

# NCR VOYIX

## FNB to Automate and Expand its Retail Banking Network with Technology from NCR

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*Bytes and NCR to install more than 1,200 SelfServ 4 units*

DULUTH, Ga.--(BUSINESS WIRE)--Sep. 12, 2013-- FNB, South Africa's oldest bank and one of the largest financial institutions in the country, is automating and innovating routine banking transactions and improving customer service by installing 1,250 NCR SelfServ™ 4 units. The SelfServ 4 is an ATM-like kiosk that FNB has branded "Slimline ATMs" in their retail sites and remote sites not served by traditional branches and conventional ATMs nationwide.



FNB is automating and innovating routine banking transactions and improving customer service by installing 1,250 NCR SelfServ™ 4 units in South Africa. (Photo: Business Wire)

The SelfServ 4 offers consumers the convenience of bypassing not only teller lines but even actual banking interaction and quickly completing typical branch transactions, such as account maintenance and financial product research and

purchases. By migrating routine transactions to self-service channels, in-bank tellers can dedicate more time to customer service, facilitating high-value product purchases and cross-sales.

According to NCR global research, in-the-bank tellers spend 90 percent of their time on basic account maintenance and payment transactions and just 10 percent interacting with customers. Increasing face-to-face customer service opportunities not only improves the overall customer experience, it helps branches cut down operational costs since typical self-service transactions cost up to 75 percent less than teller transactions.

"FNB has been recognized as the most innovative bank in the world, and we are leading the field again with new concepts into banking methodologies," said Aziz Cassim, Head of Self Service Delivery at FNB. "We developed this as a unique technology to address access to banking in a way that deepens functionality and brings full digital banking to our remote sites. In the process, we created a unique ATM designed specifically for emerging market and lower income needs. This slimline ATM also has great potential across all our market segments from personal to business and commercial due to its deep digital banking ability."

FNB worked with Bytes Managed Solutions, which exclusively distributes and supports financial services solutions from NCR.

"Banks continue to look for innovative solutions to modernize and improve the efficiencies of their retail banking channels," said Percy Thaver, Country Manager, NCR South Africa. "With NCR financial kiosks, FNB is taking a dramatic step toward developing a branch channel optimized for customer service."

### FNB in numbers (South Africa)

- Employees 25,960
- Branches, agencies and EasyPlans 763 (618 branches and 145 EasyPlan branches)
- ATMs, Retail and Mini ATMs 5,700
- Customers 8.4 m

### FNB in Africa

FNB has a well-established and expanding network of subsidiary banks in Zambia, Mozambique, Lesotho, Swaziland, Botswana and Namibia. The banks all operate under the familiar sun-and-tree logo of FNB South Africa. FNB continues to expand into new African markets.

### FNB South Africa

The bank traces its origins back to 1838 to a small bank in the Eastern Cape. The bank took on its current structure as a division of FirstRand Limited in 1998. FNB provides personal, commercial and corporate banking services to almost 7m customers across South Africa from large corporate accounts to accounts for teens and pensioners. FNB is structured into clearly demarcated segments such as Consumer and Smart. Segmentation enables focused business units to develop specialized, innovative technologies and products to meet specific needs. Within the segments an owner-manager culture directs decision-making in the bank's numerous business units. Autonomy and accountability underscore FNB's deeply ingrained entrepreneurial culture.

### About Bytes Managed Solutions

Bytes Managed Solutions is the exclusive distributor for NCR products and solutions in South Africa and selected neighbouring countries. The organisation markets, supports and maintains enterprise-wide information products and services. It crafts the majority of its solutions and services offering by adding value to core solutions and services. In addition, it offers focused, product-independent agnostic workspace management and IT equipment, maintenance, IMACD and project management, leveraging its over 96 service points throughout South Africa. It enjoys partnerships in most African countries. The services operation supports a variety of alliances including NCR, Dell, HP, ACER, Fusion (Petroleum) and Cisco. Bytes Managed Solutions is a division of the Bytes Technology Group and wholly owned by JSE-listed Altron.

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#### **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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