NCR APTRA™ PASSPORT FOR BRANCH

Part of NCR's enterprise hub for remote deposit capture

Faster and easier deposit processing in the bank

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 cheques. NCR APTRA Passport for Branch is part of this single, integrated and scalable platform that provides flexibility when processing cheque deposits in the branch.

NCR APTRA Passport for Branch provides flexibility to choose when and how to complete your cheque deposit with your customer. Here is how:

- Your customer brings paper cheques as part of a deposit to the branch teller
- Depending on how long the queue is, the teller could make cheque deposits with a scanner located:
  - At their station where the teller can immediately deposit the cheques to your bank system in front of their client
  - At the back counter where the teller can deposit cheques anytime during the business day

As part of a branch transformation strategy, **NCR APTRA Passport for Branch Teller** provides flexible deployment options with your current bank systems depending on the level of integration complexity you require. By using existing Teller systems and back office processes, you can minimise the amount of training your staff will require as well as choose the option that best suits your needs based on the time and cost to deploy.

Not looking to integrate at the Teller station? We provide **NCR APTRA Passport for Branch Back Counter** that does not need to be integrated into your branch Teller automation system. Or you want deposit capabilities at both the Teller and back counter locations providing you with control to manage your teller queues during peak branch times.

Whether front or back office of the branch, APTRA Passport for Branch provides flexible options integrated with current branch systems. As well, options are available to have the Teller do little, all or no validation or balancing of the captured checks and deposit leaving it to your processing center to manage. All our Branch check deposit options will deliver balanced accurate information to your system to complete the deposit process. This simplifies the transaction process and enables tellers to provide a faster service to your customers, concentrating on the customer rather than the process.

Reduce the risk of fraud and lower costs at the same time

NCR APTRA Passport for Branch reduces your risk of fraud with:

- Real-time storage of cheque data allowing real-time rules to be applied and enabling faster research prior to accepting the deposit, giving the teller and back-office risk-review staff quicker access to items while the client is still in the branch

This drastically reduces the risk of over-the-counter fraud and day-two exceptions and adjustments.

NCR APTRA Passport for Branch reduces your costs by:

- **Faster go to market for branch cheque deposits** without having to replace your existing Teller system and choosing the deployment option that best suits your branch environment
- **Labour reduction and real estate** consolidation in your processing centres
- **Paper elimination** in the deposit and for cash tickets
- **Reducing transportation costs** with less courier runs needed when sending cheque images and deposit data to the back office
- **Improved float for the branch** when extending deposit deadlines right up to the end of the branch business day

Offer exceptional customer service and optimise your branch transformation initiatives to:

Enhance teller efficiency

By reducing deposit preparation time through automated processing. Tellers will have less data entry and potential for keying errors by processing transactions using inline, real-time cheque image scanning.

Improve customer service

By providing your branch and customer service personnel with real-time access to cheques and transaction information. Branch personnel also spend less time processing the deposit, and more time concentrating on improved queuing and building strong relationships with your customers.

Earlier availability for processing

By efficiently managing the workflow of processing checks at the teller, at the back counter or a combination of the two throughout the work day. Allows central processors to better allocate and manage resources to ensure they optimise transaction availability.

Less training and variable productivity impact

By automating the deposit process and choosing your own integration option, the impact to your existing branch processes can be controlled by you to avoid excessive training and process disruptions.

The benefits of APTRA Passport across all your RDC channels

Fraud management

A distinct advantage of an enterprise hub is that all deposits from one customer, regardless of the channel they use, can be viewed and reported on. This integration enables fraud management such as cross channel duplicate detect preventing customers from duplicating deposits. Combined with user based cross channel limits and defined bank alerts for unusual deposit activity, APTRA Passport provides a cost-effective and efficient way for banks to control risk.

Improved research

Using a web-based query tool, NCR APTRA Passport for ATM enables quicker research of captured items and images before they become available on the enterprise archive. As a multichannel hub, APTRA Passport provides integrated management across channels for reports and research, ensuring all deposits made via any other RDC channel you offer can also be viewed and reported on.

Maximises efficiencies across your enterprise

NCR Transaction Gateway manages the flow of data and images from all your APTRA Passport remote capture streams. It groups transaction information, cheque images and data for better efficiency in processing and sends it to your central operation or service provider, helping you to better manage your per-unit costs.

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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