KAL
ATM Software

CASE STUDY

ČESKÁ SPOŘITELNA

The challenge to improve operational efficiency

Česká spořitelna, part of the Erste Group, is the biggest bank in Czechia (formerly the Czech Republic) and has the largest ATM network in the country with more than 1600 machines.

The challenge for Česká was effectively managing and maintaining its ATM network while also improving its operational efficiency.

The bank's other objectives included strengthening its customer offering with innovative new services that could be brought quickly to market, and enjoying the freedom to choose the most suitable hardware for the evolution of its ATM network.

Another issue was that Česká's ATMs were supported by the bank's outdated host computer system which offered limited functionality and little flexibility.

The search for a new ATM software system

In a bid to improve management of its ATM network, Česká embarked on a search for ATM software that delivered:

- A multivendor solution independent of hardware vendors that could be potentially deployed across the entire Erste estate.

- Improved visibility and control of all operational aspects resulting in higher rates of availability.

- A new terminal handler system.

- Cost savings.

- Better customer service.

- A strategic partnership with the successful software provider.

We chose KAL because they are the only company with the capability to address all of our technical and project management needs.

Jiří Charousek, Česká spořitelna, IT Infrastructure and Operations Director

KAL provides the solution

In 2016, Česká began the implementation of KAL's full Kalignite suite: K3A application, Kalignite Terminal Controller (KTC) and Kalignite Terminal Handler (KTH).

KAL's multivendor K3A delivers all of the ATM functionality required by Česká, including a full set of ATM transactions, payment order and standing order payments, transaction preferences and targeted end-to-end sales for loans and credit cards.

Functionality

Česká deployed KTC to manage and maintain its ATM network. KTC provides Česká with a direct and secure connection from each ATM to the KTC server, so the bank is now able to monitor its network in real-time, remotely and immediately diagnosing any problems that arise and drastically reducing the number of expensive onsite visits by support staff and technicians.

With KTC, all ATM software updates can be easily distributed and automatically installed at any time of the day or night, so Česká can be sure its ATMs are always up to date.

Česká chose to decommission its old host system gradually, transferring functionality to KTH, a new terminal handler system from KAL.

KTH gives banks a new option within the datacenter when replacing legacy host systems or extending current host capabilities. It is used as a front-end to a bank's host system on the ATM channel and was deployed by Česká to offload a significant amount of processing work that the old, inefficient ATM host system was doing.

KTH is also highly customizable, enabling Česká to deploy new, innovative features to the market much faster than was previously possible.

Finally, with the deployment of KTH, Česká achieved a world first when the software began using the "nexo" transaction message protocol on its ATMs. Switching to the new, open payments acceptance standard brought the following benefits for Česká:

- More options to deliver new and innovative services at the ATM, for example, contactless card and pre-stage transactions.

- Lower costs.

- Easy implementation – the nexo standard protocol uses XML over HTTPS which is simpler and quicker to put in place.

Česká spořitelna is the largest bank in Czechia with more than five million clients and the most extensive branch and ATM networks in the country. It provides services for individuals, small and medium-sized enterprises, towns and municipalities, and finances large corporations.

Česká is proud of its long tradition – it was established in 1825 as the first savings bank in the Czech Republic – but it is equally proud of its role as an innovator. Many of its products and services are leaders in the Czech market. The bank has been a member of the Erste Group since 2000.

For more information, visit www.csas.cz/en/about-us/who-we-are

ČESKÁ SPOŘITELNA

KAL is a world-leading ATM software company and the preferred supplier to mega-banks such as Citibank, UniCredit, ING, Westpac New Zealand and China Construction Bank.

KAL's software gives banks full control of their ATM network, reducing costs, meeting all security needs and improving competitiveness. It is installed and supported in more than 80 countries.

For more information, visit www.kal.com

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