



CITIC Bank

Founded in 1987, China International Trust & Investment Corporation (CITIC) is one of the largest financial institutions in China. Its subsidiary CITIC Bank was one of the country's first commercial banks and is currently the sixth largest in China.

OBJECTIVE

CITIC wanted to take the self-imposed restrictions off the placement of its ATM locations. Traditionally, these locations were limited to being in front of their retail bank buildings because of the installation convenience of connecting via existing landlines to the banking infrastructure.

In addition to their branch or retail locations, CITIC wanted to install ATMs in popular, high-traffic areas around China. In many of these locations, arranging a landline connection for the ATMs was difficult and time consuming. It took anywhere from two to three weeks for each location, involving a local carrier, the property management company and the site owner. Some locations were impossible to install. The bank wanted to move to a wireless technology to eliminate the need for a fixed line connection and to speed up installation which would enable broader expansion of its ATMs.

SOLUTION DESCRIPTION

CITIC had been approached by wireless pioneer Top Global to identify areas where its wireless products might be beneficial. The technology firm was working closely with Diebold, the ATM manufacturer, on the wireless solution. CITIC Bank was singled out as an ideal candidate because of its ATM expansion strategy.

"We knew this strategy would remove the main obstacle to expanding beyond our current footprint," explains Yu Yang, deputy general manager of operations and business retail banking for CITIC Bank. "The synergy of Diebold and Top Global working together on the solution gave us added confidence as well."

Security was critical in CITIC's wireless initiative. In every ATM, there is special banking security software that runs the touch screen, which has to be connected by a VPN link to the banking information. Typically, this VPN is initiated from the ATM computer, so it needs to be able to tunnel through to the home banking systems.

In 2004, CITIC began deploying ATMs in Beijing that were equipped with the Top Global MobileBridge MB8000 wireless router. This gateway



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COMPANY

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OBJECTIVE

- Broaden the number of ATM locations
- Speed up the deployment time and eliminate the installation costs for landline connections

SOLUTION

- China Unicom network
- Top Global MobileBridge MB8000 wireless routers
- Diebold ATMs

RESULTS

- Reduced deployment time from two to three weeks to two or three days
- Gained the ability to install ten times more ATMs in the same time it previously took to put in one
- Saved an average of \$318 in landline installation costs per site

was able to create a VPN tunnel, using China Unicom's CDMA2000® 1x network, which served in essence as the wireless LAN for the ATMs. This ATM/kiosk solution allows CITIC to pre-configure and provision the 3G network before installation, cutting installation time down to just two or three days.

The wireless router has an automated testing capability that continually verifies the communications link and automatically reconnects if there is a data stream interruption. This ensures that the ATM is online and available to customers. Remote Central Management allows all the

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Yu Yang, Deputy General Manager, Operations & Business Retail Banking, CITIC Bank

routers to report their status to a single server. If there are any issues, the bank can manage the routers, change their configurations, trouble shoot problems and upgrade software over the air, all from one central location.

The company is now awaiting the proliferation of 3G service from China Unicom to embark on its next phase of ATM deployments. "We are currently in field trials with the MobileBridge running on the higher speed EV-DO platform," explains Yang. "When the network is updated to 3G, the only thing that needs to be changed is the card. The rest is done remotely. The router's PCMCIA slot is compatible with the 3G cards in over 30 countries."

RESULTS

This solution is helping CITIC to expand its ATM footprint in a timely fashion, which is critical to its overall business success. "The wireless solution speeds up our ATM installations and has expanded the locations where we can place an ATM," says Yang. "We've reduced our installation time frame from several weeks to just two or three days. We also save the installation cost of a physical line."

This efficiency means CITIC can install ten times more ATMs in the same time it previously took to put in one. "We also save an average of \$318 in installation costs per site," touts Yang. "We plan to vigorously continue our rollout as the availability of 3G grows."



3G A-List Awards



CITIC Bank is a 2007 winner of the 3G A-List Award in the Finance category.

The 3G A-List Awards recognize the leading builders of successful wireless data solutions based on 3G CDMA (CDMA2000 1X, UMTS/HSPA, and EV-DO) technology. **To learn more about the A-List, please visit www.3galist.com**

SUPPORTING PARTNERS

The A-List also recognizes supporting partners for their enabling role in assisting with these wireless data deployments.

