



Overview

The mind shift

The demands and challenges facing global banks continue to increase. Pressures on revenue growth, reduction in costs, need for greater resilience and the challenging compliance and regulatory hurdles are daily topics in many bank boardrooms. However, the real seismic shift has been towards the “21st century empowered consumer.”

Today’s banking consumer has the knowledge and freedom to choose whichever they believe is the best service to meet their needs. And banks are rapidly adjusting their business models to meet these changing needs of the “Empowered Consumer” to retain their competitive advantage.

Consumers are very used to self service delivery, expect amazing digital experiences, when and where they want, with immediate fulfilment seamlessly across physical and digital banking channels.

“Consumers are engaging and transacting more and more with their banks.”

Consumers are engaging and transacting more and more with their banks and they are creating their own journey in the way they interact with the banks.

Banks that are unable to adapt to the fast pace of change risk losing their market share.



Overview

Burdens of a legacy IT infrastructure

Legacy environments are placing heavy constraints on banks' abilities to deliver flexible and tailored consumer focused services. Typically, any application change requirements are extremely complex, time consuming, costly and based on slow certification processes and a one size fits all methodology.

This application oriented approach can be a long and complex process with a time consuming client application release lifecycle (lab, pilot...) resulting in slow speed to market.

These delays reduce the banks flexibility and agility to address the changing needs of the consumer.





Consumer Oriented Approach

What is NCR Connections?

NCR Connections is a multi-channel solution enabling the creation and deployment of modern, interactive and personalized consumer services.

The thin-client architecture replaces the heavy and time consuming traditional technical releases and enables lightweight consumer targeted services management with the flexibility to start, stop, update or extend consumer service with ease. All logical and presentation content is now controlled centrally from the Connections server so changes (rebranding, new services, logical flow changes etc.) can now be deployed in significantly less time, cost and complexity.

NCR Connections is based on modern web technology and can be easily integrated into a variety of physical and digital channels (ATM, Kiosk, Tablet, Web etc.) to enable a consistent user-experience and service offering.





Consumer Oriented Approach

Benefits of NCR Connections

- User experience on the physical channel can now be consistent with other digital channels (gesture control, dynamic content etc.)
- Consumer experience can be highly personalized through simple integration with backend services (CRM and Internal databases)
- Complementary technology choices to adjacent digital channels means maximum reuse of a customer's existing services, integrations and designs
- Tailor the services offered based on a wide variety of segments (consumer profile, location, time, terminal type etc.)
- Our server based architecture enables the enrichment of services on the client without any interruption or client software changes.



Separate “switching”, transaction processing and terminal driving from business services delivers:

- Cost reductions
- Speed to market
- Switching reduced to a standard “commodity”
- Enable the agility the business requires to meet the demands of empowered consumers



