

**NCR PERSPECTIVE**

# Delivering the optimum customer experience

**Banks need the flexibility to deploy new functionality quickly**

By Paul Race, Vice President of Marketing Services, NCR

Banks are increasingly looking to offer their customers new levels of service, be it by providing bill payment functionality at ATMs, one-to-one marketing, or a consistent look and feel across channels. These strategies impact banks' decisions for purchasing software, which are increasingly based on a solution's flexibility and delivery time to market for providing new services, as well as its cost of implementation.

## **New services at ATMs**

The ATM has become more than just a cash dispenser and is now seen as a means of delivering new services that will both improve the customer experience and drive profits. The key to this is to provide cost-effective customer services where and when customers require them. Banks therefore need the flexibility to deploy new functionality quickly whilst ensuring high levels of availability. But for banks that have installed hardware from multiple suppliers, fast and efficient deployment of new functionality is a challenge.

## **A single software supplier**

Many banks thus need multivendor software, which based on .XFS standards, enable banks to use the same application across hardware from different manufacturers. The benefits of such a solution include reduction in costs and faster deployment of services.

Using a single vendor's suite of software to manage all hardware can also minimise the problems that might arise during 'hand-offs' between different applications and components of the software stack. It is also more efficient for testing and quality control purposes because the applications have been designed and pre-tested to work together, which results in a faster time to market. In contrast, where software solutions, applications and components from a variety of vendors are

forced to work together, there is a greater need for compatibility testing, which results in a slower deployment process.

A single software supplier can provide consistent levels of technology and security, as well as enable interactions across channels. It can also be easier to manage compared to dealing with a group of different suppliers. The management of multiple software contracts has resource implications, not to mention the more complicated issues of accountability in the event of problems.

## **The case for a software suite: APTRA™**

In choosing a single software vendor, an ATM deployer will need to ensure that its chosen solution will be able to deliver all the services its customers require. These may include, for example, deposit functionality, one-to-one marketing or a more personalised customer service.

NCR's APTRA suite of software delivers all the benefits of a solution from a single vendor. The company has unrivalled experience in software development and the proven ability to deliver multivendor solutions focused on ease of use, upgradeability and functionality.

Bob Tramontano, Vice President of Financial Industry Marketing at NCR, said "APTRA is a proven, seamlessly integrated suite that delivers the industry's most trusted applications and management tools, enabling the best possible customer experience."

The APTRA suite provides multivendor compatibility, intelligent deposit, high level security with Solidcore Suite for APTRA, marketing and personalisation with APTRA Promote, APTRA Relate and APTRA eMarketing, remote management and deployment capabilities with APTRA Vision and APTRA Exchange. These are built around the core APTRA application, which drives standard ATM functionality and gives banks the flexibility to introduce new services more easily.

**A single software supplier can provide consistent levels of technology and security**

## Functionality, security, availability and integration

NCR is the world's largest supplier of ATM hardware and multivendor ATM middleware and applications.

In delivering new functionality, NCR's approach is tried and tested. It can deliver all services required by banks, be it cash or cheque deposit, bill payment or marketing, and can do so regardless of the bank's ATM environment. Given its scale and breadth of experience, NCR can thoroughly test on a wide range of hardware and assess performance across products from multiple vendors.

Furthermore, NCR's holistic approach to security ensures consistently high levels of protection. Software security, control and compliance are managed through Solidcore Suite for APTRA, which provides proactive defence against any malware, including insider attacks, by allowing only authorised code to run.

APTRA also enables banks to remotely monitor its ATM network, so that problems can be diagnosed and resolved easily and quickly; maximising service availability is a key element of improving customer satisfaction. NCR leads the way in providing ongoing support and maintenance services, being the only ATM manufacturer to provide managed services on six continents.

## A proven track record

NCR has recently worked with Alaska USA Federal Credit Union to deploy the APTRA software suite across the bank's 150-strong multivendor ATM network – in just 38 days. The easy-to-implement solution has delivered improved customer experience with new, faster, secure transactions and the potential to expand and add further services. *"From the first day in production, the APTRA software has been problem-free, exhibiting remarkable levels of performance and robustness,"* says John Kerley, Vice President of Operations, Alaska USA. As well as delivering functionality, security and availability, the APTRA suite provides a consistent experience for all of the credit union's members.

Bob Tramontano explained: *"By deploying APTRA, our customers can differentiate themselves from their competition. If a bank wants to provide customers with new services and a consistent approach whilst providing the highest standards of ATM security and availability, then we are there to assist them. NCR has led the way not only in providing ATM hardware but as the world's largest supplier of multivendor ATM middleware and applications. We have a proven record of working in partnership with our customers to deliver the highest levels of customer interaction."* ■

**Maximising service availability is a key element in improving customer satisfaction**



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