NCR APTRA™ PASSPORT FOR ATM

Part of NCR's enterprise hub for remote deposit capture

The simple way to improve your deposit process

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 checks. NCR APTRA Passport for ATM is part of this single, integrated and scalable platform that allows you to capture deposits from customers at the ATM.

NCR APTRA Passport for ATM makes envelopes a thing of the past. Here is how:

- Your customer deposits a check into your image-enabled ATM

- The check image and related data are electronically submitted to your back office and are ready for processing straight away

- Your back office can instantly begin verification of ATM deposits within minutes of your customer depositing the check into your ATM

- Image and check data is transmitted to your back office right up to the end of the business day, so you can extend your deposit deadlines and improve your float

In just a couple of minutes you can improve the level of service you offer your customers, increase your operational efficiency and reduce the risk of fraudulent deposits that cost you time and money.

Improved customer service

Your customers will enjoy the convenience and speed of depositing checks and cash at your ATMs and Interactive Teller machines with out of branch hours. Not only can they access these banking services when it suits them they are also given proof of deposit. This comes in the form of a printed receipt with an image of the checks and a breakdown of any cash deposited. The receipt gives your customers reassurance and ensures your brand credibility, while faster deposit times mean your customers can access their funds quicker than ever before.

When you re-direct simple deposit functions like cash and check deposit to the ATM, your branch staff are freed up to focus on other revenue generating services and can spend more quality time with your customers.

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

NCR APTRA Passport for ATM reduces your risk of fraud by:

• Removing the need for envelopes when depositing cash and checks at the ATM

• Processing deposit transactions in real-time

This means there is no possibility for empty-envelope fraud. It also enables your back-office risk-review personnel to have access to items immediately, which allows them to flag questionable transactions for investigation prior to posting.

NCR APTRA Passport for ATM reduces your costs by:

• Minimizing the number of armoured courier pickups

• Single transaction costs and paper costs are reduced significantly by ending the need for envelopes, cash substitute documents and deposit slips

• Saving significant operational costs by processing captured images using CAR, LAR and OCR solutions, reducing back-office processing time and virtually eliminating errors

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 an omnichannel hub, APTRA Passport provides integrated management across multiple channels for reports and research, ensuring all deposits made by the same customer via any RDC channel you offer can also be viewed and reported on.

Maximizes 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, checks 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.

Let us be your host

NCR's Cloud Services provides an outsourced option for NCR APTRA Passport for ATM. Available as an outsourced (SaaS) service offering, NCR hosts and manages the technology for you in our state-of-the-art eCommerce Operations Center.

This solution is ideal for financial institutions that do not have the infrastructure or the resources to invest in creating and maintaining an in-house environment. Let us do it all for you instead.

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.