

# BOOST IMAGE QUALITY

FOR HAPPIER CLIENTS AND REDUCED PROCESSING COSTS



A typical check is handled between

**10** and **28** times!

**UP TO \$3.6 billion** items annually

Minor error fixes take 5 seconds ≈ 2¢

**\$72 million** industry impact<sup>1</sup>

**UP TO \$180 million** estimated industry cost<sup>2</sup>

~\$9 million critical errors annually

Day2 based including additional research, adjustments and related paper clearing costs

**UP TO \$30 per item** cost for an operator to correct "critical items"<sup>2</sup>

**60%**

of customer dissatisfaction sources originate in the back office<sup>3</sup>

**Significant enhancements using Passport Web Client software technology incorporated into NCR's Passport ATM Image Agent resulting in:**

**OVER 80% DECREASE** in adjustments for items with bad image quality and unreadable amounts<sup>4</sup>

**20% reduction** in balancing corrections<sup>4</sup>

**75+ percentage drop** in requests to get a paper item<sup>4</sup>



**\$14k**

Potential savings based on 40 ATMs running 100 items daily with 2 critical and 20% minor errors<sup>5</sup>



**92%**

improvement of human readable items with NCR APTRA<sup>TM</sup> Passport Web Client<sup>4</sup>

NCR APTRA Passport Image Agent is **multi-vendor** with deployability on **any ATM** in the market

**NCR Binarization technology and proprietary adaptive thresholding technique generates more readable images than any other thresholding algorithm on the market**

**The deposit for checks is awesome!**

— Extraco bank customers testify

**Take the next step and find out more**



Click for NCR's whitepaper Remote Deposit Capture Progression of checks to digital deposits

#### Sources

- 1 Digital Check BAI Payments Connect 2015 presentation
- 2 Digital Check "Image Quality: The Quiet Problems That Costs Millions 2015"
- 3 Capgemini Consulting "Backing up the Digital Front: Digitizing the Banking Back Office"
- 4 Top 5 bank in America testing including Moneygrams
- 5 NCR BIM depending on FI variables