



Yorkshire Building Society Improves Payment Operations with NCR's Authentic Software

June 15, 2015 at 8:00 AM EDT

NCR Financial Services solutions provide convenient banking services to Yorkshire Building Society members, whilst controlling IT management and operational costs

LONDON--(BUSINESS WIRE)--Jun. 15, 2015-- [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, announced today that Yorkshire Building Society is using Authentic, an intelligent payments platform from Alaric, an NCR business, to provide essential card authorization, routing and switching. Authentic allows Yorkshire Building Society to perform stand-in authorizations, which enable members to use their ATM cards at their convenience while keeping IT management and operational costs under control. The Society also uses Authentic to manage the connectivity to various internal and external payments systems, networks and devices, and process Faster Payments transactions.

Yorkshire Building Society is the second largest building society in the UK with 3.3 million members, more than 4,500 staff and assets that are worth approximately £37 billion.

Yorkshire Building Society selected Authentic when developments in the market created a number of challenges for its ATM acquiring operation that could not be addressed by the Society's legacy authorization system. Authentic addresses all of the challenges that arose. This includes the need for Triple Data Encryption Standard (DES) connectivity to both the LINK and the Society's own ATM networks; an upgrade to the LINK Information Security Standard; and improved functionality at the ATM to provide members with mini-statements, and enable them to manage deposits, transfers and bill payments.

"We chose Authentic because we want a platform that is aligned to the Society's mantra of exceptional quality of service built on a sensible investment with low operational costs and a long-term planning," said Alan Redmonds, Business & Applications Support Manager at Yorkshire Building Society. "We are impressed by the flexibility and agility inherent to Authentic. The platform's component-based design makes it easy to meet the specific requirements of the Society's business without extensive programming, re-coding or complex customizations."

Authentic was designed to be compatible with any standard commodity hardware and software platforms. This enables Yorkshire Building Society to retain its existing infrastructure and make future investments in technology without being compromised by the demands of its card authorization platform. NCR also provides a low-risk migration plan for a phased approach to implementation, as well as ongoing U.K.-based maintenance and support for the Society.

"The team at Yorkshire Building Society draws on a very long heritage, but must remain prepared for change and able to address new challenges as they emerge to remain competitive," said Rachel Nash, Director Financial Services at NCR U.K. "Authentic has demonstrated time and time again a flexibility that allows Yorkshire Building Society to grow its business and adjust to changing circumstances without compromising on customer service. As a result, the Society can look to the future, safe in the knowledge that it will be able to meet its members' needs for payment services whatever they might be."

Having addressed the initial challenges presented by new directives for card management and security, Authentic also supported Yorkshire Building Society as it migrated its network of ATMs to NCR machines from another manufacturer.

In the years following the financial crisis, Authentic has supported Yorkshire Building Society as it has increased the number of cardholders and savings accounts by absorbing accounts from several of its former rivals. During this period, NCR supported the migration of 15,000 cards and 330,000 accounts from Chelsea Building Society on to the Authentic platform, as well as the upgrade of Chelsea Building Society cards to the new EMV format and the addition of 110,000 accounts from Barnsley Building Society – while maintaining them as separate brands. It also supported 500,000 savings accounts from the online financial service provider Egg.

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.

NCR is headquartered in Duluth, Georgia with over 30,000 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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Source: NCR Corporation

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