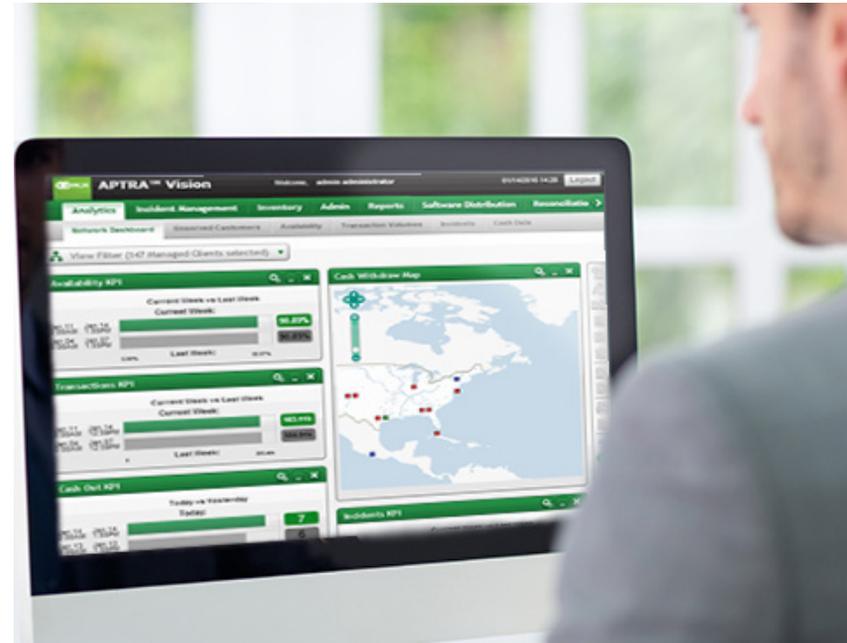


Introduction

Consumer behavior and interaction with financial institutions is constantly evolving with the introduction of new technology. The self-service channel is no exception and is the choice for providing immediate consumer service and transaction capabilities. Positive adoption of self-service and digital banking is being seen over an increasing range of transactions and services across the retail banking channels. Consumers have come to expect more choices than ever for interacting with their financial institution. In the banking industry, self-service is becoming the dominant form for consumer interaction.

The need to offer additional banking channels, along with the challenges brought by consolidation and mergers, have led to larger, more complex networks of assisted and self-service devices. With constant pressure to reduce costs and increase efficiency, the self-service channel is an important area that requires highly effective management in order to control costs and ensure consumer loyalty and satisfaction.



Being available is not enough

The fundamental basis of any self-service channel is that it must be available, and that means available in the widest sense. Not just whether it is working or not, but whether the right transactions are available in the right place at the right time to satisfy consumer behavior. So availability is more than just an operational state, it is a key driver of consumer service. It is no longer enough to just be available, it is important to be able to translate that availability into an improved consumer experience. The quality of the consumer experience is arguably the most important differentiator between retail banks. This reinforces the need for consumer service to be measured and understood in its own right, not just as a side effect of availability.

Maximizing availability while maintaining an amazing consumer experience is certainly not easy. It requires precise management and organizational excellence. If done well, it can save money and generate profitable revenue.

Measuring business performance in terms of operational efficiency, cost reduction and profitability in real-time is therefore an additional requirement, if the cost of maintaining availability and consumer experience is to be fully controlled. A purely operational approach to self-service channel management is no longer sufficient. A complete end-to-end business view is needed. With this view of the entire network, faster and better business decision making is possible, leading to more decisive action that can be taken in the right areas and at the right times.

Research by Forrester has shown that a large bank could experience a swing in revenue by as much as **\$242m** depending on the levels of the consumer experience it provides. Forrester also concluded that getting the consumer experience right can help deliver tangible business results in terms of consumer attraction and retention, as well as help to sell more products and services per household or per customer.

A proactive approach to self-service management

As networks continue to expand, best practices have evolved in the self-service industry. Generally, faults are reported to a help desk who then determine the best way to get the fault cleared and to direct servicers to get the device back in operation. Speed of resolution, and therefore high availability, are based on the effectiveness of the help desk and their coordination of servicers. This is the area of the process that has the most time and effort invested in it and has become the focus for automation.

Automation is achieved by keeping a database of ATM status and fault codes along with their meaning and recommended solutions. This information is automatically presented to help desk operators or directly to the servicers, allowing rapid diagnosis, sometimes in advance of the servicer being dispatched. In some cases, fault resolution can be completely automated with a management system that sends remote commands to bring the device back into service.

