



Press Kit 2023

AURIGA

THE OMNICHANNEL BANKING SPECIALISTS

A key player, at an international level, in the creation of proprietary software solutions. Auriga specialises in banking, with the development of integrated platforms that have contributed in defining the standards of the new models of omnichannel banking.





THE # NEXTGENBANK[®]

powered by us, shaped by you

Seamless Banking Experience

Auriga is a leading European supplier of software and technical solutions for the banking and payment systems industry.

Created in 1992, Auriga's flagship product is the winwebservice solution (WWS), which epitomises the omnichannel banking experience. Auriga has increased its offering in international markets, and is expanding on its substantial eastern and western European presence through further expansion in LATAM and

APAC. Auriga not only provides software for traditional bankers and ATM network operators, but is a leading innovator in mobile and internet banking for both consumers and businesses.





AURIGA

Privately owned and a leading European supplier of software and technical solutions for the banking and payment systems industry, Auriga is dedicated to the full integration of all banking channels, including:

- Self-service (ATMs, cash recycling, deposit terminals, kiosk, ITM and VTM¹, etc.)
- Internet banking
- Mobile banking
- Branches

All shareholders of the company are active in the business, which means they are deeply involved in strategic development, company management and the delivery of results.

The omnichannel banking platform developed by Auriga WinWebServer (WWS) is used in 74% of ATMs in Italy (over 33,000 ATMs out of a total of

about 45,000), 11% in Western Europe, and 3% across the world.

Auriga has achieved market leadership in Italy, expanded its business across Eastern and Western Europe, and established operations in Latin America, the Middle East and Asia-Pacific.

In 2023 Auriga announced the acquisition of the majority shareholding in **F1 Solutions**, a Warsaw-based, multi-vendor ATM, cash management and cash recycler software vendor. The deal furthers Auriga's international expansion strategy and will help the business enter the Polish market and grow in **Central and Eastern Europe (CEE)**.

Auriga currently boasts international partners including Tr-Sys, Indra Minsait, Ciasa, Consillion, CMS Business Solutions, SIA and Dilaco.

¹ Interactive Teller Machine, Virtual Teller Machine. These are machines offering a wide range of services in banks with a member of staff on-hand to assist customers or with the help of live video conferencing consultation with a remote bank teller, instead of an over-the-counter exchange.



Company

Over 30 years of revolutionary banking

The company was founded in 1992 under the name Auriga Informatica, as a consulting firm devoted to software applications for ATM and 'Point of Sale' payment systems. Building on its success, Auriga Informatica quickly developed its own proprietary software solutions for online and mobile banking, aided in no small part by the Internet boom in the 1990s.

In 2000, the spin-off company Auriganet was established, offering products and services for large banking institutions. In 2007 the two companies merged, creating Auriga.

With its headquarters in Italy, Auriga employs more than 300 people internationally, with a turnover of 33,5€ million in 2022.

Auriga is driving the UK's national conversation around branch transformation, speaking at events throughout the year and regularly commenting on national and trade issues facing the industry.

There are few other banking software and service companies like Auriga who have played a 30-year pivotal role in maximising the benefits of self-service banking and payment services. The company has grown from a small consultancy in Italy to one of the world's biggest specialist retail banking and omnichannel software and services business operating across 5 continents.

Innovation

Auriga is dedicated to research and development and is at the forefront of the creation of flexible applications, which are able to fully integrate and interact across different banking channels.

Throughout its history, Auriga has helped banks and ATM deployers address a range of factors affecting the industry. These include cost pressures, legacy banking channels, margin reductions, reduced footfall, the emergence and widespread adoption of mobile banking and the growth of digital only challengers. All of this has informed how Auriga has sought to design, build and deploy innovative solutions for the industry and be a long term positive influence. The WinWebServer Solution is an example of this.

We recognised for some time that the inherent weaknesses in the traditional ATM architectural model must be evolved to support a Next Gen ATM and branch automation infrastructure.

From a self-service point of view, we wanted the ATM to behave like any another digital channel so that customers are able to access their bank however they wanted and at a time that suits them. We wanted banks to offer expanded services across self-service and other channels beyond the ATMs using a framework that was built for that purpose.

As a result, we introduced the **channel integration model** as the basis for our **WWS (WinWebServer)** software proposition, launched in 2009. This solved many of the problems that hold back how ATM infrastructure is used when banks and operators try to transform branch self-service automation.

Auriga's integrated acquiring solution is designed to manage complex self service networks end-to-end, including advanced self-service systems like cash deposit, recyclers, assisted self-service terminals, ITM and kiosks.



The solution provides the most complete set of functionalities available in the market ensuring long-term protection of investment and creates the freedom to evolve self-service offerings in line with any future market requirements.

