

NCR APTRA™ PASSPORT

An enterprise hub for remote deposit capture

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A better way for your customers to deposit cheques

Banks and financial institutions continue to face the challenges of managing new and evolving regulations and supervision to gain greater transparency and controls as economies recover and consumer confidence improves. There are many variables affecting profitability like low margins and changing customer behaviours and demands. To address these challenges banks must continually look at their business models and figure out how they can successfully handle teller activity, branch and operational efficiency, while also managing new technologies and launching new products and services to drive growth at the same time as balancing risk.

This is where NCR APTRA Passport can help you transform both your bank and your customer relationships. As an enterprise hub for remote deposit capture (RDC), APTRA Passport gives one common re-usable platform designed to support a multi-channel strategy. It provides your customers with numerous, alternative ways to quickly and easily deposit cheques—at the branch, at the ATM, at corporate and small business locations, and on-the-go using mobile devices.



The branch



The ATM



Small business



Corporate locations

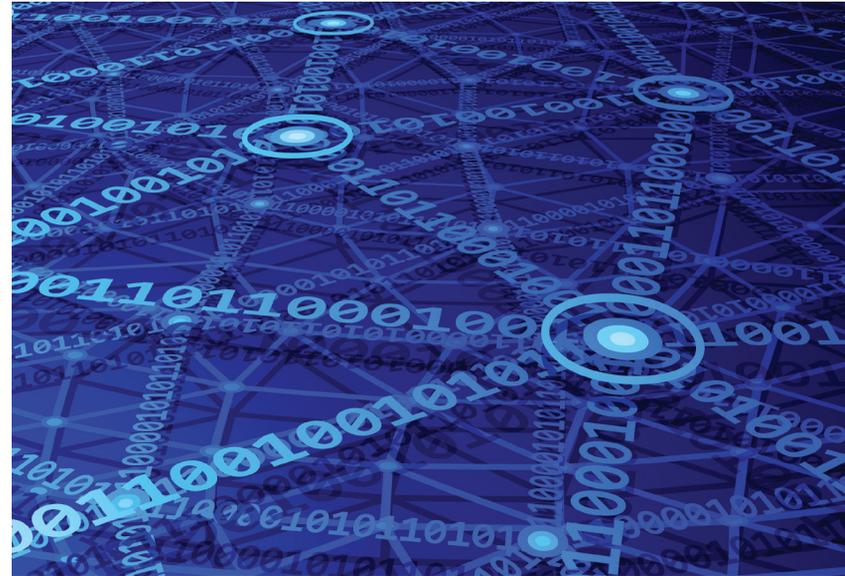


From mobile devices

A new journey for your cheques

Give your customers the ability to choose when and where they transact with you—using the channels and technology they prefer. APTRA Passport allows them to send balanced cheque deposits directly to your processing centres 24x7. By integrating multiple points of deposit into an enterprise hub, APTRA Passport:

- Automates the cheque transaction process, removing paper completely, resulting in vast cost savings
- Shares services across deposit channels which mitigates risk and fraud
- Easily scales to manage growing or shifting volumes of cheques between retail, business or bank client channels



Address all your critical business challenges with one solution

We have plenty of back-office processing experience and capabilities that we can use to build and provide an easy-to-use, end-to-end cheque data processing solution that helps you to:

Reduce your costs	Enhance your customer service	Grow revenue	Minimise risk and fraud
By maximising operational efficiencies to save processing costs such as labour, paper and courier, and by reducing risk and fraud losses before deposits hit your back office.	<p>By offering Remote Deposit Capture Services, 24 hours a day from lots of locations delivering faster, easier cheque deposits via a streamlined and intuitive interface.</p> <p>By enabling earlier access to funds together with the reassurance of detailed deposit reports and customisable research and audit capabilities.</p>	By expanding your market through serving new customers in virtually any location, and by enhancing your product offering to attract new customers and retain existing ones. It also helps your CIO address how multichannel strategies can be incorporated into operations.	<p>By providing secure and trusted transaction delivery to the bank for processing. This includes capabilities like deposit filtering and cross channel duplicate detection that are uniquely tailored to your customer segments' deposit preferences.</p> <p>By automating deposits, you can speed up clearing cycles, which then means you can identify high risk deposits earlier while also optimising staff efficiency.</p>

The APTRA Passport RDC hub allows you to easily deploy new remote deposit options to your customers based on their needs and preferences, giving you the ability to invest tactically project by project while building your enterprise strategy. Depending on how you configure APTRA Passport, you can provide your customers with access to any combination of RDC channels that suits your go-to-market plan.

