

# MOBILE BANKING APPS

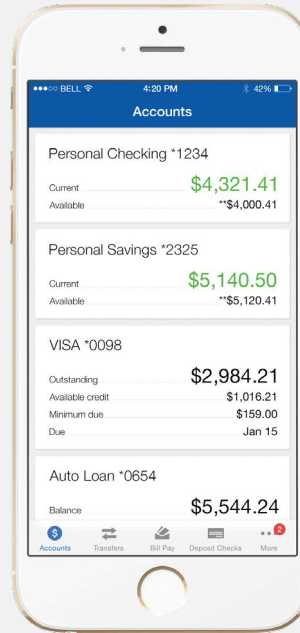
GIVE YOUR CUSTOMERS ULTIMATE FREEDOM WITH ACCESS TO ACCOUNT BALANCES, TRANSFERS, PAYMENTS AND MORE THROUGH MOBILE BANKING APPS FOR APPLE® AND ANDROID™ SMARTPHONES AND TABLETS

## Financial Institution Benefits

- **Boost Retention**—Keep your most profitable customers coming back.
- **Save Money**—Reduce the operational costs on the most common transactions.
- **Drive Revenue**—Increase profitability with improved loyalty and purchases.
- **Increase Engagement**—Put your branch in your customers' hands to be present for them anytime, anywhere.

## End User Benefits

- **Create Convenience**—Manage money through the customer's mobile device of choice.
- **Save Time**—Provide your consumers with an amazing banking experience wherever they might be.
- **Use with Ease**—Tap through the user-friendly interface specifically designed for IOS and Android operating systems.

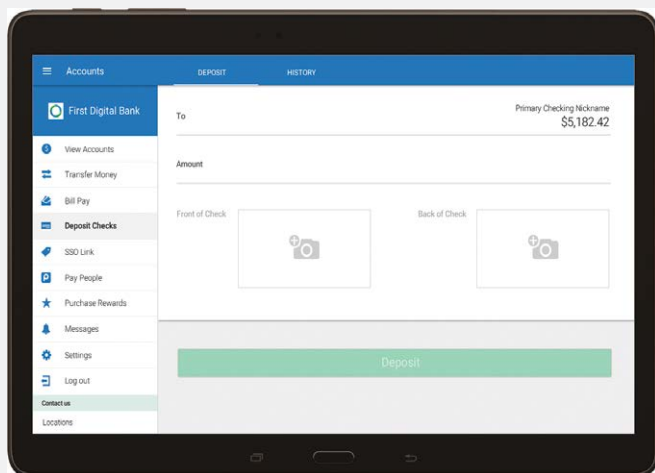


**33% of digital banking consumers are mobile-only.<sup>1</sup>**

**End users of Digital Insight Mobile Banking Apps are also four percent more likely to have a savings account with their primary financial institution than online-only users.<sup>2</sup>**

<sup>1</sup> Internal analysis of Digital Insight 43 financial institution clients with digital banking products and 17 million consumers across 15 segments. January 2016.

<sup>2</sup> Internal analysis of Digital Insight 37 financial institution clients with digital banking products and 2.6 million consumers. October 2017.



- 2018 Average 4.7 star app rating on Apple App Store and Google Play
- 6 of top 10 highest-rated mobile banking apps are powered by NCR's Digital Insight solutions, according to 2017 Magnify Money report
- Powers mobile banking for nearly 50% of U.S. Top performing financial institutions according to 2017 FI Navigator research

For more information, visit [ncr.com](http://ncr.com), or please contact your relationship manager.



## FEATURES

**Mobile Banking Apps are free applications available for download on the App Store® and Google Play™.**

- **Hosted by Digital Insight**—World-class, fast response time and network security are assured as Mobile Banking Apps are hosted from the same SAS70-certified data center that operates our Online Banking service.
- **Superior Usability**—Users new to digital banking can register for credentials for use in both Online and Mobile Banking right from the Mobile Banking App login screen.
- **Consistent Branding**—The applications match your online channel branding, logos and colors.
- **Optimized for Mobile Devices**—Operating system-specific components and user-interface principles create a seamless, familiar user experience. The applications also leverage native functionality including the device's GPS and built-in camera to further enhance the experience.
- **Complete End-to-End Security**—Mobile Banking Apps are fully secure using security certificates with 256-bit encrypted communication. No personal or confidential information is stored.
- **Multifactor Authentication**—Uses two-way, out-of-band authentication, enabling optimal security while keeping the user experience delightfully easy.
- **Biometric Authentication**—Allow users to log in securely with the touch of a finger or with a selfie by enabling Touch ID or Eyeprint IDTM respectively for a fast and easy, password-free login.
- **Mobile Reporting**—Track business results, enhance marketing effectiveness and make clear investment decisions.
- **Mobile Registration**—Engage the growing mobile-only customer base by enabling your customers to register for Online Banking from their mobile phone or tablet. Mobile Registration is a streamlined, easy-to-use Online Banking registration experience that customers can use in the branch after opening a new account.

## FUNCTIONALITY

- Account Balances
- Account History
- Transfers
- Bill Pay
- ATM/Branch Locator
- "Contact Us" information
- Access to mobile website
- Purchase Rewards
- Loan Pay Down Options
- Mobile Remote Deposit Capture
- Quick Balance Add-ons
- Mobile Remote Deposit Capture
- P2P Mobile Payments
- Promotion Suite Plus
- Create Your Own Page in Mobile Banking
- Touch ID
- Android Fingerprint
- Enhanced Alerts
- Effortless Implementation

### Drive Adoption and Active Use

Digital Insight has no-cost mobile marketing campaigns and tools including customizable, ready-to-launch assets, as well as communications we will launch on your behalf. Visit the Admin Platform or ask your relationship manager for more details.

## WHY NCR?

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 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. Banks and credit unions turn to NCR's Digital Insight solutions for innovative digital banking

that supercharges their growth. For nearly 20 years, this leading solution has helped financial institutions engage more meaningfully and more profitably. NCR is headquartered in Atlanta, Ga., 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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