

BOOST IMAGE QUALITY

FOR HAPPIER CLIENTS AND REDUCED PROCESSING COSTS



A typical check is handled between

10 and **28** times!

UP TO \$3.6 billion items annually

Minor error fixes take 5 seconds ≈ 2¢

\$72 million industry impact¹

UP TO \$180 million estimated industry cost²

~\$9 million critical errors annually

Day2 based including additional research, adjustments and related paper clearing costs

UP TO \$30 per item cost for an operator to correct "critical items"²

60%

of customer dissatisfaction sources originate in the back office³

Significant enhancements using Passport Web Client software technology incorporated into NCR's Passport ATM Image Agent resulting in:

OVER 80% DECREASE in adjustments for items with bad image quality and unreadable amounts⁴

20% reduction in balancing corrections⁴

75+ percentage drop in requests to get a paper item⁴



\$14k

Potential savings based on 40 ATMs running 100 items daily with 2 critical and 20% minor errors⁵



92%

improvement of human readable items with NCR APTRA™ Passport Web Client⁴

NCR APTRA Passport Image Agent is multi-vendor with deployability on **any ATM** in the market

NCR Binarization technology and proprietary adaptive thresholding technique generates more readable images than any other thresholding algorithm on the market

The deposit for checks is awesome!

— Extraco bank customers testify

Take the next step and find out more



Click for NCR's whitepaper Remote Deposit Capture Progression of checks to digital deposits

Sources

- 1 Digital Check BAI Payments Connect 2015 presentation
- 2 Digital Check "Image Quality: The Quiet Problems That Costs Millions 2015"
- 3 Capgemini Consulting "Backing up the Digital Front: Digitizing the Banking Back Office"
- 4 Top 5 bank in America testing including Moneygrams
- 5 NCR BIM depending on FI variables