



Nationwide Deploys NCR Technology to Inspire Consumer Confidence and Drive Loyalty

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Leading U.K. financial institution addresses growing trend in fraudulent skimming activities, both home and abroad, using NCR solutions to improve services and reduce risk

LONDON--(BUSINESS WIRE)--Jun. 6, 2013-- [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, announced today that [Nationwide Building Society](#), a leading U.K. retail banking organization, has responded to consumer demand for increasingly secure banking services by deploying [NCR Skimming Protection Solution](#) (SPS). The move aims to inspire consumer confidence in Nationwide's financial services and drive customer loyalty. The deployment of the NCR security solution across 424 cash machines in the U.K. will also help Nationwide to improve the availability and usability of its cash machines and manage business risk more effectively.

Card skimming is one of the major challenges that U.K. retail banks have to address. In the U.K. alone, fraud losses from skimming and cloning accounted for £42.1 million in 2012¹. European losses due to cash machine related fraud attacks rose by 13 percent YoY in 2012 to €265 million². This rise was largely attributed to card skimming attacks, which rose 12 percent from €232 million to €260 million. The majority (85 percent) of cash machine related card skimming losses are happening in countries outside of Europe, and increased 21 percent YoY in 2012.

"Maintaining and improving consumer confidence in the services they provide is a fundamental building block for leading building societies and retail banks as they seek to improve the customer experience and increase market share," said Rachel Nash, director of Financial Sector at NCR U.K., "Nationwide's early adoption and investment in NCR Skimming Protection Solution will help it achieve these goals, driving loyalty by protecting its customers from the latest fraud and skimming techniques."

NCR designed SPS software to enable its random, multiple-jamming hardware module to block criminal "listening" devices from capturing card data. The new technology also prohibits criminals from tampering or removing the original cash machine bezel and helps promptly detect fraudulent devices. These features help provide reassurance and maximum availability to both financial institutions and their customers.

"As a mutually owned organization that is focused on providing great customer service, improving consumer confidence in the services we provide is important to us," said Jay Bourne, senior manager of ATM Services at Nationwide Building Society. "We're proud to have driven innovation forward while working with NCR. For example, we recently worked with them on their new Skimming Protection Solution to further safeguard users' cards against skimming.

"This innovation-driven approach allows us to continue to protect our customers' money and to achieve the levels of trust they expect, as well as reduce risk associated with fraudulent activities."

The innovative SPS provides financial institutions with a proactive way to address today's cash machine skimming challenges and deliver maximum availability and convenience to their customers. SPS thwarts skimming activity, notifies a financial institution of an attack in real time, and adapts quickly to new types of attacks as they become increasingly sophisticated.

In addition, SPS constantly reports on the health of the cash machine. Through specialized software, SPS can report in real time any attempt to tamper with or disable the jamming signal to law enforcement and the financial institution, helping retain consumer confidence. With NCR's proprietary technology embedded in SPS, financial institutions will be able to deliver the highest level of cash machine security to protect their brands and strengthen consumer loyalty (view a demo of how SPS works [here](#)).

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 300 million transactions daily across the retail, financial, travel, hospitality, telecom and technology industries. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with over 26,000 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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¹12 March 2013: [UK Cards Association](#) figures

²15 May 2013: [EUROPEAN ATM CRIME REPORT 2012. Period: January to December 2012](#)



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