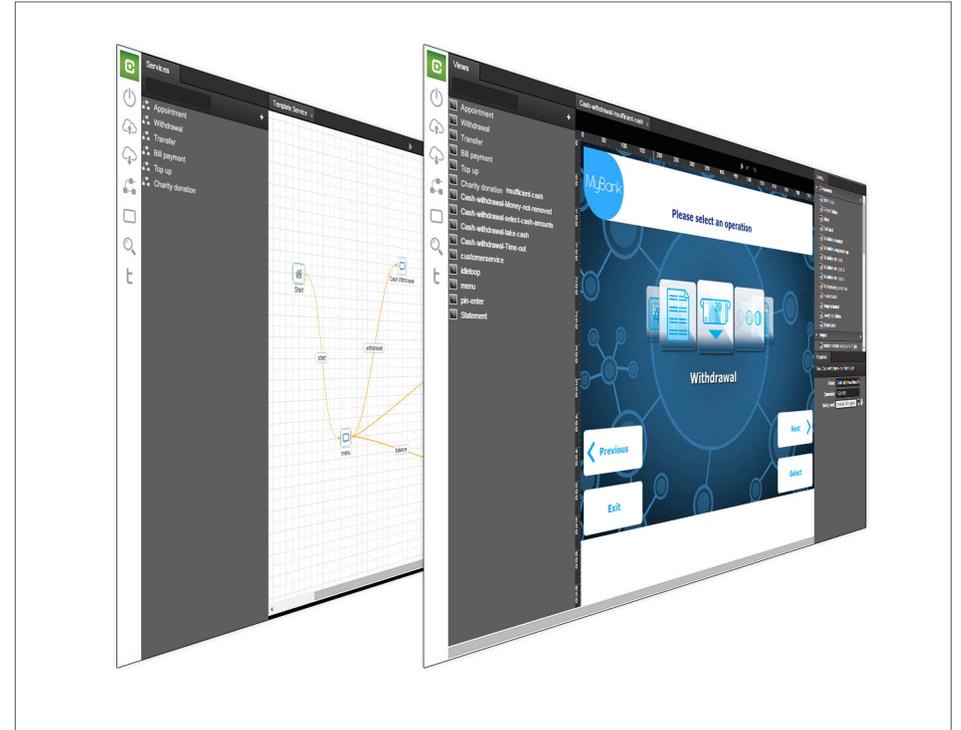
Build

NCR Connections uses modern development tools that are simple, flexible and powerful, enabling banks to easily change the consumer experience without changing applications or touching the switch.

Simple graphical tools

With our graphical builder tools you have the ability to change the presentation and logical layers of your services within a simple to use web-application.

Change the logo/colours/layout in a few clicks or create a new advertising space within our presentation editor. Those changes can then be available to any segment within the customer production environment within minutes.





Build

Power tools for development teams

Our unbounded development environment enables the creation of innovative user experiences and services.

Our Software Development Toolkit (SDK) allows rapid production of consumer services or new builder components using modern web technologies (HTML5, CSS3 and Angular JS).

Create and test consumer services within our flexible lightweight simulation tool (Caesium) which requires nothing more than a PC or laptop and a browser to get started.

In addition to the tools to assist productivity, we provide comprehensive development documentation and sample code projects.



