

INCREASING REVENUE GENERATION

Drive maximum returns
from your ATM investment



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It's not a question of if, it's a question of when

As customer needs change and evolve, keeping pace with technology has never been more critical. The latest ATMs bring opportunities to boost retention, win new customers and generate new income.

Deposit technologies have transformed the nature of the ATM channel and elevated the customer experience. Customers can now be targeted at the ATM with sophisticated marketing offers and personalized transactions at times when conversion is most likely. Even complex transactions previously tied to the branch and teller are increasingly being performed at the ATM. And with increased use comes increased opportunity to maximize revenue.

Your customers are expecting more and more from their ATM experience. The ATM channel has responded. It's crucial your business does too.

NCR can work with you to ensure your ATM technology matches your ambition.



38%

38% of financial service institutions will adopt or replace ATM technology before 2016. (Corporate Executive Board, 2012)

- 1 Free up branch staff to sell more products
- 2 Ensure your ATMs are generating revenue
- 3 Make an investment in future proof technology
- 4 Right time. Right place. Right message
- 5 Start maximizing your revenue today



Free up branch staff to sell more products

With cash handling taking up to fifty percent of a teller's time, deposit at the teller counter contributes to long branch queues and a damaging customer experience. Intelligent deposit solutions bring your customers more convenience and you more profits.

- Reducing teller deposits empowers staff to build valuable customer relationships and focus on value-added activities like selling products and services
- Migrating deposit transactions to the ATM means more efficient customer interaction and eliminating human error
- Offering intelligent deposit facilities at the ATM attracts and retains highly profitable small and medium sized businesses/enterprises (SMEs)



By embracing intelligent deposit ATMs, Spain's Caja Madrid bank reduced peak queuing time from 30 to 7 minutes.



Ensure your ATMs are generating revenue

With the latest ATMs delivering ever-evolving transactions and services, opportunities to cross-sell are growing fast.

Bill, fee and fine payment, remittance and FOREX/multi-currency transactions are already generating per-transaction fee income. But only the latest ATMs can keep up with new revenue-maximizing applications. Make sure your business isn't missing out.

Citibank Romania has utilized the latest ATM technology to develop a fully automated bill payment solution widely used by utilities companies. Using bar code readers to capture payment details, and accepting bunch notes, the technology has improved customer convenience and raised the bank's profile among Romania's large number of unbanked individuals.

From a position of no presence, intelligent deposit has helped Russian Standard Bank move to presence in over 1,800 Russian cities, capturing 54% of the credit card market and 30% of the point-of-sale loan market.



Citibank Romania processes 2,000 ATM bill payments per month, generating per-transaction fees and increasing cross-selling opportunities.



Make an investment in future proof technology

Investing in a new ATM network means benefiting from the latest technology. As that technology advances, NCR SelfServ™ ATMs advance with it, so your investment remains protected.

- NCR SelfServ ATMs are highly configurable and upgradeable to satisfy new customer needs and changes in industry regulation
- Flexibility means devices like cash dispense/deposit modules or contactless card readers can be easily upgraded when technology, strategy or local requirements evolve and change



Technology moves fast. NCR SelfServ ATMs protect your investment by keeping pace with advances.

