



Bank of Baroda Embraces Digital Innovation, Improves Customer Service with NCR ATM as a Service

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NCR's end-to-end solution will transform nearly half of the bank's ATM fleet

ATLANTA--(BUSINESS WIRE)--Feb. 3, 2022-- Bank of Baroda, one of India's largest banks, was looking to quickly increase efficiencies, implement the latest digital technology and deliver a more connected customer experience. With these goals in mind, it selected [NCR Corporation](#) (NYSE: NCR), a global enterprise technology provider, and its [ATM as a Service](#) solution to own, run, manage and modernize nearly half of its more than 9,800 ATM fleet.

With NCR ATM as a Service, Bank of Baroda will transfer management of its self-service channel, including compliance, security and software updates, to NCR. As a result, the bank expects to gain greater ATM availability and uptime, a [more predictable cost structure](#) and the ability to deliver smooth transactions from start to finish, boosting customer access, satisfaction and loyalty.

"We are a bank that prioritizes digital innovation and leveraging leading technology to facilitate superior customer experiences, which is why we have decided to partner with NCR," said Mr. Akhil Handa, Chief Digital Officer for Bank of Baroda. "By outsourcing the management of our ATMs with NCR, we'll be able to offer a more modern experience and expanded transaction options via our self-service channel. At the same time, our staff will have more time to focus on our core strengths and growth-focused initiatives."

Established in 1908, Bank of Baroda has 140 million customers in 19 countries, 73.2 million debit cardholders and more than \$163 billion in assets. Bank of Baroda's partnership with NCR will enable the delivery of a more modern ATM experience and deliver on its customers' expectations.

"As banks are increasingly challenged with competing priorities, NCR ATM as a Service provides an effective and strategic way to keep up with evolving consumer expectations and quickly deliver the latest innovations," said Frank Hauck, president and general manager of banking for NCR Corporation. "The Bank of Baroda is a banking leader both in India and across the globe, and we are proud to empower the institution with an end-to-end solution to digitally enhance its ATM channel."

NCR helps financial institutions bridge digital and physical operations so that they can connect with consumers anytime, anywhere. Through innovative solutions, NCR simplifies and optimizes banking experiences for customers and staff alike. NCR provides a modern and efficient end-to-end infrastructure for customers to connect to the broader enterprise and fintech ecosystem to run self-directed banking.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a leading enterprise technology provider that runs stores, restaurants and self-directed banking. NCR is headquartered in Atlanta, Ga., with 38,000 employees globally. NCR is a trademark of NCR Corporation in the United States and other countries.

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Media Contact

Scott Sykes

212.589.8428

scott.sykes@ncr.com

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