

## The Cooperative Bank of Kielce Invests in Cash Recycling Technology to Drive Efficiencies and Maintain Consumer Choice

The Cooperative Bank of Kielce is one of the largest cooperative banks in Poland, offering a wide range of financial services across the country under a nationwide operating license. Established in 1902, the bank has played a significant role in shaping and revitalising cooperative banking in Poland.

### Overview

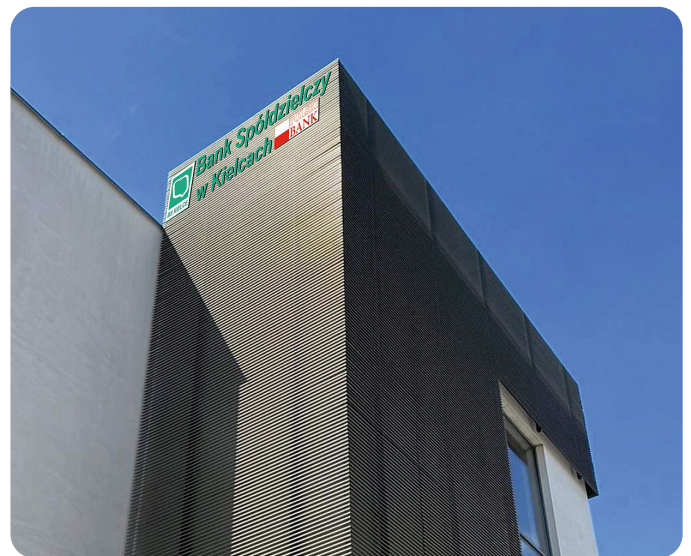
#### Cooperative Bank of Kielce, Poland

One of the largest unaffiliated cooperative banks in Poland.

Founded in 1902 and is one of the oldest continuously operating financial institutions in Poland.

Operates in **21** municipalities of the Świętokrzyskie province and manages an extensive network of **20** outlets.

The financial institution has continued to thrive, with the systematic growth of the bank's capitals allowing it to operate independently and competitively in the financial services market.



### CUSTOMER CHALLENGES

The Cooperative Bank of Kielce was looking to address multiple complex challenges, including:

- Modernizing and updating its ATM network
- Meeting the growing needs and expectations of the bank's customers, including local government units and small and medium businesses, alongside farmers and individual consumers
- Providing reliable and convenient access to cash
- Optimizing costs associated with cash handling
- Respond flexibly to the growth of cash dynamics in Poland

### DN SOLUTIONS

- Deployment of DN Series®, including DN200 and DN250 models
- Implementation of DN Vynamic® software in all DN Series DN200H and DN250H models

- Improved cash withdrawal process using verification codes and contactless card with NFC modules
- Multilingual software, allowing customers to use ATMs in English, Polish, German and Ukrainian
- Installations carried out by the DN Services Team

### OUTCOMES

- An improved service offering for customers, available 24/7
- Modernized appearance of the self-service network
- Improved productivity and operational efficiency
- Improved management of the cash circulation process, supported by the latest technology and software

## KEEPING PACE WITH THE GROWING CASH MARKET

According to a survey by the National Bank of Poland, cash continues to be a vital payment method in Poland, as well as being considered the safest. At the same time, the cost of handling cash is rising, with cash replenishment, transportation, insurance and labour costs. This situation is, therefore, driving cooperative banks to consider new technology solutions and more efficient processes.

The Cooperative Bank of Kielce looked to Diebold Nixdorf to help address its efficiency objectives using cash recycling technology. By implementing DN Series ATMs alongside DN Dynamic software, the bank has reduced cash management costs and automated processes throughout its network. With the growing need for free access to cash across Poland, the ability to efficiently implement changes and evolve with the current needs of its customers has driven significant value for the Cooperative Bank of Kielce.

Cash as a payment choice has been surging in popularity in Poland, with record levels of cash recently being witnessed. In 2024, there was a record rise in the value of money in circulation, increasing by 34.8% compared to the previous year. In response to this trend, the industry has a heightened focus on investing in innovative technology and a modern and efficient cash-handling infrastructure.

With the implementation of Diebold Nixdorf's state-of-the-art cash recycling technology, the Cooperative Bank of Kielce has fully optimized its operating costs, creating a flexible platform for future improvements. This will help the bank achieve additional efficiency savings for the future more seamlessly and improve the experience for existing and new customers.



“Our Bank’s customers include Local Government units, medium and small businesses, as well as farmers and individuals. We regularly expand our range of banking products, modern electronic banking channels, and now also cash services. This makes us invariably competitive in the Świętokrzyskie financial market.”

—Urszula Karpinska, CEO of the Cooperative Bank of Kielce

To learn more, visit [DieboldNixdorf.com](https://www.DieboldNixdorf.com).

