nearly 700 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, Ga., 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

View source version on businesswire.com: <http://www.businesswire.com/news/home/20170607005180/en/>

Source: NCR Corporation

NCR Public Relations
Ortrud Wenzel, +49 821 405 8191
ortrud.wenzel@ncr.com