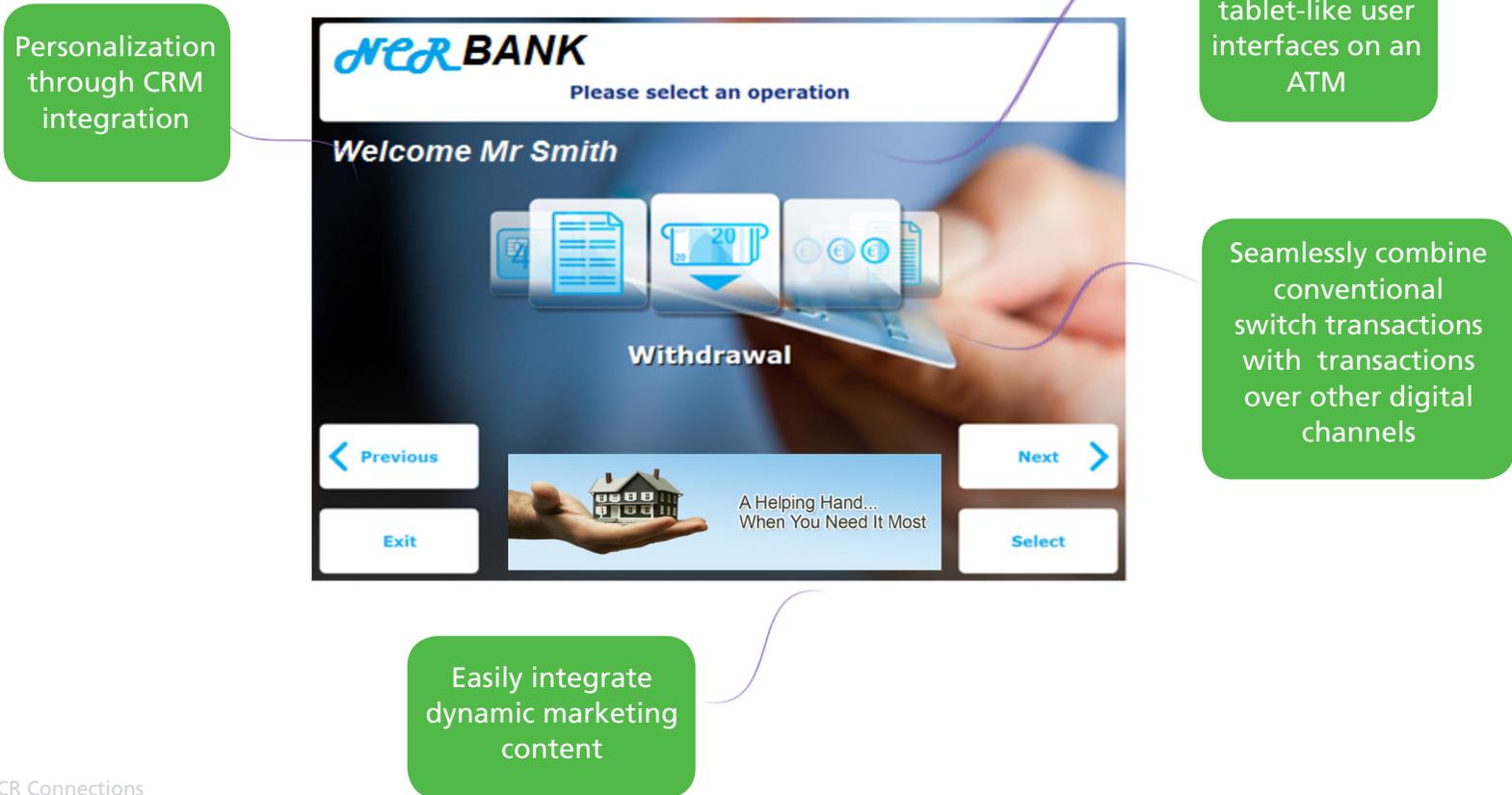
ANGULARJS
by Google



Build

Develop your services incrementally

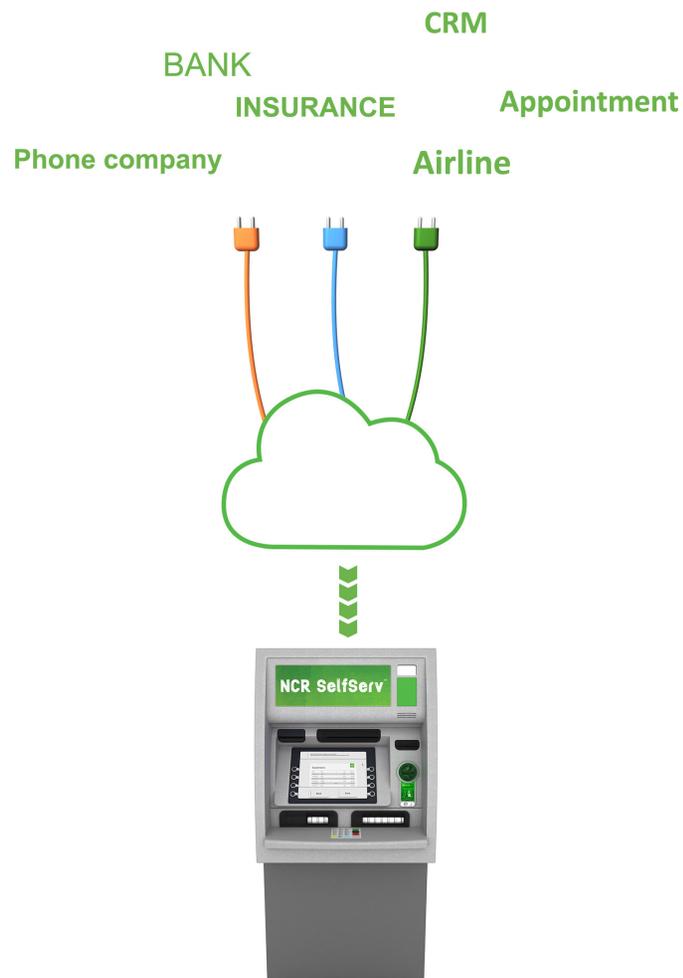
Development teams can take advantage of the rapid change and deployment capability of Connections to enhance services incrementally without needing any changes to the switch or to physically visit the terminals. This low cost and low risk approach allows our customers to react quickly to changing business requirements.





Integrate

Integrate with external and internal services



NCR Connections enables organizations to easily integrate with external and internal services via the unique Data Integration Business Services (DIBS) capability.

