

## Commonwealth Bank replaces ATM network

**Sydney, 21 November 2011:** Commonwealth Bank, with Australia's largest ATM network, today announced a significant replacement and upgrade program that will see the Bank's entire ATM fleet refreshed, improving reliability, security and overall customer experience.

The Bank will be the first in Australia to rollout ATMs that meet the new EMV (Europay, MasterCard and Visa) standard for chip-enabled cards. This technology ensures Commonwealth Bank customers are using the most secure ATMs that help to combat security concerns, by reading the card's chip, rather than the magnetic strip. The ATMs also include a range of new features to combat security threats, including card skimming.

The program, being rolled out with the Bank's new partners, Armaguard Group and Wincor Nixdorf, will feature enhanced deposit functionality at selected branches, allowing customers to deposit cash and cheques, in real time. This improvement will provide additional convenience for customers by providing them with deposit facilities 24 hours a day.

Accessibility has also been enhanced. All new ATMs will have audio support for vision impaired customers. Users will also be able to personalise settings on the ATMs, including a choice of six foreign languages and their favourite transaction. In addition, should an ATM be out of service, a locator tool will indicate the nearest machine.

"This roll out of upgraded ATMs is testament to our continued commitment to improving and enhancing the Banking experience for our 10 million customers. Through providing unbeatable service backed up with best in breed security, we're continuing to lead the market through innovation," said Ross McEwan, Group Executive, Retail Banking Services, Commonwealth Bank.

Mr Peter Byrne, General Manager, Integrated Technology Services (ITS), the technology division for Armaguard spoke about the new partnership with the Commonwealth Bank.

"We are extremely pleased to assist the Commonwealth Bank with the latest in ATM technology solutions and services for customer convenience and security. By partnering with IT solutions provider, Wincor Nixdorf we are able to provide a highly efficient single-source supply environment for ATM hardware, software, professional services, maintenance and testing capabilities for an Australian bank for the first time. This end-to-end deal introduces an improved service model and enables greater availability options across the Bank's ATM network," commented Mr Byrne.

Mr Jon Marks, Director, Banking, Wincor Nixdorf Australia commented that technology innovation is key to positive customer experiences.

“Our partnership with ITS has made it possible to introduce our latest CINEO ATM devices together with our scalable software platform to offer Commonwealth Bank one of the most modern ATM networks in the world. With the combination of built-in security safeguards and the various value-add services from ITS, the Bank can expect a solution that will exceed current market performance benchmarks and enhance the end-user customer experience,” said Mr Marks.

Commonwealth Bank Group (including Bankwest) has the largest ATM network in Australia, with over 4,100 machines nationwide.

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Media contact: Tracy Hicks, Commonwealth Bank  
P: (02) 9118 6919 | M: 0478 306 055 | E: [tracy.hicks@cba.com.au](mailto:tracy.hicks@cba.com.au)