Retail Client APTRA Passport Solutions

Retail Clients want convenience for deposits whenever and wherever they are. They embrace self-service as part of fast paced living while at the same time, expecting easy to follow processes and faster access to their cash. Consumers have varying levels of experience for managing technology, so offering easy to follow deposit channels is a must. APTRA Passport provides your retail bank clients with all these capabilities plus your bank risk for their deposits is minimised with customizable cross channel duplicate detection and user based deposit limit capabilities.

APTRA Passport for Mobile

Captures images automatically for deposits while on the go

Combining a mobile banking app with RDC and a certified smartphone, NCR APTRA Passport for Mobile lets consumers deposit cheques securely, using their smartphone's camera as a scanner. Your customers don't have to be photographers to decide when they have the right shot of their cheque. We have incorporated MiSnap™ technology from Mitek which provides immediate feedback to the user as it decides when the optimal cheque image is available and captures it automatically without having to hit a button. This increases cheque acceptance rates making the customer experience of depositing a cheque better than ever before.



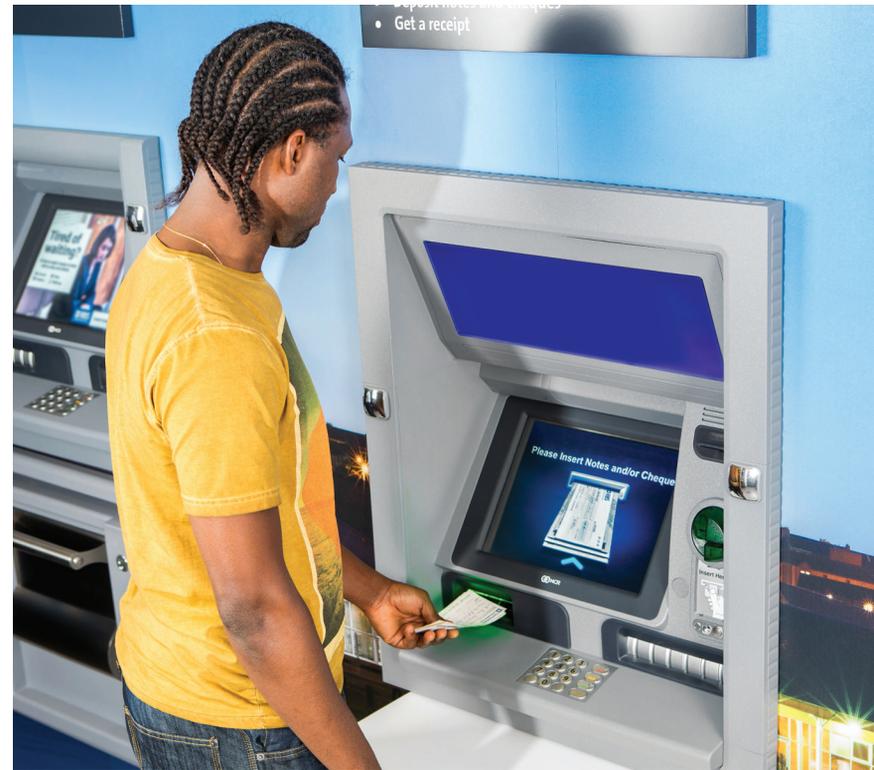
Retail Client

APTRA Passport Solutions

APTRA Passport for Cheque Cashing

Provide fast transactions for the unbanked/underserved

Some customers who don't have their money in a bank account or a strong relationship with banks want to get their money straight away from the cheques they receive. Whether they want the cash or want it loaded onto a general purpose reloadable (GPR) card, APTRA Passport for Cheques Cashing offers banks the ability to provide real-time. This helps banks expand their deposit footprint using their Branches, ATMs or mobile deposit channels to attract consumers and small businesses looking for convenient cheque cashing alternatives.



