



Banking on the move

To Malaysia's AmBank Group, the power of customer autonomy just makes dollars and sense.

In the cosmopolitan capital city Kuala Lumpur, palm trees stand in the shadows of towering skyscrapers. It is a city brimming with energy and entrepreneurial spirit, which has contributed to the development of a dynamic service-orientated culture. And so Malaysians demand and expect the best services available.

That is the reason why AmBank has made a push to unleash the power of self-service at convenience stores nationwide

in order to provide customers with easier access to their money and other transactions using Wincor Nixdorf ATMs.

"In today's modern times, convenience is the key word for consumers," says Datuk Mohamed Azmi Mahmood, Managing Director of Retail Banking at AmBank. "People will always look for simple ways to complete their various chores."

And with a strategic presence in 7-Eleven convenience stores, AmBank has made banking more accessible by allowing customers to withdraw cash, perform fund transfers, pay utility bills or make loan repayments (such as hire purchase and housing loans) or simply transfer money to another bank using Wincor Nixdorf's ProCash 1500xe ATMs.

Currently, AmBank customers can access their funds 24/7 from 225 ProCash 1500xe ATMs at the convenience stores scattered in high-traffic retail areas like Jalan Sultan Ismail in Kuala Lumpur and Megamall Kuantan.

"This investment in self-service machines through Wincor Nixdorf coupled

with our strategic tie-up with the world's most convenient convenience store 7-Eleven, certainly helps position AmBank as one of the most convenient banks in Malaysia," says Datuk Azmi.

AmBank has been busy installing more Wincor Nixdorf systems that will result in the convenience store ATM network growing by more than 150 percent to 531 ProCash 1500xe machines. The benefits of the ProCash 1500xe are its smaller footprint ideal for locations with limited space and its cost-effective platform to deliver a range of functionality for customers.

AmBank is a strong believer in using technology as a method to improve customer service through its various channels: ATMs, traditional branch networks, internet and mobile banking.

In addition to the convenience store ATM deployment, AmBank has long been a supporter of Wincor Nixdorf technology introducing both ATM and check deposit systems into self-service zones of bank branches over the last



Datuk Mohamed Azmi Mahmood,
Managing Director of Retail Banking at AmBank.



About AmBank

- Managing Director:** Datuk Mohamed Azmi Bin Mahmood
- History:** Launched in 1976
- Business:** Retail, corporate, investment, Islamic banking and insurance
- Number of employees:** Approximately 7,500
- Locations:** 187 branches across Malaysia

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few years. The bank has successfully been using ProCash 4000 intelligent cash deposit and ProCash 3100 cash and cheque deposit systems.

“We are now becoming a leading force among major banks when it comes to self-service machines in the industry,” says Datuk Azmi. “The expansion drive is progressing well due to the effective relationship between AmBank and Wincor Nixdorf.”

So far AmBank has installed approximately 930 ATMs, cash deposit machines and cheque deposit systems throughout its 187-strong branch network and in 7-Elevens. In addition to the new order of ProCash 1500xe’s for the convenience stores, the bank is installing additional units of the same model in bank branches, as well as ProCash 4000 intelligent cash deposit systems.

And the bank’s relentless pursuit of self-service has paid-off. According to the bank, customer satisfaction with the self-service systems grew from 65.8 percent in September 2007 to reach a high of 75.7 percent 15 months later.

“We are making significant investments in our branch and self-service terminals to ensure that AmBank continues to be a compelling choice for all Malaysians,” says Datuk Azmi. ■



AmBank’s Strategy

AmBank’s core consumer banking strategy is to make banking more convenient, simple and friendly for all existing and new customers through a variety of banking channels. And since Wincor Nixdorf and AmBank have been in partnership since 1996, the German technology solutions provider has been able to support the bank with its evolving self-service strategy.