Diebold Nixdorf

Case Study
Komerční Banka

KB

With Branch Automation Solutions towards a Future-Ready and Customer-Centric Self-Service Ecosystem

Komerční banka (KB) is one of the leading financial institutions in the Czech Republic and part of the Société Générale Group. Serving almost two million customers, KB combines strong local market expertise with international scale and stability. At the core of KB's strategy is a clear commitment to customer-centric banking. The bank focuses on innovation driven by real customer needs, combining digital leadership with a strong physical presence. A key priority is ensuring that self-service and branch operations remain accessible at any time while continuously modernizing the ATM network to deliver highly automated, convenient, and future-ready banking services.

Starting in 2016, the collaboration between KB and Diebold Nixdorf has evolved into a strategic partnership focused on long-term innovation. Leveraging Diebold Nixdorf's advanced technology, managed services, and deep operational expertise has enabled KB to build a scalable and future-ready self-service ecosystem. This foundation allows KB to continuously enhance customer experience, streamline operations, and respond quickly to changing market demands. As KB continues its journey toward a fully modernized and automated ATM environment, the partnership remains a key enabler of its commitment to deliver seamless, secure, and customer-centric banking services.

Overview

Komerční Banka (KB)

Prague, Czech Republic

Earnings (net profit):
18.1 Billion CZK
Approx. 850 million USD

Customers: **~1.8 Million**

Employees: **7,000**

Branches: **186**

Advisory Points: **193**

Number of Cash Dispensers: **257**

Number of Cash Recyclers: **500**

CHALLENGES

- Modernization of a heterogeneous ATM landscape
- Reducing operational complexity and costs across the ATM network
- Expanding service availability and accessibility nationwide
- Enabling new digital services and faster innovation cycles
- Ensuring highest levels of security against physical, data, and cyber threats
- Maximizing migration of cash withdrawals and deposits to the ATM

SOLUTIONS

- Full transformation toward a DN hardware environment with DN Series® cash recyclers and cash dispensers, including the latest DN Series® 300
- Migration to a unified software architecture with Vynamic Connection Points
- Implementation of Vynamic Security with layered protection mechanisms
- Availability management through hardware maintenance, monitoring, and operational support
- Advanced cash management with intelligent forecasting and optimization
- ATM monitoring and remote management
- Central switch operation for shared ATM infrastructure
- Integration of features such as token-based mobile transactions and QR code receipts

IMPACT

- Highly automated self-service ecosystem with consistent user experience across the entire fleet
- Expanded ATM coverage through shared partner banks network for deposits and withdrawals
- Increased cash availability through intelligent forecasting and optimized replenishment cycles
- Reduced operational costs and fewer cash-in-transit movements
- ATM availability rates of 99% across the network
- Improved sustainability

"Together with Diebold Nixdorf, we have built a future-ready self-service ecosystem that delivers exceptional customer experience while significantly improving our operational efficiency. We are very satisfied with the performance of the self-service channel managed by Diebold Nixdorf."

—**Jitka Haubová**, Member of the Board, Senior Executive Director and Chief Operations Officer:

BUILDING A UNIFIED SELF-SERVICE ECOSYSTEM

KB's transformation journey began in 2021 with the goal of moving beyond a traditional vendor relationship. Together with Diebold Nixdorf, the bank designed and built a fully integrated self-service ecosystem, merging previously separate technological environments into one unified architecture.

This transformation enables KB to operate with significantly greater agility. New banking services and functionalities can now be deployed faster, more consistently, and across the entire device fleet with reduced operational complexity.

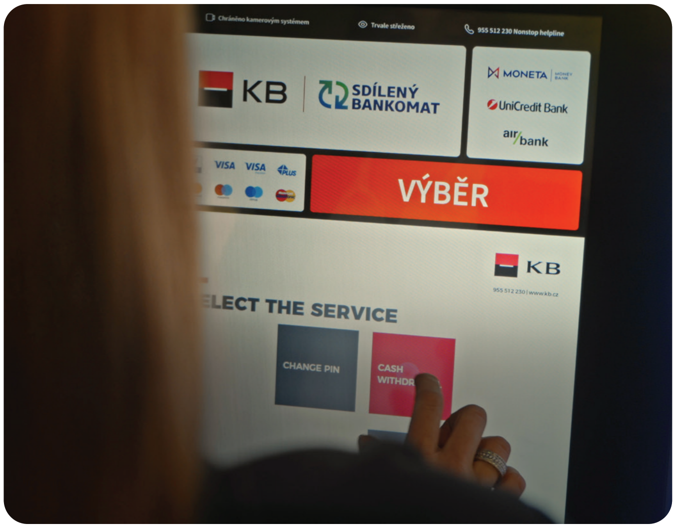
At the same time, automation of cash-handling processes has allowed KB to shift manual cash services away from branches. This frees up branch staff to focus on higher-value advisory services while ensuring that customers benefit from fast, secure, and always-available self-service options.

DRIVING VALUE THROUGH SELF-SERVICE INNOVATION

A key milestone in KB's innovation strategy is the introduction of a shared ATM network for cash deposits and withdrawals across the Czech Republic. In collaboration with MONETA Money Bank, Air Bank, and UniCredit Bank, KB created a unified infrastructure of nearly 2,000 devices.

This shared network delivers a new level of flexibility for customers. They can withdraw cash free of charge and make seamless deposits at any participating bank's ATM. The central switch, operated by Diebold Nixdorf, ensures smooth transaction processing and consistent service quality across the entire network.

In parallel, KB continues to enhance customer experience through features such as cardless transactions using mobile devices and digital receipts via QR codes.



> "Our partnership with Diebold Nixdorf enables us to combine innovation, reliability, and scalability to provide seamless banking services anytime and anywhere. We have transformed our ATM network into a highly automated, secure, and customer-centric channel."

—**Jana Švábenská**, Executive Director, Transaction and Payment Services

OPERATIONAL EXCELLENCE THROUGH ADVANCED SERVICES

The partnership with Diebold Nixdorf helps KB run its daily operations more efficiently through a broad set of managed services. A key part of this is cash management. With better forecasting and monitoring, KB can maintain balanced cash levels and plan replenishments more effectively across its network. This reduces the need for cash transports while ensuring that machines remain reliably available for customers.

At the same time, real-time monitoring and maintenance support help keep devices up and running. The combination of DN hardware and proactive service management leads to fewer service interventions and consistently high availability. Security is addressed through several layers, protecting against physical attacks and cyber threats, while also supporting regulatory compliance and maintaining customer trust.

EXPANDING REACH AND EFFICIENCY

ATM sharing has also enabled KB to optimize its physical network. Redundant machines in high-density locations are removed and redeployed to underserved areas, such as smaller municipalities. This leads to broader national coverage and improved accessibility for customers.

At the same time, the bank benefits from reduced infrastructure duplication and lower operating costs, creating a more efficient and sustainable network overall.

> "We use Diebold Nixdorf's advanced cash management services to improve how we forecast, monitor and manage cash levels and denomination mixes. This has helped us optimize replenishment cycles, reduce cash-in-transit and operational costs, while enhancing cash availability and customer experience."

—**Lumír Král**, Head of ATM Technical and Operational Support

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