

# Reach beyond your core to do the digital you want to do



And deliver the experience customers demand — fast

Big banks have the reach, vast IT departments and budgets to roll out next-gen digital technologies, like open banking and on-demand services—which mean the difference between keeping and losing customers. Meanwhile, smaller players are still waiting on their core providers to add digital features to help them compete.



## Q. What's a financial institution to do?

A. Partner with NCR to offer the best digital banking in the business—with top rated, open platform solutions that connect to any core.

## Digital is #1 – it's the top way consumers interact with their primary financial institution

Over **2/3** of U.S. banking customers use digital banking as their primary banking channel

Top **3** Mobile banking is one of the top 3 most-used apps, second only to social media and weather apps

### So it's not surprising that...

**61%** of Financial Institutions expect a revenue increase of 10% or more from digital investments.

**75%** of U.S. millennials used digital banking in 2018

**80%** of U.S. banking CEOs are increasing digital banking investments

**87%** of U.S. banks and credit unions have a formal, long-term plan for digital innovation.

**61%** want their financial institution to anticipate their financial needs the same way online retailers do

## Why is NCR the digital banking partner you need?



**4.7 Stars**

Average App Store rating – 104 basis points higher than our closest competitor

**5 Out of Top 6**

Highest rated mobile banking apps for community FIs are powered by NCR.

**170+**

FinTech partners integrated with our open platform

**600+**

Financial institution clients

**18+**

Million digital banking users

**65**

Exceptional Net Promoter score for implementations

## How NCR Digital Banking delivers

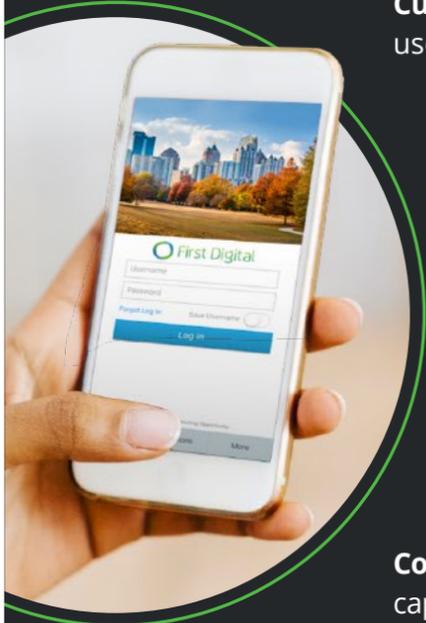
**Customer experience counts** – Unlike other providers, we invest heavily in user experience. And that's not just our competitive advantage—it's yours.

**Open platform** – Offer innovative, disruptive digital services using any of our 170+ third-party partners and our single source code.

**Highest-rated app** – Our apps are rated 4.7 or higher in the Apple App Store and Google Play. Why does this matter? 96% of users say they'd consider an app with a 4-star rating. But only 46% say the same for an app with 3 stars.

**All sizes welcome** – We work with financial brands big and small, offering digital retail and also business banking solutions to help you compete.

**Core-agnostic** – You don't have to wait for your core provider to roll out new capabilities. We can plug into any core and bring your new features to market fast.



Do the kind of digital banking you want to do (despite your core).  
Visit [NCR.com/financial-services/digital-banking](https://www.ncr.com/financial-services/digital-banking) or call 1-800-CALL-NCR.

