



NCR Signals Massive Makeover to Banking with Highly Secure Cloud-Based ATM Software Platform

April 15, 2015 at 8:00 AM EDT

NCR's Kalpana™ software transforms the ATM channel, introducing ground-breaking security designed to eliminate malware and reduce total cost of ownership by up to 40%

DULUTH, Ga.--(BUSINESS WIRE)--Apr. 15, 2015-- NCR today introduced the biggest change to the way an ATM operates since the self-service banking channel was invented nearly 50 years ago. [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, has launched [Kalpana software](#), an enterprise software platform that moves ATM software and operations to the cloud.

Kalpana software runs ATMs remotely, initially through a thin-client ATM including an Android operating system, and is designed to eliminate malware, enable rapid deployment of new devices and ATM services, reduce costs by up to 40 percent, and create amazing customer experiences. Kalpana software also seamlessly blends into existing banking and IT infrastructure, connecting to existing ATM networks and other consumer-facing channels to allow transactions and services to be shared and re-used elsewhere. This dynamic allows financial institutions and independent ATM deployers to run a combination of conventional ATMs and ATMs driven by Kalpana software.

"NCR's Kalpana software is the most disruptive change to the ATM ecosystem in decades. Business and consumer applications are increasingly turning to enterprise or cloud-based solutions that reshape security and enable fast, nimble and dynamic customer experiences," said Andy Heyman, president, NCR Financial Services. "Kalpana software is ideal for financial institutions and independent ATM deployers looking to improve security, quickly advance service delivery through technology, and reshape their cost to serve."

Cardtronics – the world's largest retail ATM owner/operator – has plans to pilot the Kalpana software and thin-client Android ATM at locations in the Dallas-Fort Worth area, beginning later this spring.

Traditionally, ATMs have run on thick-client, PC-based software and hardware technologies physically found in the ATM. When compared to other consumer channels, such as online and mobile, this legacy PC architecture is more inefficient, expensive and complex. These challenges have become heightened following recent industry issues related to security and compliance. Kalpana software is more secure than traditional ATM software because all software updates are originated and controlled at the server level.

NCR estimates that Kalpana software can reduce the cost of running an ATM network by up to 40 percent. For a bank or ATM operator running a network of 100 ATMs, Kalpana software could reduce the total cost of ownership by \$540,000 to \$800,000 a year by breaking free from the constraints, expenses and security procedures of existing ATM technology. Kalpana software greatly improves agility, helping bring new ATM services to market twice as fast as before, while also significantly decreasing the cost of:

- Deploying new ATMs
- Security updates
- Power management
- Paper receipts and other consumables
- Remote management via cloud-based data flow
- Support for dispute resolution

Thin-client ATMs

The Kalpana software is part of an enterprise platform that can deliver transactions and services to traditional ATMs with Windows™ operating systems, as well as new thin-client ATMs. These ATMs can be either NCR or non-NCR branded. In order to maximize the value of the software, NCR is simultaneously launching a new thin-client solution: the NCR Cx110 ATM. The ATM looks dramatically different than a traditional ATM, with a sleek, curved interface on a thin bezel. Its 10-inch touchscreen replaces the traditional pinpad, and integrated biometrics and cameras provide ATM operators and consumers with the latest in security and user experiences.

Cardtronics will use the Kalpana software to drive Cx110 ATMs in its network.

"We look forward to learning a great deal from our pilot program deployment of NCR's Kalpana software," said David Dove, president, North American Business Group, Cardtronics. "As Cardtronics continues to innovate on behalf of its customers, we're intrigued by Kalpana's proposed benefits around product development, security and cost."

The Cx110 ATM uses tablet technology in combination with cloud technology to move control and security of ATM transactions to the deployer's enterprise infrastructure. The NCR Cx110 ATM includes minimal client software to run the ATM. The vast majority of the bank or ATM operator's software stack is located on enterprise servers. This new approach will reduce the cost of operating ATMs, by allowing software maintenance and upgrades to be controlled in a centralized location and providing secure automatic updates, avoiding costly visits to each ATM.

The Kalpana software also will lead to the type of innovation found in mobile devices. Currently, new services can take months or years to bring to market as operators navigate through a myriad of vendors, including processors, switches, ATM vendors, regulators and software makers. By operating as an enterprise services hub that integrates with an ATM operator's transactional and information systems, the Kalpana software can introduce new services at twice the speed of today at a much lower cost.

About Cardtronics (Nasdaq:CATM)

Making ATM cash access convenient where people shop, work and live, Cardtronics is at the convergence of retailers, financial institutions, prepaid card programs and the customers they share. Cardtronics owns/operates more than 110,200 retail ATMs in U.S. and international locales. Whether Cardtronics is driving foot traffic for America's most relevant retailers, enhancing ATM brand presence for card issuers or expanding card holders' surcharge-free cash access on the local, national or global scene, Cardtronics is convenient access to cash, when and where consumers need it. Cardtronics is where cash meets commerce.

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 nearly 550 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.

Web sites: www.ncr.com, www.ncrsilver.com

Twitter: [@NCRCorporation](https://twitter.com/NCRCorporation)

Facebook: www.facebook.com/ncrcorp

LinkedIn: www.linkedin.com/company/ncr-corporation

YouTube: www.youtube.com/user/ncrcorporation



Source: NCR Corporation

NCR Corporation
Jeff Dudash, 770-212-5091
jeff.dudash@ncr.com