

AN NCR PAYMENT SOLUTIONS CASE STUDY



Generic Bank (GB) gets check image enabled from the front to back office with NCR APTRA™ Passport and APTRA Payments Platform including Transaction Gateway.

"The Passport remote deposit capture platform gives us the flexibility to provide our clients with convenient and secure check imaging from business locations or on-the-go and allow us to also improve the customer experience for in-branch check deposits."

– Senior Vice President at GB



Key highlights

- **Industry/Market:**

Retail and Business Banking

- **Challenge:**

To implement a suite of software across GB's entire check deposit and processing locations to enable imaging technology, reduce costs and offer new services without interrupting their business.

- **Solution:**

- NCR APTRA Passport – one common re-usable platform designed to support a multichannel remote deposit capture (RDC) strategy.
- NCR APTRA Payments Platform is an SOA based platform that securely manages check deposit transactions into the back office processing more quickly and efficiently. NCR Professional Services and NCR Support Maintenance.

- **Results:**

NCR Payment Imaging software solutions were fully deployed in 2 years which took 10 years to complete in the US market.

The customer

GB is one of the top 40 banks globally by asset size and one of the leading diversified financial services companies, providing personal and commercial banking, wealth management, insurance, investor services and capital markets products and services on a global basis.

With assets exceeding \$800 billion, they are one of the largest banking institutions globally with an ever-growing footprint in 40 countries globally.

The bank serves over 10 million clients through its 1,000+ branches and network of over 4,000 ATMs offering advice and an array of product and services for private, commercial and corporate banking, investment banking, wealth management and capital markets as well as ancillary products and services around the world.

The challenge

GB has a powerful strategy focused on client experience and a diversified business model with a vision to expand to become the undisputed leader in banking. With fast paced changes in the banking industry, GB was looking to deepen their offerings and capabilities to clients to increase market share in both retail and business portfolios. Driving continued growth in deposit volumes by providing their clients with multiple ways to deposit while uncompromising their high standard of customer experience was important for GB.

With the country moving to check imaging, GB looked at the branch and identified the teller as a key area to increase efficiency. With 80% of small business payments made by checks, GB was looking for a solution that could help migrate some of these time consuming and costly check deposits away from the branch teller while improving the check process for branch tellers. Having little technology infrastructure that the bank could leverage for check imaging, GB was looking for a total solution that would have them image-enabled as well as realise additional efficiency gains in their operations.

Time was a major factor, so speed of installation of the solution was vital. GB required multi-currency, multi-language and cross border capabilities to support their services. GB was looking for a solution provider who could accommodate their unique requirements while meeting an aggressive rollout plan building their imaging infrastructure from the ground up.



The solution

GB approached NCR to provide a complete imaging solution. GB had a number of unique challenges to address as the bank had legacy infrastructure and business processes that required a number of customizations including language, currency and workflow. The bank wanted to implement check imaging with deposits from the ATM, branch, mobile and online business banking including a total replacement of their back office infrastructure in 2 years; 8 years faster than it took US institutions to roll out a similar total solution.

Unlike any other software vendor, NCR was the only one with the proven capability to deliver multiple applications with customized requirements meeting the needs of the project. Based upon extensive experience, NCR has repeatedly achieved outstanding results for other customers changing the way they process checks on a common platform both for remote capture of checks as well as in back office processing.

NCR easily addressed GB's multiple language requirements for English and French, multiple currencies and conversion capabilities for Canadian and US dollars in a short period of time. GB chose a suite of products from NCR Payments Check and Image Processing solutions.

- APTRA Passport software delivers an enhanced customer experience in the branch and provides new product offerings the bank could extend to their business and retail clients. This completely fulfilled GB's objectives of achieving their growth targets.
- The APTRA Payments Platform provides streamlined consolidation of multiple channel deposits via its Transaction Gateway and data perfection workflows completely changing the way they process checks. Moving GB from a fully centralized paper based capture process to one supporting new streams of imaged items directly from multiple RDC channels into back office systems.

The solution benefits

One of the outstanding benefits to GB was NCR's speed to market rapidly responding to unique requirements and an aggressive rollout plan. With NCR imaging solutions, GB has reduced hold times by 3 business days. The bank has increased deposit volumes due to additional offers with RDC. Customer satisfaction has improved with 24x7 deposit options for checks when and where they want – at the branch, business, and on-the-go.

Helping the bank generate new revenues and create customer stickiness, they launched APTRA Passport for Commercial to their business clients allowing check deposits directly from their workplace without worrying about weather or traffic jams to make it before the branch cut-off. Having one platform for RDC with an intuitive user interface and enough flexibility for GB to support and their corporate clients to manage from an administrative perspective is unique in market.

For the bank's Retail clients, APTRA Passport for Mobile is keeping GB competitive in the market. Customers like the novelty of being able to deposit a check using the GB mobile banking app as they are doing transfers and other banking. Commercial and Mobile deposit adoption has shifted up to 20% of branch check deposits so far.

Instead of replacing their teller automation, GB integrated APTRA Passport at the teller to quickly streamline deposits saving time, cost and business interruption. Flexibility has helped GB reduce peak time queues by allowing tellers to suspend check deposits until after a rush and allowing more time for staff to focus on clients.

As an initial phase for ATM deposits, GB is imaging checks centrally using NCR iTRAN™ transports to capture the images for faster processing in advance of a future refresh strategy with intelligent deposit ATMs.

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.

With balanced RDC check transactions being consolidated by the Transaction Gateway and managed by NCR's back office APTRA Payments Platform solution, items are processed faster, more efficiently and with less labor. Overall, NCR has allowed GB to realize dramatic cost savings for couriers and processing costs by the 10s of millions of dollars per year.

NCR's Professional Services far exceeded GB's expectations with their ability to hit all milestones, deploying on time and as scheduled. As a result of GB's experience with all NCR teams, the bank can move forward with confidence they chose the right partner who understands the bank's strategy. And, given the outstanding success to date, an amazing partnership has been developed between GB and NCR with check imaging in a leading role.

The customer view

“Imaging technology from NCR provides greater operational efficiencies and more streamlined processing for our RDC cheque deposits”

– Senior Vice President at GB

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