Cumberland Building Society Chooses NCR Financial Services Software Solutions to Improve Customer Experience

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Upgrades NCR ATMs to Windows™ 7 and contactless payment solutions improve service and add value to Cumberland Building Society customers

LONDON--(BUSINESS WIRE)--Mar. 19, 2014-- NCR Corporation (NYSE: NCR), the global leader in consumer transaction technologies, announced today that Cumberland Building Society will be migrating its NCR ATMs to Windows 7. The innovative building society will also be using Fractals and Authentic software from Alaric, that was recently acquired by NCR, as it rolls out contactless card payments to its customers. At the heart of the engagement is Cumberland Building Society's mantra of improving service and adding value to its customers. It is achieving this by deploying NCR Financial Services solutions, thereby improving the overall customer experience and maintaining its position as one of the U.K.'s most innovative financial institutions.

With Windows XP support from Microsoft expected to end in April 2014, the migration to Windows 7 will be a necessity for many financial institutions. However, the move also provides an opportunity for greater security and regulatory compliance. Financial institutions, such as Cumberland Building Society, can future-proof their ATM operating system and realize the long-term financial savings. Windows 7 will also enable improved customer service through features such as gesture and multi-touch control.

In addition, Cumberland Building Society continues to expand its network of NCR SelfServ™ 25 ATMs in additional branches across the region. The provision of these advanced ATMs aims to improve customer service with better availability and access to services for their members.

"Our customers expect competitive products and innovative banking services that make their lives easier and reflect the way they want to engage with us," said Gary Richardson, general manager for IT at Cumberland Building Society. "Migrating to Windows 7 on NCR ATMs and using Authentic software to enable contactless payment cards will help us improve the customer experience. Cumberland Building Society will maintain its position as an innovative organization by becoming one of the first financial institutions to roll out both technologies."

Cumberland Building Society currently issues around 58,000 Visa debit chip cards to its customers, with services offered via its own ATMs, the LINK ATM network and Visa points-of-sale (POS) for debit card transactions. To enable the transition to contactless cards, Cumberland Building Society is using the Alaric Authentic software solution to upgrade and certify its interface to the LINK networks to accommodate additional data processing requirement.

"As the retail banking industry evolves to meet customer demand for technology-based banking, we must remain ahead of the requirements," said Rachel Nash, director of Financial Services at NCR U.K. "Driven by organic innovation and strategic acquisitions, such as Alaric, NCR is now a hardware-enabled, software-driven business. We work closely with financial institutions, such as Cumberland Building Society, to ensure that their evolution is assured and that their customer experience is second to none."

Enabling contactless payment card processing and fraud prevention

Issuing contactless EMV payment cards, rather than traditional EMV cards requires an upgrade to the chip to handle contactless transactions. The nature of contactless transactions means that most are processed offline (without going back to the issuer for authorization), and only some are online. For example the issuer may decide to process each 10th transaction online depending on its risk profile. Authentic will be supporting the additional data elements of the transaction that come with contactless. Fractal is used to detect and prevent fraud on Cumberland Building Society's debit card transactions, and will continue to do so with the new contactless cards for both real-time on-line and after the event for the off-line transactions.

Benefits of migrating to Windows 7

There are other benefits that migration to Windows 7 can afford financial institutions, such as Cumberland Building Society, including increased operational efficiency, as installation and maintenance take less time, and the ability to support the most innovative, up-to-date hardware. Financial institutions will also benefit from the stability and longevity of Windows 7, as Microsoft will be supporting it until at least 2020. For more detail on Windows 7 migration on NCR ATMs read this white paper.

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 485 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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