Business Retail Client APTRA Passport Solutions

Your business clients need efficiency. They are always looking for ways to better manage their time and cash flow, improve employee productivity, consolidate deposits and meet regulatory requirements that relate to making cheque deposits. APTRA Passport gives your business clients all these capabilities with real-time cross channel viewing and reporting letting them know the status of their cheque deposits. It provides audit trails and allows you to provide faster crediting to their business accounts improving their cash flow. And, APTRA Passport minimises your risk for the deposits with account based deposit filtering across multiple accounts.

APTRA Passport for Commercial and Small Business

Easy and secure deposits from where their
business happens

NCR APTRA Passport for Commercial allows your merchant, corporate, commercial and small business customers to make cheque deposits easily and securely from any business location. Your customers can centrally manage their deposits maintaining control and focus on their business. APTRA Passport for Commercial encourages your customers to have a single bank relationship consolidating accounts with you. You can expand your market beyond geographical boundaries to attract new customers, deposits and fee income.

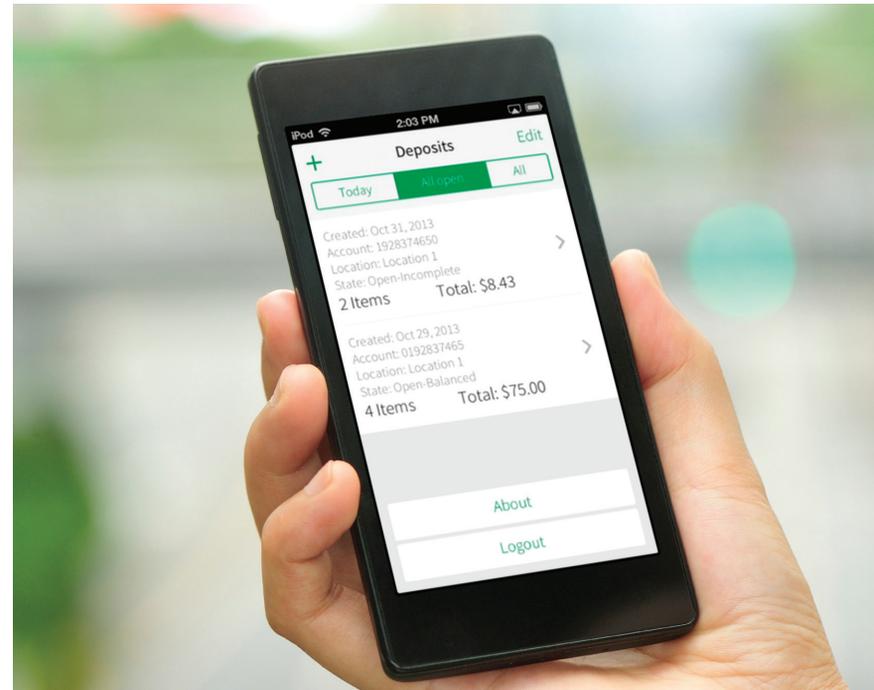


Business Retail Client APTRA Passport Solutions

APTRA Passport for Commercial Mobile

Robust business deposits...anytime, anywhere

Commercial clients who do not use mobile banking but are on-the-go with their business, need a way to manage multiple cheque deposits. APTRA Passport for Commercial Mobile meets your customer's needs by letting them use their smartphone for single or multiple cheque deposits and giving them auto locate, focus and capture of a check using Mitek's MiSnap™ technology. Your business customers can manage deposits centrally with full visibility of the deposits as they happen. Meaning you can offer a new, faster alternative service to your lockbox customers.



Bank Client APTRA Passport Solutions

Bank clients are your employees who may need to manage many transactions with branch clients along with other banking tasks throughout the day. Cheque deposits are time consuming, low margin and keep your tellers more focused on the deposit than on the customer. Most financial customers are looking for a more personalised service for other banking needs at the branch. APTRA Passport reduces the time branch staff need to make cheque deposits by automating the process using cheque scanners and imaging software at the teller and back counter. This reduces courier trips for paper cheque pickups for your ATM network. With cheque deposits being migrated away from the branch, your staff are more productive; focusing on the customer and growing revenue.

