

# case study

## BGZ SA

ACI Solutions Help BGZ SA  
Offer 24x7 Banking





**Bank Gospodarki Zywnosciowej S.A. (BGZ SA) is one of the largest banks in Poland with US\$6 billion in assets. BGZ SA is the main provider of banking services to the Polish agribusiness sector and rural areas. Over recent years, BGZ SA modified its core activities to include corporate, commercial and retail banking.**



### **Challenge**

- ▶ Implement a transaction processing solution that would enable an ATM network and allow BGZ SA to offer Internet banking services to customers 24x7

### **Solution**

- ▶ BASE24-atm<sup>®</sup>, an integrated electronic funds transfer (EFT) processing and switching system that provides ATM device driving, transaction routing and authorization, host and interchange interfaces, settlement, management reporting, network control and stored value functionality through ATMs, kiosks and self-service devices
- ▶ BASE24-pos<sup>®</sup>, a fast, powerful authorization system that can improve margins by reducing losses and operational costs, and by allowing businesses to gain from new opportunities

### **Results**

- ▶ BGZ SA has consolidated its ATM and point-of-sale (POS) processing while increasing system performance.
- ▶ BGZ SA's integrated retail delivery system uses common customer information and network interfaces to reduce operational costs.
- ▶ BGZ SA offers its customers 24x7 access to their finances, enhancing customer satisfaction.

## The Challenge

Technology has changed the world. Customers know that anywhere, anytime convenience is possible, and they want it — especially for their finances. Institutions that want to build and retain their customer bases offer the options that award customers these conveniences. From ATM transactions to telephone and Internet banking, services offered by leading financial institutions are evolving.

Bank Gospodarki Zywnosciowej S.A. (BGZ SA), one of the largest banks in Poland, recognizes that its customers want convenience. To meet this demand, BGZ SA sought a transaction processing engine that would drive an ATM network and allow the bank to offer Internet banking solutions.

## The Solution

BGZ SA chose ACI Worldwide's BASE24-atm® and BASE24-pos® products operating on an HP NonStop™ server to integrate and upgrade its retail banking services.

BASE24-atm provides BGZ SA with an integrated electronic funds transfer (EFT) processing and switching system that provides ATM device driving; transaction routing and authorization; host and interchange interfaces; settlement; management reporting; network control; and stored-value functionality through ATMs, kiosks and self-service devices.

BASE24-pos provides BGZ SA with a fast, powerful authorization system that can improve margins by reducing losses and operational costs, as well as by allowing businesses to gain from new opportunities.

“Our customers want the same anywhere, anytime financial services enjoyed by bank customers around the world,” said Ewa Burzycka, director of electronic banking at BGZ SA. “In response to our customers’ needs, we initiated ‘Automation of the Bank,’ a project designed to automate and upgrade our processing capabilities. BASE24 helps us modernize our operation with a proven system that delivers around-the-clock availability and reliability.”

## The Results

Migration to the integrated BASE24® platform allowed BGZ SA to consolidate retail delivery processing while increasing performance.

BASE24's scalable, modular design enables BGZ SA to integrate its current ATM and point-of-sale (POS) processing onto a single platform — and add Internet banking services — while managing ever-increasing transaction volumes. BASE24-atm and BASE24-pos share the same customer account information and communication links to third-party networks, which enables BGZ SA to offer its customers consistent account information from various access points.

The BASE24 system also gives BGZ SA the flexibility to add emerging technologies, such as smart cards, to its processing platform.

“ACI has many installations around the world, financial stability and a good reputation for its support services. We chose BASE24 based on its performance capabilities, including high TPS rates, and we have had good experiences with both BASE24 and ACI.”

*Ewa Burzycka  
Director of Electronic Banking  
BGZ SA*



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