



Akbank
An NCR Case Study

AKBANK

The customer

Since its foundation in 1948 Akbank has grown to become one of Turkey's largest private banks with assets totaling \$71.8 billion at the end of 2011. Its wide range of retail, commercial, corporate, private and international financial services, combined with state-of-the-art IT systems and experienced staff has positioned Akbank among the most profitable financial services institutions across Europe.

Akbank, with 916 branches and more than 15,000 employees, serves well over 8 million retail customers each year. Akbank's ATM fleet includes almost 3,700 machines deployed throughout Turkey totally supplied by NCR.

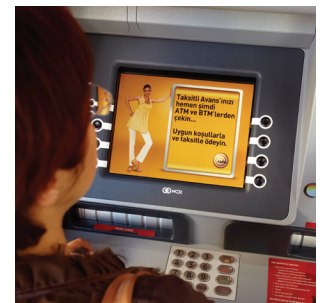
Key Highlights

- **Industry/Market:**
Retail/banking
- **Challenge:**
Akbank wanted to differentiate itself by providing brilliant customer service through its self-service channels.
- **Solution:**
Akbank selected NCR's suite of products for a complete, integrated ATM solution covering:
 - NCR SelfServ™ ATMs
 - NCR APTRA™ Edge
 - NCR APTRA Relate
(Customer Relationship Management)
 - Incident management
 - Cash management
- **Result:**
Akbank's NCR-driven self-service infrastructure closely integrates selling, marketing and service-based corporate strategies and a step change in customer service.

The challenge

Akbank wants to provide the best banking experience to its customers by offering truly outstanding services. As part of this commitment Akbank aimed to achieve a certain level of service quality, operational excellence and IT services that set apart its customer experience and delivered a clear competitive advantage. As Akbank itself puts it, "We aim to differentiate ourselves through innovation," said Yesukan Akıntı – Head of Akbank Delivery Channels Operations.

In practice this meant moving over 63% of Akbank's regular branch transactions to what it describes as its "Alternative Delivery Channels" (ADC). This is made up of telephone banking, mobile and sms banking, web-based transactions and the second biggest ATM chain in Turkey located both in branches and at external sites. For customers ADC means simple and fast "anytime, anywhere" banking. For Akbank it means cutting operating costs as well as reducing the number of low-value transactions performed by branch tellers, leaving them free to focus on higher income activities. The key question, of course, was how best to make all this happen?



The solution

To meet this challenge Akbank chose NCR's suite of products and services. The result was a complete, integrated ATM solution covering SelfServ hardware, APTRA software including network management, cash management and advanced on-screen, ATM-based marketing.

The complete solution covered a number of distinct areas.

Firstly, Akbank worked with NCR to upgrade its entire ATM infrastructure. The resulting system included the NCR APTRA Edge application with support for EMV, the global standard for credit and debit card payments.

Secondly, Akbank chose to adopt NCR's Cash Management solution for the ultimate in effective cash control. Prior to this, Akbank performed all ATM cash management locally, a cumbersome and costly way of working.

Thirdly, Akbank installed NCR's Gasper monitoring system. This meant an end to the outdated practice of monitoring ATMs via Akbank's manual system and provided a new level of operational detail.

Lastly, Akbank choose NCR SelfServ ATMs to deliver the most advanced automated deposit functionality in Turkey with support for cardless cash deposits into any Akbank account.

The solution benefits

Akbank's new NCR-driven ATM infrastructure enables the integration of selling, marketing and service-based corporate strategies. The upgraded infrastructure directly contributes to Akbank's automated state-of-the-art consumer lending offer, with Akbank's ATM channel bringing in almost 30,000 new loan applications every month.

The introduction of NCR's Cash Management system ensures individual ATMs never run out of cash and provides highly effective cash management at a minimal cost. As a result customer satisfaction has increased, as customers soon learned that Akbank ATMs always dispense cash.

NCR's Gasper ATM monitoring system gives Akbank the ability to manage all problem-solving operations from one easy-to-use platform and provides detailed monitoring and operational support information. Moreover, Akbank is increasing customer availability and minimizing defect rates by using NCR's SSDG (Self-Service Diagnostic Gateway) platform. Moving forward, Akbank will soon be leveraging NCR APTRA Vision and Predictive Services in order to improve monitoring and deliver pro-active field management.

Finally, NCR SelfServ multi-function deposit ATMs improves branch efficiency by reducing queues and cutting costs, leaving tellers free to carry out more productive work. Automated deposit services also help to improve customer satisfaction and ensure ATMs need less manual replenishment thanks to their ability to recycle deposited cash.

"NCR provides us with customer-based solutions that have helped us cut operating costs and increased customer satisfaction and availability. It provides clear and simple solutions and as a result we've built a constructive relationship."

- Yesukan Akinti, Head of Akbank Delivery Channels Operations.



Why NCR?

With over 125 years of experience and knowledge, NCR is a leading global provider of payments, assisted- and self-service solutions. NCR has been the global number one manufacturer of ATMs for more than 22 consecutive years. We help our clients around the world improve their customer interactions, implement change quickly and proactively, and transform their businesses to become leaders and change agents. We can help you, too.



NCR Corporation

2651 Satellite Boulevard
Duluth, Georgia 30096
USA

www.ncr.com



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