

NCR TRANSACTION GATEWAY

Managing multi-channel remote deposit capture



Are you ready to receive evolving deposits from a variety of channels?

Financial institutions are continually looking for innovative ways to expand their product portfolio to help keep current customers loyal and attract new ones. Remote deposit capture (RDC) provides just that.

Business and consumer clients are able to go in person to a branch or ATM, go online using a check scanner from their place of business or use their mobile device from virtually anywhere to make their check deposits.

When trying to reach new customer segments with each new channel that your institution considers expanding into, is your I.T. department and business staff ready to manage them?

Challenges can arise with the introduction of new channels and the changing volume mix of RDC. Especially when trying to leverage aging infrastructure and systems that have multiple and redundant technology silos and processes that were not designed to handle quickly shifting deposit channels.





NCR Transaction Gateway (TG) is the next generation of consolidation services that will support your RDC processing needs. Here's what it provides:

- True multi-channel platform, easily extendable for expanding remote deposit capture channels
- Greater visibility and control with automated workflow and advanced management tools
- Better processing efficiency for additional volumes while requiring little infrastructure

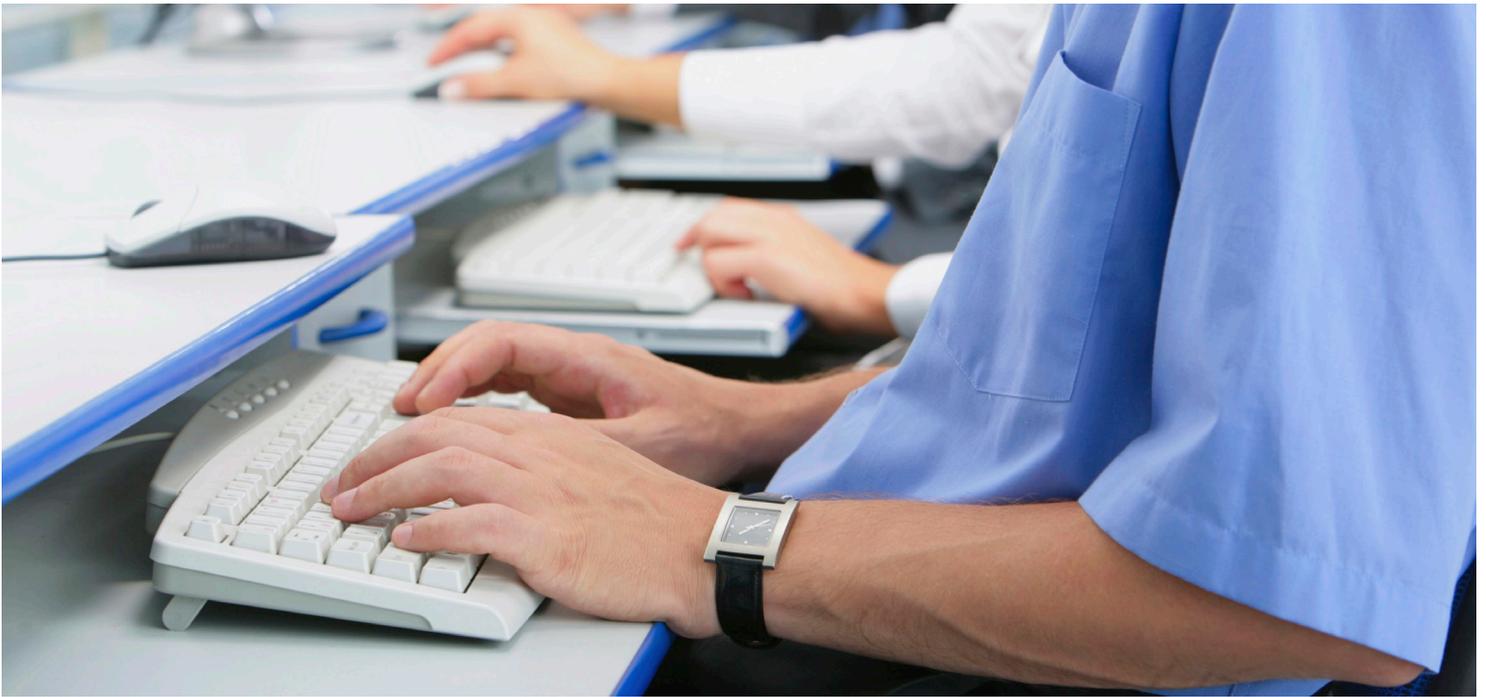
As a single entry point and leveraging a Service Oriented Architecture (SOA), you can securely collect and organize all your RDC deposits for easy integration into your processing center.

