

Prioritizing access to cash and banking services as Krakowski Bank Spółdzielczy continues to invest in new technologies for its customers

Located in Krakow, Poland, Krakowski Bank Spółdzielczy (KBS) is a modern bank with a long heritage starting in the nineteenth century. As a leader of cooperative banks within the Polish market, KBS proudly supports tradition, the local community and all the customers it serves across its personal and business banking sectors.

Overview

Krakovski Bank Spółdzielczy

Krakow, Poland

The **LARGEST** non-affiliated cooperative bank in Poland

Founded in 1898, the bank belongs to one of the **OLDEST** continuously operating financial institutions in Poland

65 branches



CUSTOMER CHALLENGES

- Modernize its ATM network
- Continue to satisfy customer needs as expectations rise
- Maintain reliable and flexible access to cash
- Cost optimization of its cash network
- Ensure compliance with the latest industry regulations and guidelines

OUR SOLUTIONS

- DN Series® solutions including DN 250 and DN 200 models
- Deployment of VCP-Lite software for all DN Series 2xx models
- Multi-lingual software, enabling users to use the ATMs in English, Polish, German and Ukrainian
- Installation by DN AllConnect Implementation Services

OUR IMPACT

- Enhanced service offering for customers, with availability around the clock
- Modernized look and feel for its self-service network
- Improved operational efficiency and performance
- Enhanced management of its cash circulation process, supported by the latest technology and software

“The new and modernized DN Series ATMs look impressive, and the installation has been carried out efficiently and effectively, allowing for a very smooth rollout. We have been met with a positive reception from our customers in KBS branches, and it is customer satisfaction that the bank cares about the most.”

— **Aneta Lis**, Director of the operations office at KBS

KEEPING ONE STEP AHEAD IN AN EVOLVING MARKET

Keenly focused on celebrating tradition in a modern way, keeping up with market trends is part of KBS's DNA. The bank has a long history of serving its customers with the latest solutions across its network of 65 branches and focuses its strategy on staying ahead of the curve. With a vision to continue to modernize its ATM network, KBS turned to trusted partner Diebold Nixdorf to support it in providing convenient and secure access to cash and banking services.

The bank had two clear objectives when deciding on its investment plans for the future. Firstly, to continue to meet growing customer expectations, and secondly, to do this with an efficient operating model. As one of the few banks in Poland to manage its own cash transport, implementing new technology that would help optimize the cash circulation process, while ensuring access to cash for its customers was a high priority.

KBS's decision to modernize its ATM network is very timely with recent research showing that 80% of Polish consumers demand that access to cash remains a part of the country's financial system.

"While cooperative banking customers are eager to use digital payment solutions, cash still plays a very significant role. Following the political and economic uncertainty in recent years, we've seen that the importance of cash has increased. In an emergency situation, our customers have clearly shown that cash is a priority. It was at that point we realized the importance of maintaining internal services to effectively support the demand for cash within our own ATM network." Tomasz Styczyński, president of the Management Board at KBS.

By implementing Diebold Nixdorf's latest cash recycling technology, KBS will not only fully optimize its operational costs, but has created a flexible platform for future enhancement to deliver additional efficiency savings, as well as the introduction of new customer journeys.



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KEEPING CUSTOMERS AT THE HEART OF OPERATIONS

By the end of 2023 KBS will upgrade its full network of ATMs and cash recyclers, including the installation of new DN Series ATMs. Powered by the latest technology, the devices will enable cash transactions via a contactless card with an NFC module, as well as through a mobile phone verification system.

Customers will have the ability to complete transactions in multiple languages and will also benefit from innovative high-bright screens. The screens mean the ATM display is easily visible in sunny places, significantly improving the experience for the end-user. In addition, the bank's on-screen messaging will be clear and noticeable, even from a distance.

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