Conscious of the ever growing targeted attacks on self-service banking infrastructure, in 2020 Auriga acquired **Lookwise Device Manager (LDM)**, a modular security platform and cybersecurity business unit from S2Isec, a leading European managed security services player.

According to the agreement Auriga acquired and integrated the LDM technology into its software portfolio. This allows an organisation to manage the security of its ATM infrastructure by centrally protecting, monitoring and controlling its ATM equipment. Designed as an integrated security solution, LDM provides the most advanced and most effective countermeasures to stop current and future generations of cyber-attacks. It is a modular security platform that offers a broad range of functions to ensure proper protection, monitoring and control of critical devices.

Among its clients, the company boasts several large banking groups in Italy, such as **Intesa Sanpaolo**, **Poste Italiane** and **Cariparma (Crédit**

Agricole Group), and some of the most renowned suppliers of banking services, such as **NEXI**, **CSE**, **SBA**, **Phoenix**, **Federazione Marche**, **Cabel** and **Cedecra**.

In front of the greater public pressure to provide access to cash in an efficient and cost-effective way, many banks are considering **ATM pooling** agreements. In 2020, four of the biggest banks in Belgium joined forces with **Batopin**, the Belgian ATM OPTimisation Initiative, to develop a network of bank-neutral ATMs and provide easily accessible cash dispensers, evenly distributed throughout the country in places where citizens really need them. To help Batopin achieve its goals, Auriga provides complete end-to-end management of the new ATM network including software, comprehensive monitoring of the ATMs, transaction processing, cash management and asset management. To protect the new ATM network, there is an advanced state-of-the-art ATM security solution as well as full incident and ticketing management system.

In addition to Batopin, Auriga also boasts international customers among retail banks and service providers such as **Novobanco** in Spain, **5B** in Guatemala (Central America) and **Millennium bcp** in Portugal.



#NextGenBranch

New approach to physical branches

Closing down bank branches is considered a way to cut costs and increase efficiencies but in fact, it damages customer loyalty and business reputation. How can these challenges be overcome? Over the past few years, Auriga has developed its groundbreaking **#NextGenBranch** concept with the introduction of Bank4Me. Launched in 2020, this is a state-of-the-art, digital, remote, and customer-oriented branch, which leverages advanced assisted self-service and new technologies such as video banking, artificial intelligence and automation to deliver 24/7 self-service access to banking services and increase the efficiency of processes. Auriga wanted customers to access all the branch services in self-service assisted mode around the clock and interact with the bank's consultants via video banking for more complex transactions in a safe and personalised way. Using Bank4Me, customers are intelligently remotely assisted to complete banking operations without the need for face-to-face contact. The solution reduces branch management costs, maintains access to financial services in communities and generate new revenue streams by customising modern ATMs with add-on services.

Awards



2021 - The BCX Summit awards, run by Network Media Group and ATM Marketplace, recognised Auriga's **#NextGenBranch** as the most unique, innovative, and pioneering technology having the most impact on reducing the operating costs for banks with a big increase in customer satisfaction from improved services. Auriga won the first place in the «**Best ATM/Self-Service Experience category**».



2022 - The industry association ATMIA recognised the breakthrough technology in WWS and conferred on us, the «**Peter Kulik Innovation Award**». According to the ATMIA, WWS is able to solve major ATM industry challenges such improving ATM security or enhancing the customer experience of digital self-service banking.



2023 - LDM ranked second in the hotly contested cybersecurity category of the **Banking Technology Rankings 2023** of inFinite Intelligence.

Network

Memberships and Partnerships

Auriga is a Global Sponsor of the ATM Industry Association (ATMIA), the global trade association representing over 5,000 members in more than 65 countries. The membership covers the worldwide industry comprising over 3 million installed ATMs. In addition, Auriga is a member of the European Committee for Standardisation, better known as the CEN/XFS, ATM Security Association. The group has the objective of harmonising and producing technical standards in Europe.





Vincenzo Fiore

Auriga's CEO

Vincenzo Fiore is a University of Bari graduate with a degree in Information Studies. After a short stint as a lecturer, he moved to Rome where he joined a team of software consultants at an IT engineering firm specialising in the development and maintenance of banks' IT systems.

«As specialists in omnichannel banking, we want to help financial and retail organisations embark on their journey towards digital transformation.»

In 1992 he decided to set up Auriga Informatica with three business partners. The company started life as a consulting firm dedicated to ICT in the financial sector. Vincenzo has been CEO since Auriga's inception, and is responsible for commercial development and growth.

His role and expertise were vital in establishing Auriga as the Italian banking sector's leading FinTech company, with a huge range of its software products now widely used throughout Italy and some of Europe's biggest banks.



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