



## **VTB Bank Uses NCR APTRA Relate™ Software Solution for Advanced One-to-One Marketing on Its ATMs**

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**NCR and the full service processing company MultiCarta join forces to help VTB Bank improve its customer engagement**

MOSCOW, Jun 01, 2011 (BUSINESS WIRE) --

[VTB 24 Bank](#), one of the leading providers of financial services in Russia, is improving its one-to-one marketing campaigns via the ATM channel by using NCR APTRA(TM) Relate. The software was implemented by NCR and MultiCarta, a company within the VTB group that provides engineering and processing support to a bank's financial operations.

[NCR APTRA Relate](#) enables VTB to extend the functionality of their ATMs and create marketing campaigns based on customer data taken from the CRM system. The software will help the bank engage in a personalized dialogue with its more than 300,000 customers and sell more financial products.

When a customer enters his PIN number at an ATM featuring NCR APTRA Relate, the bank can make a personalized marketing offer and evaluate their interest in the course of the dialogue. In case of interest, the customer then agrees to his participation in VTB's marketing campaign by checking the "I accept" box on the interface. The customer also has the option to enter his telephone number if he wishes to receive more detailed information from the bank officer. The one-to-one interaction between VTB 24 and its customers is made easy thanks to the user-friendly interface.

In 2010, MultiCarta started to develop VTB's in-house solution to interface with APTRA Relate and to install the solution jointly with NCR on more than 1,000 NCR ATMs. By the end of 2011, the vast majority of all 3,000 NCR ATMs within the network will be provided with the solution. The project is one of the largest ever for VTB.

"The high-level support of the personalized one-to-one offering is one of the most critical tasks for us. We chose the joint solution of NCR and MultiCarta because the project fully complies with our view of the role a self-service network plays. First, deploy ATMs both as machines for cash dispense, deposit or cashless payments. And second, use it as an efficient channel to sell the right bank product to the right person," says Aleksey Degtyarev, self-service network leader, Bank VTB 24.

"A customer-oriented approach is increasingly gaining importance for financial institutions. Self-service systems have become part of the everyday life as a convenient way of doing transactions. With NCR APTRA Relate, we help VTB 24 engage in a dialogue with its customers," adds Konstantin Khotkin, general director of NCR in Russia. "The customer initiates and accepts this kind of one-to-one marketing instead of receiving unsolicited, impersonalized offers through email, post or phone. This helps a bank differentiate itself from the competition and retain customers."

### **About VTB 24 Bank**

VTB 24 Bank is one of the major players in the Russian banking services market. We are part of the international VTB Bank Group and focus on servicing of individuals, private businessmen, and small businesses. The Bank network includes 500 branches and subsidiary offices in 69 regions of Russia. We offer basic banking products to our clients that are accepted in the international financial practices. The Bank's staff adheres to the values and principles of the international VTB Bank Group. One of the Group's major tasks is the maintenance and improvement of the developed financial system ([www.vtb24.ru](http://www.vtb24.ru)).

### **About MultiCarta JSC**

MultiCarta is one of the largest Russian processing companies that provides full service for banks and for retail and service enterprises, including support of issuing and acquiring software, loyalty programmes, merchant and internet acquiring. MultiCarta obtained the certificate of international payment systems Visa International and MasterCard International as third-party processor, and the license of international payment systems Diners Club International and American Express for providing the required technical support. More information under <http://www.multicarta.ru>

### **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, healthcare, hospitality, entertainment, gaming and public sector organizations in more than 100 countries. NCR ([www.ncr.com](http://www.ncr.com)) is headquartered in Duluth, Georgia.

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