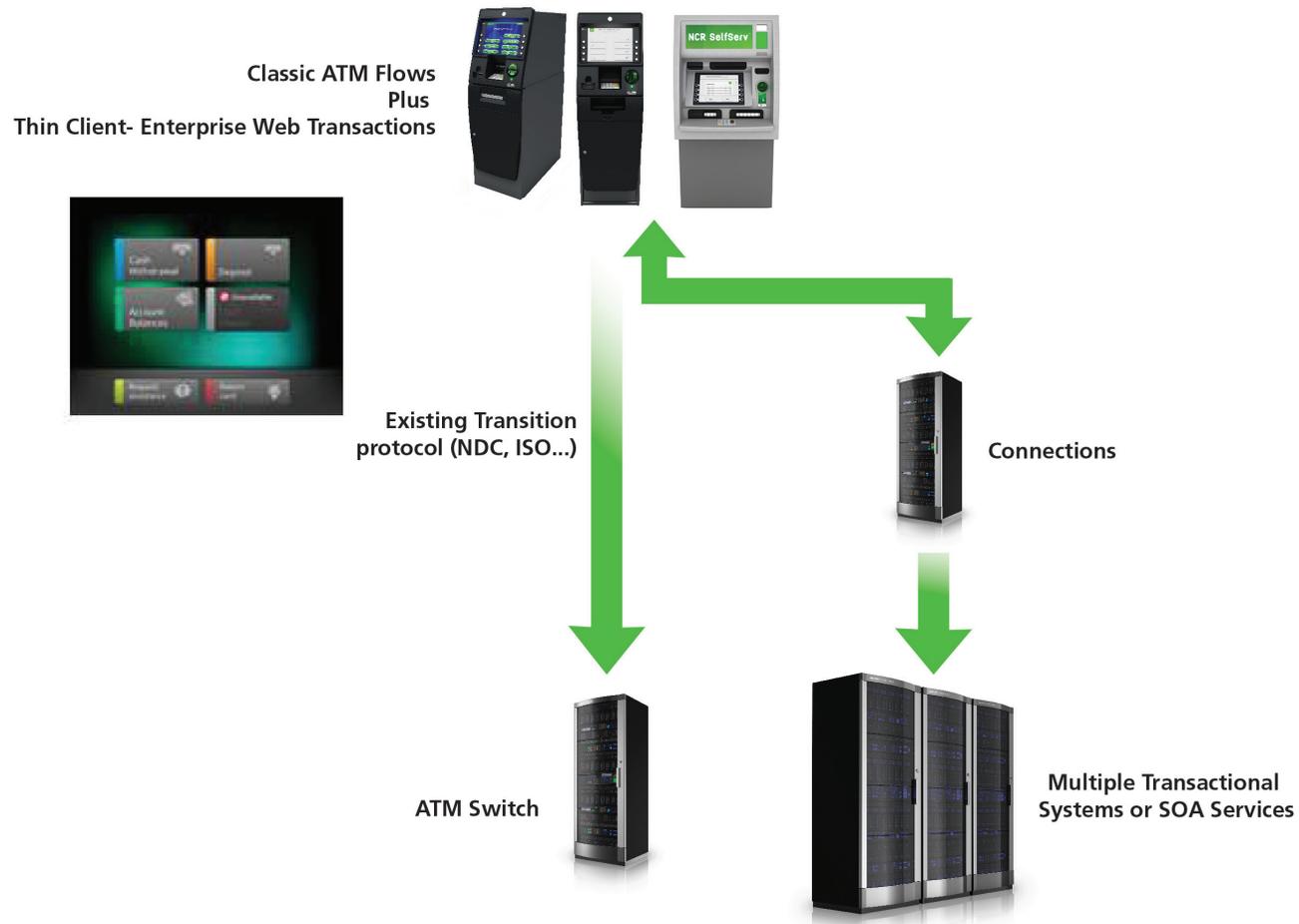
DIBS ensures that the integration services are decoupled from the consumer service implementation meaning they can be started/stopped/changed independently of the terminal state.



