



## **Erste Bank Croatia Turns to NCR APTRA OptiCash Software to Improve Cash Management Costs and ATM Availability**

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*Leading Eastern European Bank reduces out-of-cash events by 86 percent with NCR's cash optimization software*

ZAGREB, Croatia--(BUSINESS WIRE)--May 5, 2015-- [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, announced today that Erste Bank Croatia, one of the three largest banks in Croatia, has chosen NCR and its channel partner, Printec, to improve availability as well as operation costs of its more than 600 ATMs. NCR APTRA OptiCash software took just three months to deploy, pilot and rollout to full production and, in the process, helped set a new ATM-availability record for Erste Bank of 99.2 percent.

Erste Bank Croatia (EBC) is part of the Erste Group, one of the largest financial services providers in Eastern Europe, and serves about 800,000 retail banking customers. Its ATMs are critical to EBC's service offering as they handle more than 13 million transactions and 1.3 billion Euro every year. As the ATM network and customer base grew, EBC was looking for a sustainable solution that kept control of costs and improved customer service.

"Although about 23 percent of the cash delivered to our ATMs was returned un-dispensed, we still had to do emergency cash runs to almost every single ATM in the course of one year," said Zeljko Medved, Affiliate Members manager, EBC.

Based on the cash ordering and ATM performance history, Printec and NCR determined that APTRA OptiCash would allow EBC to reduce the amount of cash in the network and still reduce the number of cash out incidents. APTRA OptiCash is a cash optimization solution that forecasts individual requirements for each cashpoint in the network. It analyses data directly from the ATM or from existing infrastructure sources to generate a forecast and cost optimized replenishment strategy for every cashpoint, taking into account cost factors, servicing constraints and capacities.

"The simulations features are especially useful to project the cost impact and plan changes we make to our operations," said Medved. "The effect was notable right away: Emergency cash deliveries were reduced by 88 percent and out of cash events by 86 percent within the first quarter. APTRA OptiCash has become a critical part of our cash operations."

"Cash management is costly and complicated, yet ATM services are essential for a positive customer experience," said Wolfgang Kneilmann, Vice President Europe Sales at NCR. "Most financial institutions underestimate the saving potential an optimized cash management strategy can bring. It doesn't only reduce costs, but automates processes and puts banks in a better position to re-negotiate service contracts with cash processors and CITs."

### **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 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.

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