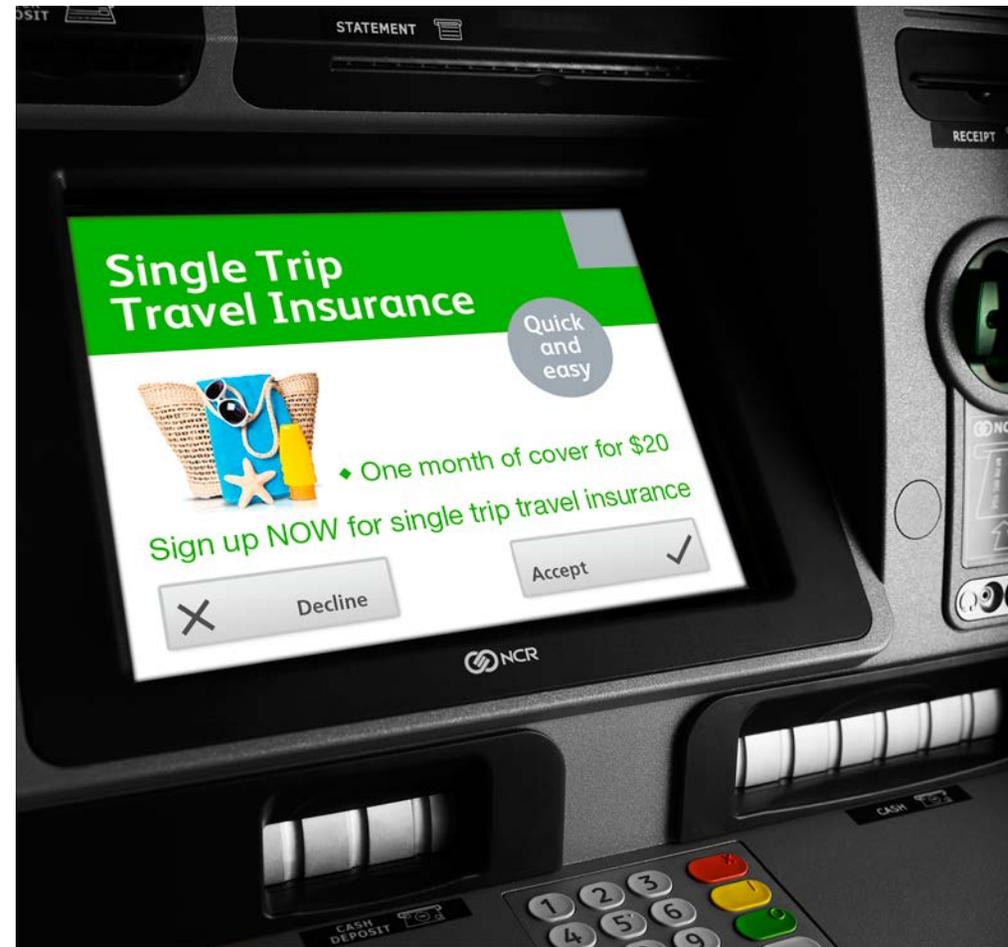


Right time. Right place. Right message

Let your ATM do the talking. Change the way you engage with your customers and convert communication into sales. NCR ATMs speak your customers' language.

By speaking with your customers when they're ready to listen and respond, a product like a tailored loan offer can be received at the ATM and seamlessly completed at the call centre. The ATM channel then becomes a powerful platform for delivering personalized messages and advertising that generates income.

- Marketing at the ATM extends functionality and enables a two-way dialogue where customers can act immediately
- Targeting and personalization deliver reduced costs, increased revenue and a higher return on investment
- Personalized ATM messages nurture existing customer relationships and can attract and convert prospects



50%

OCBC Bank in Singapore enjoyed take-up rates 50% higher than traditional Direct Mail campaigns, and at a 50% cost saving.



Start maximizing your revenue today

Revenue generation is the lifeblood of your business. Keeping pace with technology enables you to satisfy customer demand and benefit from the associated revenue-generating opportunities.

While upgrading your ATMs embraces opportunities, a strategy of staying with outdated technology will see others take the initiative and advance. Upgrading has to be done sooner or later. And when technology is driving revenue, sooner is always better.

NCR SelfServ ATMs will help you maximize revenue by ensuring you're delivering products and services when and where your customers want them. And because NCR SelfServ ATMs are highly configurable they evolve alongside your banking strategy, providing a future proof solution and an investment that remains protected.

20
YEARS

NCR has over 20 years experience in deposit technology-based transactions.



SelfServ ATMs open your business to service provisions that deliver customer satisfaction and increased revenue.

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.

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