

# REMOTE DEPOSIT CAPTURE (RDC) CHECK IMAGING AT THE ATM

Part of NCR's enterprise hub  
for remote deposit capture



# Better check deposits

Financial institutions are constantly evolving their tactics to support their banking strategy. Deposits are a key area of focus, how best to interact with your customers, continue to improve your processes while reducing risk and lowering your transaction costs. There are many variables affecting profitability such as low margins and changing customer behaviors and demands.

To address these challenges, FIs must continually look at their business models and figure out how they can successfully handle teller activity, branch and operational efficiency. Managing new technologies and launching new products and services to drive growth at the same time as balancing risk are challenges financial institutions face and need to address.





## APTRA Passport

### One software platform

The outlays for a check transaction start adding up from the moment a check is deposited by a client until it is cleared and settled into an account. With transportation, labor costs and multiple people involved along the way, paper payments are costly. Customers are demanding more choice to make deposits when and where they choose and using technology they are familiar with. NCR's APTRA Passport can help you transform your financial institution and customer relationships while addressing the challenges of paper and expanding to lower cost digital channels.

NCR APTRA Passport is an omni-channel enterprise hub for remote deposit capture that delivers numerous, alternative ways for your customers to quickly and easily deposit checks. APTRA Passport is built upon a re-usable platform designed to support a multichannel strategy. It provides your customers with numerous, alternative ways to quickly and easily deposit checks—at the branch, at the ATM, online from corporate and small business locations, or on-the-go using mobile devices.

With one common platform, NCR gives your customers the ability to choose when and where they transact with you—using the channels and technology they prefer. No matter the deposit channel, APTRA Passport allows a balanced check deposit to be sent directly to your processing centers 24x7. By integrating multiple deposit points into an enterprise hub, APTRA Passport provides a snapshot of all deposits from one customer. Additionally, APTRA Passport:

- Automates the check transaction process, removing paper completely, resulting in vast cost savings
- Shares services across deposit channels which mitigates risk and fraud such as research, reporting, cross channel duplicate detection, cross channel limits and defined bank alerts for unusual deposit activity
- Easily scales to manage growing or shifting volumes of checks between retail, business or bank client channels



## ATM Check Deposit

### No envelope deposit automation

Transportation time and cost for ATM deposit envelopes filled with checks and cash is high. With ATM pickups potentially occurring multiple times daily to processing centers, the labor to open and process envelopes and potential empty envelope fraud, financial institutions have big opportunity to lower their costs. NCR APTRA Passport for ATM is part of a single, integrated and scalable platform that allows you to capture deposits at the ATM more efficiently. Using an image-enabled ATM, check images and related data are electronically submitted to your back office and are ready for processing straight away. Your processing centers can instantly begin verifying ATM deposits within minutes of your customer transaction at your ATM. Transmitting data up to the end of your business day helps you extend your deposit deadlines and improve your float.

### Improved customer service

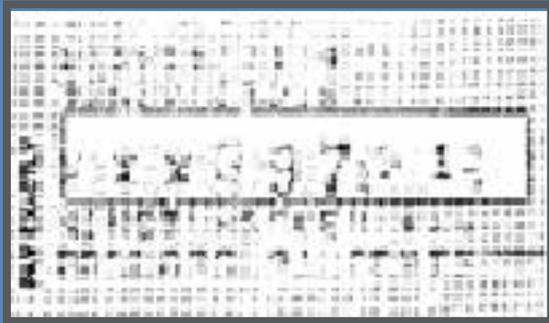
Your customers will enjoy depositing checks and cash at your ATMs and Interactive Teller machines when it suits them. They will receive a proof of deposit in the form of a printed receipt with an image of the checks and a breakdown of any cash deposited.

The receipt gives your customers reassurance of the deposit and reinforces your brand while faster deposit times mean your customers can access their funds quicker than ever before.

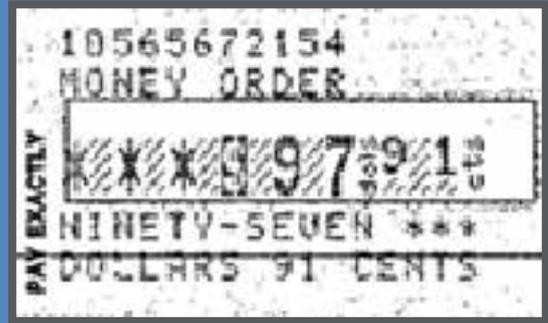
### Lower risk and costs

When you re-direct simple deposit functions like cash and check deposit to your image-enabled ATMs, your transaction processing can be real-time. Removing the need for envelopes when depositing cash and checks at the ATM means there is no possibility of empty envelope fraud and your risk review staff has access to items immediately allowing questionable items to be flagged for investigation prior to posting.

The cost of processing ATM transactions is lower compared to deposits done through the branch. The number of couriers sent to an ATM weekly can be reduced. Paper and labor costs are reduced significantly by ending the need for envelopes, cash substitute documents and deposits slips. Processing images using CAR, LAR and OCR solutions automates the process reducing time for clearing and virtually eliminates manual errors. Additionally, branch staff are freed up to focus on other revenue generating services and can spend more quality time with your customers.



Original binary image



Enhanced Passport Web Client  
SW imaging technology

## ATM Image Agent

### Boosting image quality

Check styles, challenging check backgrounds, gel pens and light printing cause checks to be “washed out” during imaging resulting in missing elements required for image clearing. Incorporating Passport’s Web Client software technology used for check scanners, APTRA Passport for ATM image agent improves the quality of the ATM check image captured. Exception items are dramatically reduced helping to further automate checks and money order processing through your back office. Acting as a liaison between the native ATM software and the back office, the ATM Image Agent resides on all deposit enabled ATMs in your network handling the BMP to TIFF conversion for all check images as well as transmitting other files from the ATM. Additionally, transcoding the raw grayscale images into binary to send downstream minimizes the transmission bandwidth requirements and latency.

### Guaranteed delivery

With communication monitoring to ensure the connection between the Passport for ATM image agent and Transaction Gateway is ok, safe delivery of the data and images of the deposit transaction from the ATM to your processing center can be assured.

### Deployability

The agent is easily deployable using standard software distribution packages. It can be downloaded as part of a regular software download or via CD.



# Transaction Gateway

## Managing multi-channel transactions

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 (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

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

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.



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, many done natively, reducing issues when processing items

### **Less cost and risk**

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

# Why NCR?

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 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. Banks and credit unions turn to NCR's Digital Insight solutions for innovative digital banking that supercharges their growth. For nearly 20 years, this leading solution has helped financial institutions engage more meaningfully and more profitably. 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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