As a result, organizations running this type of automated diagnosis gain significant benefits in resolution speed and efficiency, freeing help desk staff from simple, mundane tasks and allowing them to concentrate on more demanding or troublesome problems.

With increasingly sophisticated performance data gathering within self-service devices, component life spans can be tracked against design and historical data. This can provide early warning of components reaching their end-of-life or showing early signs of problems. This enables a proactive management approach that can have significant benefits in terms of minimizing lost consumer transactions, as well as allowing more controlled spare parts planning and potentially a reduction of parts held in stock.

We've reached a point today where most banking networks can achieve high availability by using some or all of these tools and techniques mentioned above. But, as stated earlier, simply achieving high availability isn't enough anymore.

APTRA Vision

NCR APTRA Vision, is the next-generation, multi-vendor, self-service channel management platform. Financial institutions and self-service providers must have a complete, real-time, end-to-end view of their consumer-facing channel in order to achieve significant advances in availability, consumer experience, and business performance. With consumer experience as a major competitive differentiator, effective management of all aspects of the self-service channel is regarded as the key differentiator.

NCR APTRA Vision addresses these needs by providing all of the incident management and operational intelligence of previous generations of management systems and combines it with real-time, business intelligence data from a variety of other sources. It is the next generation management system that provides proactive monitoring with automatic self-healing capabilities, automated incident processing and resolution. Key Performance Indicators (KPI's), located on the central dashboard, provide a single view of operational and availability information within the self-service channel.



Intelligent management for your self-service channel

As new generations of self-service equipment emerge with more sophisticated on-board monitoring and “self-awareness,” they generate data that can feed management systems. With the inventory and configuration management capability in APTRA Vision, you can more efficiently and accurately plan software and hardware upgrade and replacement strategies. It gathers the full configuration information regarding the PC Core, software applications and XFS compliant hardware within the ATM. This data can be kept up to date by regularly scheduled scans or on-demand scans of either the whole network or groups of ATMs. This technology takes self-service management beyond the traditional operational support room and into the boardroom. You now have a strategic support tool for decisions on self-service investment, self-service placement, technology choices, maintenance and support strategy, levels of consumer services to be provided, and many more functions.

Being able to access cost and income data and combine it with transaction data allows the true cost of availability to be measured not only financially, but also in terms of consumer impact. For example, ‘How many customers would have used that device had it been working?’



The APTRA Vision Advantage

NCR APTRA Vision, a multi-vendor, channel management platform, is designed to address almost any type of assisted- or self-service device, so it is much more than a hardware management tool. Software agents, equipped to deal with a wide variety of devices and network infrastructures, are used to capture and transport device information to a server in real-time. The analytic capability of APTRA Vision is then used to correlate all of this information for display and reporting. This approach provides a unified platform that gives organizations the ability to deploy and manage a variety of self-service applications while leveraging common interfaces, data repositories and business activity monitoring toolsets. It delivers a consistent set of data or a “single pane of glass” that is the same for every user.

Self-service network management is not about averages, it's about details. The ability to correlate and analyze various data sources enables the discovery of hidden relationships between different performance influencing factors.



NCR APTRA Vision receives end point cash data and real-time transaction data to provide a holistic view of the ATM channel performance. NCR APTRA Vision helps expose trending information that can be used for prediction and prevention of problems, and uncovers the outlying cases that affect the consumer experience but would be lost in the averages of a conventional management system.

NCR APTRA Vision provides uncontested insight into what is really happening in the self-service channel, and helps achieve significant advances in availability, consumer experience and business performance.

Lock in consumer loyalty with APTRA Vision

In a highly competitive environment, the successful consumer-facing business is the one that is able to differentiate itself from the rest. It is able to acquire and retain customers by providing the revenue-generating services necessary, while at the same time reducing the cost of doing so. To achieve this, the next generation of self-service channel management systems will be used to optimize the consumer experience and maintain loyalty. When margins are tight, a solution that not only enables increased service quality and efficiency, but also provides intelligent data for decision-making in regard to key delivery channels and services, will give you the advantage you need.

The time is now for you to invest in the latest, next-generation self-service management platform and practices. NCR APTRA Vision is the only system with a rich history of expertise in ATM management that puts operational efficiency and availability measurement into context with custom business performance measures and business intelligence within the self-service channel.



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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