APTRA Passport for ATM

The fast way to improve your deposit process

NCR APTRA Passport for ATM allows you to capture cheque deposits at the ATM, making envelopes a thing of the past. The cheque image and related data are submitted electronically to your back-office, ready for immediate processing and risk review within minutes of the transaction. You can reduce costly trips to the ATM to pick up cheques and assure your customers their deposit is complete with detailed receipts that include their cheque images.



Bank Client

APTRA Passport Solutions

APTRA Passport for Branch Back Office

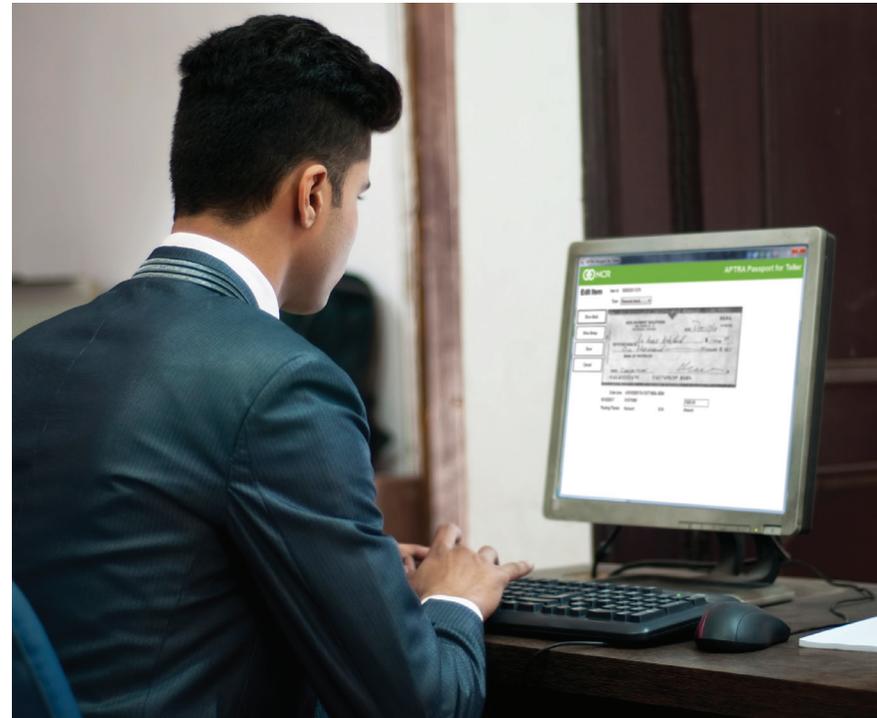
Let bank staff concentrate on customers rather than the process

NCR APTRA Passport for Branch Back Office provides the flexibility for tellers to complete cheque deposit processing in the back office, anytime during the business day. This simplifies transactions and enables tellers to provide a faster, better service—concentrating on the customer rather than the process. APTRA Passport for Branch is suited to larger deposits providing a complementary deposit process along with deposit information as part of a branch automation solution.

APTRA Passport for Branch Teller

Don't replace, integrate

NCR APTRA Passport for Branch Teller is an alternative for banks that are looking to streamline deposits right at the teller desk. With less time needed to make deposits that include cheques and fewer key strokes required, the teller can focus on higher value sales and service with the customer. It provides you with deployment flexibility and simple to complex integration options into proprietary or highly customised teller systems.



APTRA Passport at a glance

Retail clients

NCR APTRA Passport for Mobile and Cheque Cashing is designed with your Retail customers in mind—they have a fast, convenient and easy method to deposit their cheques—as they remember or when they need to get the cash for the check fast.



Business clients

NCR APTRA Passport for Commercial, Small Business and Commercial Mobile solutions are designed with your Business customers in mind—they have a need to deposit multiple and high value cheques—often, multiple times daily. This task is simply a result of being in business, but one that is often made more difficult by lengthy, time consuming—and costly—teller queues.



Bank clients

Clients also reside within your Bank infrastructure. APTRA Passport for ATM, Branch Back Counter and Branch Teller solutions are designed with your branch staff in mind—they have a need to manage multiple cheque deposits from customers along with other banking tasks multiple times within the branch or from the ATM daily.



Why NCR?

NCR Corporation (NYSE: NCR) is the global leader in consumer transaction technologies, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables more than 550 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries. The company encourages investors to visit its web site which is updated regularly with financial and other important information about NCR.

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