NCR Transaction Gateway Services

By providing a single access point with the TG's new Management Console, you have better control and monitoring capabilities for your incoming item processing workflows. This allows you to better align your staff to optimize processing of items as required.

The Workflow Manager uses dynamic workflows that roll up into an enterprise view across all of your remote deposit capture channels providing easier management and reducing security concerns during processing.

Additionally, with one common database, services are easily added and storage space restrictions eliminated. Plus you can streamline business continuity processes, quickly locating or investigating specific units of work with flexible research tools.



Value for your I.T. and Operations staff

Your I.T. and Operations organizations encounter many ongoing challenges when trying to manage technology: Uncontrollable number of new applications, faster obsolescence, and increasing cost of ownership. There are too many systems, applications or unstable existing platforms that are hard to support and on their way to becoming unsupportable.

NCR Transaction Gateway can address your challenges with solutions that optimize your RDC channels:

Data Center ready

- Web-based services that provide modern tools for performance tuning as volumes and channels evolve
- Horizontally and vertically scalable, based on the same instance and requiring less hardware
- Current technology stack better aligns with I.T. standards and results in less waivers and reduced chargebacks

Efficient

- With a common database, there is less duplication of data resulting in better transaction integrity and easier recovery if required
- Single entry point to securely collect and organize all your RDC channel deposits for easy integration into your operations
- Automates tasks done natively reducing issues when processing items

Less cost and risk

- Fewer databases and servers with simplified load balancing reduces component risk and support costs
- Easier information retrieval with earlier availability for review of risky items
- Reduces maintenance and resource costs

Why NCR?

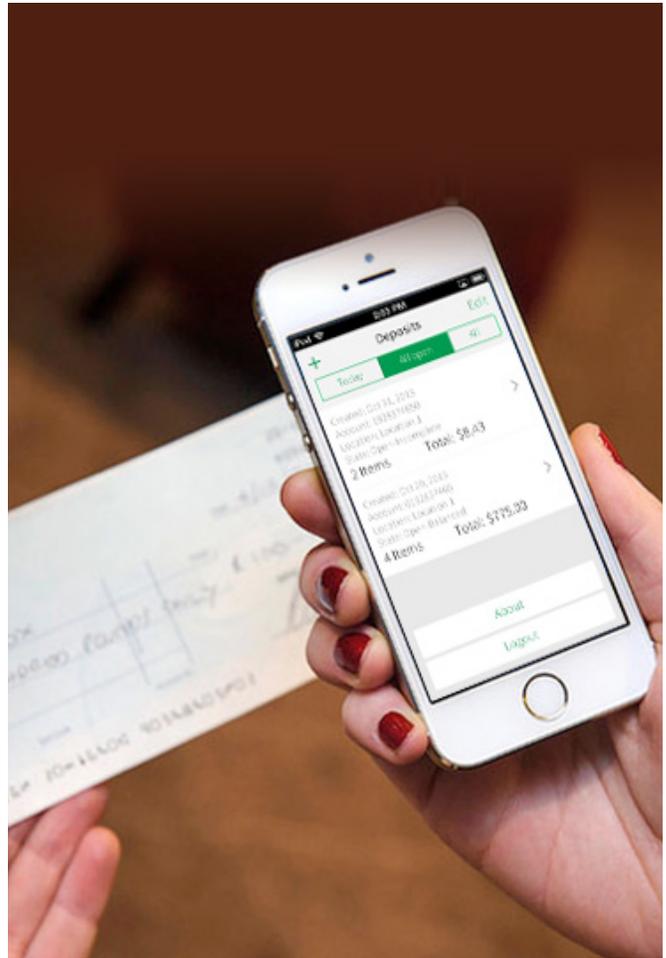
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NCR solutions run the everyday transactions that make your life easier. NCR is headquartered in Duluth, Georgia with approximately 29,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.



Make RDC easy to manage

NCR Transaction Gateway manages the flow of data and images across all of your APTRA™ Passport remote capture streams. It groups transaction information, check images and data for better efficiency in processing and sends to your central operation or service provider, helping you to better manage your per-unit costs.



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