

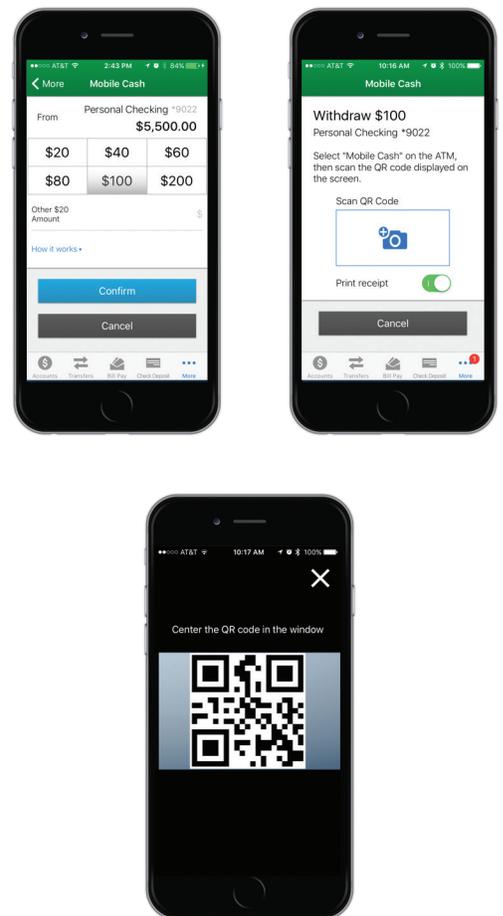
# MOBILE CASH WITHDRAWAL

Mobile Cash Withdrawal (MCW) gives consumers the ability to pre-stage an ATM withdrawal on a mobile device without a card.

Give your customer extraordinary ease, convenience and security by enabling them to pre-stage an ATM withdrawal on a mobile device without a card. Quick and secure, this cutting-edge technology creates efficiencies for your customers and your institution.

## Financial Institution Benefits

- **Improved ATM Fleet Productivity** – Faster transaction and queue times allow more transactions to be processed at high volume locations
- **Fraud Reduction** – Reduces fraud from skimming, lost or stolen cards
- **Mobile Channel Authentication** – Leverages Mobile security/ biometrics and Mobile credentials to access cash...no PIN needed
- **Customer Experience Differentiation** – Brand recognition and loyalty, reputation as innovative
- **Receipt Elimination** – Cost savings and environment benefits of eliminating paper receipts
- **Deposit Growth** – Opportunity to target new base of technology-savvy consumers
- **Omni-Channel Integration** – Platform integration between electronic channels and physical channels



For more information, visit [www.ncr.com](http://www.ncr.com), or email [financial@ncr.com](mailto:financial@ncr.com).



# 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.

## End-user Benefits

- **Convenience** – Consumer can pre-stage transaction on their mobile phone at the time and place of their choice
- **Faster Transaction and Queues** – Can lower time spent in front of ATM to as little as 10 seconds; queues will move faster as consumers adopt the technology
- **Privacy** – Consumer can stage the transaction in private on their personal device; eliminates over the shoulder watching
- **Plastic and Paper Elimination** – Consumer no longer required to remember ATM card; easier to provision credentials than order new/replacement cards; eliminates paper receipts

## Features

- Multi-channel authentication
- Digital receipts
- Secure transactions not prone to skimming or stolen PINs
- The initial release is focused on utilizing a 2D barcode (or QR code) displayed on the ATM
- NCR's vision is to provide this using several different enabling technologies such as NFC and one-time pins



NCR continually improves products as new technologies and components become available. NCR, therefore, reserves the right to change specifications without prior notice.

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