Integrate

Unique connections architecture

The conventional ATM switch can be used for traditional cash transactions whilst NCR Connections can be used for all other services:





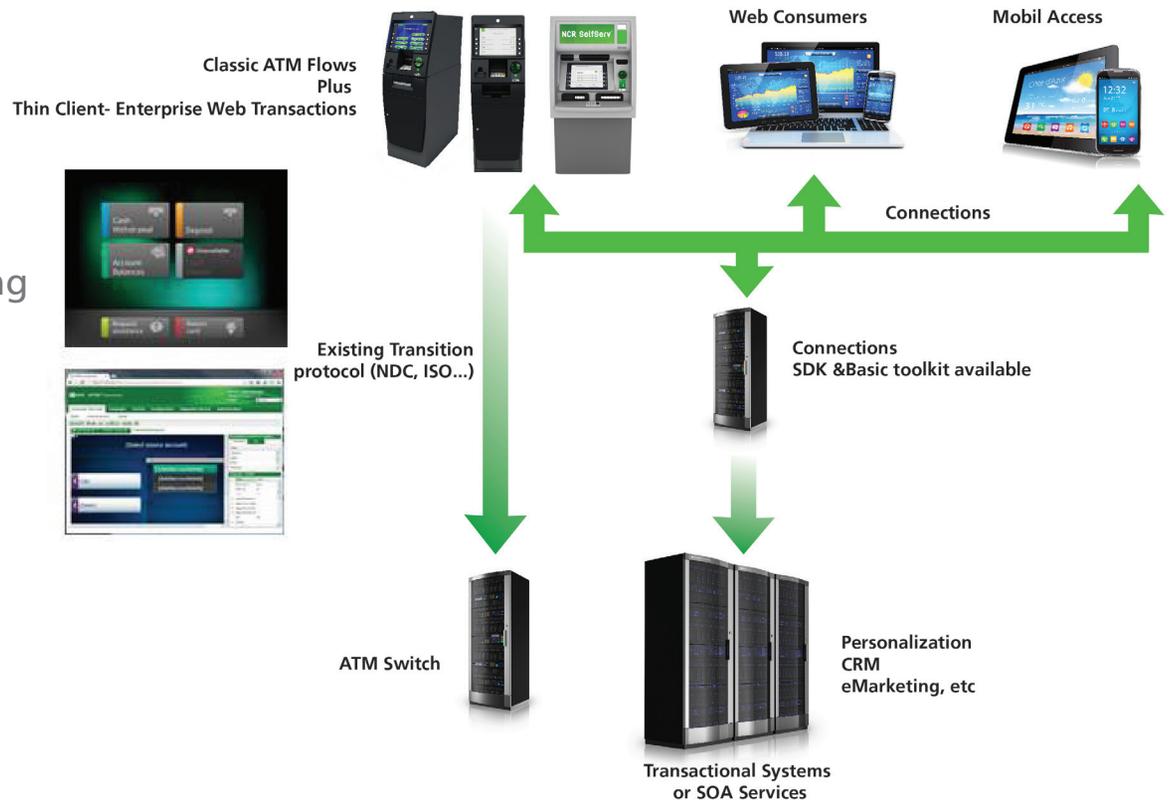
Integrate

NCR Connections delivers a wide variety of services to a variety of channels beyond the ATM.

Any platform that can host a browser can be served by Connections.

Examples of services available on Connections include:

- Bill Payments
- Transfer services
- Personalization and targeted marketing
- Phone top-up services
- Appointment booking services
- Pre-staged cash withdrawal
- Currency exchange services
- CRM integration



