

case  
study

# Siam City Bank PCL

BASE24-atm<sup>®</sup> Helps Siam City Bank PCL  
Enhance ATM Service





Established in 1941 and headquartered in Bangkok, Siam City Bank Public Company Limited (SCIB) is one of the largest commercial banks in Thailand. SCIB serves 2.5 million customer accounts, and with 403 branches and 1,495 ATMs, the bank is represented in every province in Thailand.

SCIB is a full-service institution that offers its customers superior service with a wide range of banking services, including transaction accounts, payment services, investments, telephone and electronic banking, and credit and loan services. Even with all these services, SCIB continually seeks to strengthen its competitive edge by offering its customers the best technology available.

The system supports all leading devices, cards and more than 40 country-specific protocols, allowing SCIB to offer its customers a choice of cards and networks.



## Challenge

- ▶ After merging multiple ATM card databases, SCIB realized it could best manage the new, single database by switching from a third party to a proven product solution.
- ▶ SCIB sought an ATM solution that would facilitate its primary focus — providing outstanding customer service.

## 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

## Results

- ▶ BASE24-atm manages SCIB's ATM transactions securely and reliably with high availability, 24x7.
- ▶ BASE24-atm has helped SCIB streamline its ATM transaction processing, and SCIB can offer customers more options for their ATM business.
- ▶ BASE24-atm's scalability allows SCIB to support emerging and evolving ATM channels and devices.

## The Challenge

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As one of Thailand's most prominent banks offering a vast selection of services, Siam City Bank Public Company Limited (SCIB) continually seeks ways in which to grow its customer base, offer new products and services, and provide superior service to its existing customers.

When SCIB merged ATM card databases and decided to switch from a third-party ATM service to an in-house system, it required a solution that could securely manage large volumes of transactions. Since customer service is a main priority to SCIB, it wanted a secure, high availability system that would provide reliable 24x7 service to customers, as well as allow the bank to accommodate emerging and evolving trends, channels and services in the ATM transaction processing arena.

## The Solution

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SCIB selected BASE24-atm<sup>®</sup> from ACI Worldwide to be implemented on HP's NonStop<sup>™</sup> platform. BASE24-atm is 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. The system provides SCIB with a high-performance, fault-tolerant solution to deliver services through ATMs, kiosks and self-service devices.

## The Results

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BASE24-atm's fault tolerance, reliable 24x7 availability and security provide SCIB with a sophisticated ATM transaction processing system from a global leader in the industry, which enables SCIB to offer its customers the banking services they demand.

"ACI Worldwide and its solutions are known globally in the banking industry for providing institutions with expert products and services," said Khanitta Yuvahong, first vice president at SCIB. "BASE24 is the solution that SCIB is confident will successfully improve our ATM services, giving us the ability to serve our customers in the best ways possible."

With BASE24-atm, SCIB uses a single solution to manage ATM handling, ATM card management, automated transaction processing and switching and routing, and national switch network connectivity. Moreover, BASE24-atm provides SCIB with one of the most powerful systems available to efficiently process great volumes of transactions.

BASE24-atm provides unlimited hardware and software scalability, so SCIB can easily manage new market demand, mandates and acquisitions. SCIB can rapidly accommodate a growing environment by adding a new device or interchange within minutes — without experiencing downtime. And software changes also can be made quickly, without service interruption.

In its quest to strengthen its competitive edge and provide customers with superb customer service, SCIB has implemented a solution that will facilitate these goals as well as serve the organization well into the future.

**“ACI Worldwide and its solutions are known globally in the banking industry for providing institutions with expert products and services.”**

*Khanitta Yuvahong  
First Vice President  
Siam City Bank*



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