

Want to turn customers' heads with  
the world's easiest to use intelligent  
deposit ATMs?

YES



NO

Al Hilal Bank, United Arab Emirates

An NCR Case Study

بنك الهلال  
al hilal bank



Experience a new world of interaction

# The customer

Al Hilal Bank was founded by the Abu Dhabi government in 2008. It has grown rapidly, and today Al Hilal has 14 branches and 64 ATMs spread across the United Arab Emirates (UAE), and 2 branches in Kazakhstan. The bank offers a full range of personal and business banking products and services including credit cards, insurance, vehicle finance and investments.

Al Hilal's strategy is to contribute to the UAE's rapid economic growth and prosperity while raising the positive profile of Islamic banking around the world.

In pursuit of this strategy, Al Hilal Bank has always placed a premium on innovation and strived to offer its customers an exciting experience. One example of the bank's commitment to fresh thinking is its "Financial Mall" concept branch. As well as combining a corporate presence with a fully-fledged personal banking and wealth management operation, it also offers a coffee shop, airline reservation desk, and walk-in/drive-out auto showroom in a friendly, one-stop shop experience.

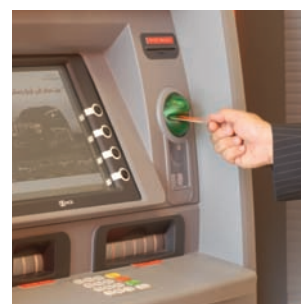
## Key Highlights

- **Industry/Market:**  
Retail and commercial banking.
- **Challenge:**  
Provide customers with the most modern, reliable banking experience available and set new standards that positively redefine Islamic banking.
- **Solution:**  
NCR SelfServ™ ATMs combine remarkable levels of availability and usability with the convenience of intelligent deposit functionality.
- **Results:**  
Over 30% of all Al Hilal transactions on NCR SelfServ are now deposits, reducing the cost of handling deposits and freeing tellers to focus on other, more profitable, areas and build customer loyalty.

# The challenge

In its mission to consistently set new, world-class standards in customer service, Al Hilal Bank required a self-service channel that would offer the most advanced technology available now and leverage future technologies when they become available. The bank needed reliable, highly available ATMs that would exceed its customers' expectations while improving operational efficiency and reducing cost and complexity.

As a young and growing financial institution, it was also important for the bank's self-service channel to represent Al Hilal's brand in the best possible light, attracting new customers with an advanced transaction set and being intuitively easy to use.



## The solution

Inspired by NCR's financial technology roadmap and its unequalled range of self-service solutions, Al Hilal Bank chose NCR SelfServ ATMs to fulfill its strategic commitments to its customers. For its entire network, the bank specified NCR SelfServ 32 ATMs combining intelligent cash deposit, intelligent check deposit and cash dispense for the ultimate in customer convenience. Intelligent deposit enables cash and checks to be deposited directly into the ATM without envelopes.

NCR SelfServ sets new standards in ATM availability. Its self-healing capabilities, including a system watchdog timer built into the hardware, mean the ATM can recover from certain software failures automatically without the need for manual intervention. This can cut recovery times from several hours to just a few minutes.

In designing the ATM range, NCR prescribed that everyone who uses NCR SelfServ (whether consumer, service engineer or branch staff) should be an expert after the very first time. A large 15-inch screen provides clear instructions and all exit and entry points have been positioned so that at least 90% of men and 95% of women can use the ATM without bending, stooping or stretching.

**"Al Hilal's new NCR SelfServ ATMs are turning heads and attracting new customers to the bank in a way we could not have foreseen. NCR SelfServ with intelligent deposit offers our personal and business customers new levels of usability and world-class availability, and actively supports our vision to consistently set new standards in Islamic banking."**

*Mohamed Zaqout, EVP, Head of Personal Banking*



## The solution benefits

With the new ATMs located in high-traffic areas such as shopping malls, petrol stations and government buildings, as well as Al Hilal branches, the bank's customers are now enjoying the convenience of fast cash dispense and intelligent cash and check deposit.

Uptake of deposit has increased thanks to a cardless transaction, whereby any consumer can quickly make a deposit into a cardholder's account on their behalf simply by pressing any key on the ATM keypad, without entering a card.

Already, this new level of convenience has led to more than 30% of all transactions on the bank's NCR SelfServ ATMs being deposits, transactions which would previously have been done at a branch counter. As a result, Al Hilal's branch tellers now have more time to spend with customers who need help with higher-value, more complex transactions. This increased face to face time with customers is building stronger relationships and improving customer loyalty.

The ease and convenience of making an ATM deposit has given Al Hilal a competitive edge with its business customers and is drawing new ones to the bank. In particular, an increasing number of small merchants and retailers are now using Al Hilal's NCR SelfServ ATMs to deposit their takings at day's end when bank branches are closed or at other times convenient to them.

New personal banking customers are also being attracted by NCR SelfServ's high availability and ease of use. When other banks' machines are out of service, for example, or just inconveniently located, Al Hilal's highly available ATMs act as well-branded, reliable alternatives. Their intuitive usability means transactions are quickly fulfilled, leaving customers and non-customers alike with a positive impression.

The near universal attraction to the technology has not gone unnoticed. Al Hilal receives a steady stream of requests from commercial property landlords requesting that the bank install one of its new deposit ATMs in a bid to attract more consumers to their own shops, businesses and retail tenants.

Finally, Al Hilal is the first bank in the entire Middle East/ Africa region to deploy NCR SelfServ ATMs. Its adoption of the world's most advanced ATM technology has directly bolstered its vision to set new standards that redefine Islamic banking. Consumers are left with a positive impression of a bank brand that is determined to be a world class service provider.

# 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.



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