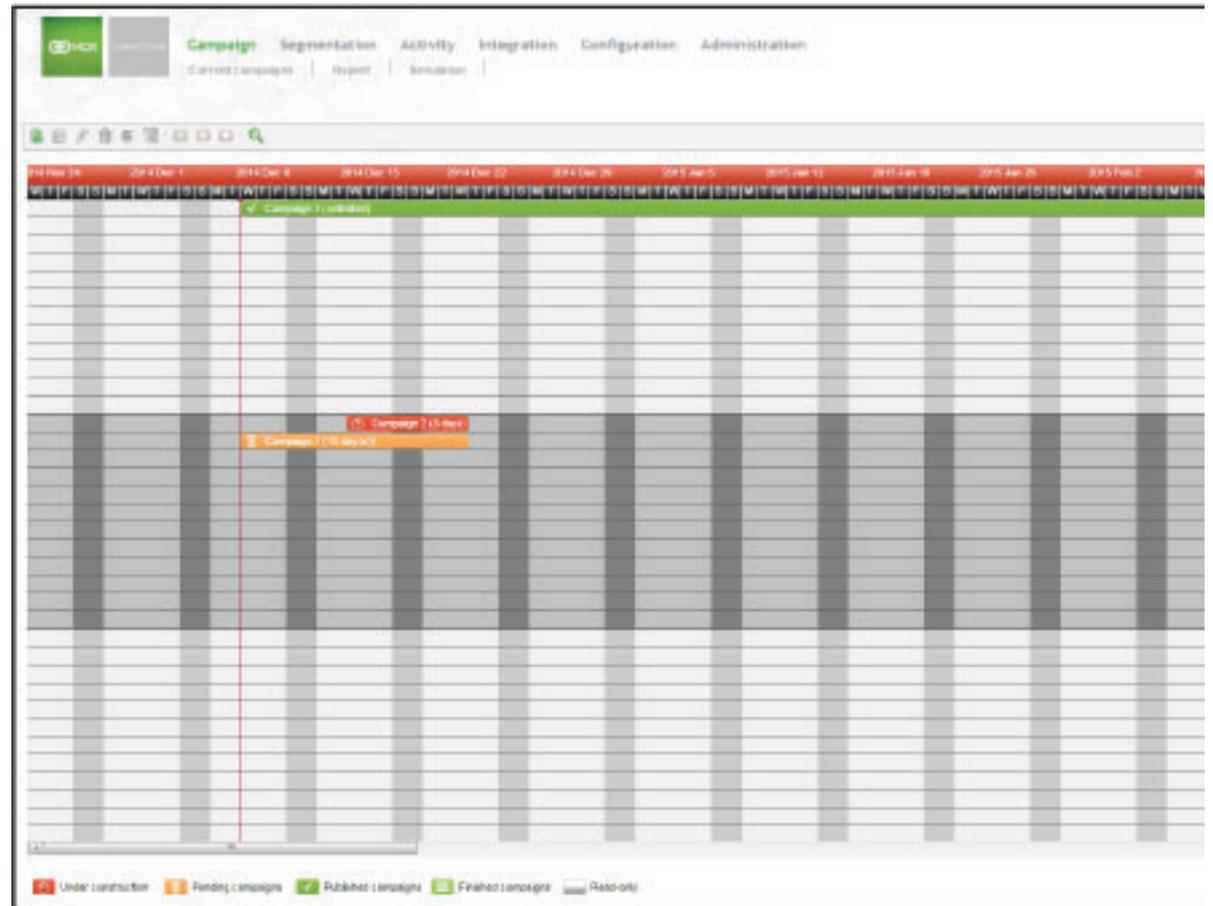


Tailor

From application oriented to consumer services oriented

Connections allows users to:

- Control consumer service offer via campaign management
- Define market segments based on terminal or consumer
- Monitor publication synchronization
- Measure consumer service usage
- Manage integration services
- Perform administrative functions
- CRM integration





Summary

Why Connections?

- Supports Business Agility – deploy new consumer services in days not weeks
- Engage – use HTML5, CSS3, and Angular JS to create the amazing consumer experiences that are expected from digital channels
- Adapt – dynamically change the user experience to match the consumer profile (elderly, disabled, young...)
- Evolve – support branch transformations by consistently integrating services across all channels (self-service, assisted service, full service)
- Save Cost – deploy software centrally.
Minimize development and test cycles
Reuse of multi-channel services
- Truly Lightweight – Small footprint on the terminal and minimal bandwidth requirements
- Refresh & Attract – revitalize older terminals and attract new consumers with new services
- Re-think – migrate consumer service deployment on physical channels (ATMs, Kiosks ...) from heavy and time consuming technical release management to lightweight consumer targeted services management with the flexibility to start, stop, update or extend the consumer service with ease

Contact NCR Connections Sales Team



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 485 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 approximately 29,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

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