



NCR Passport for Commercial

Part of NCR's enterprise hub
for remote deposit capture

For more information on RDC, speak to your sales contact or go to [ncr.com](https://www.ncr.com).



Easy and secure deposits from where their business happens

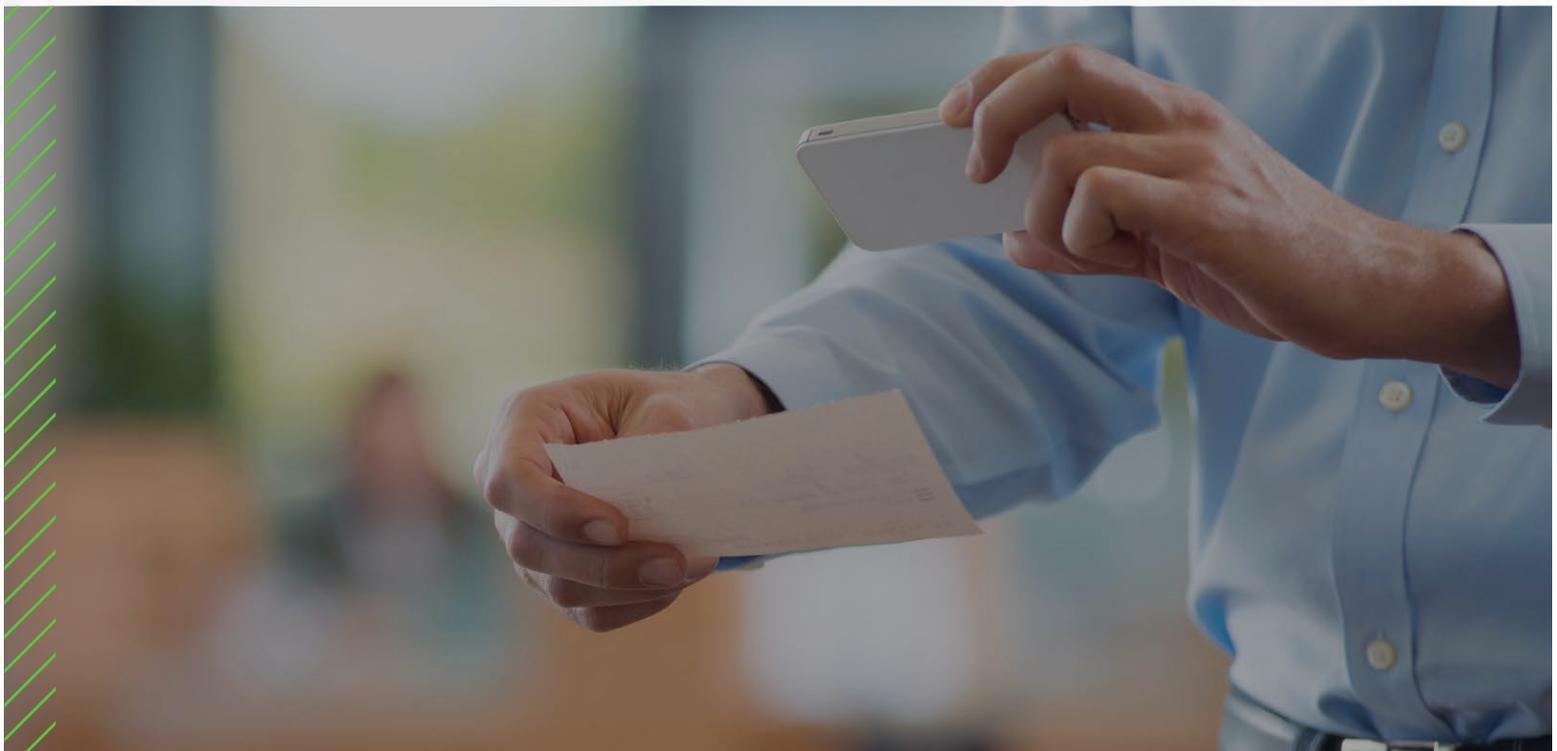
NCR Passport is an enterprise hub for remote deposit capture that delivers numerous, alternative ways for your customers to quickly and easily deposit checks.

NCR Passport for Commercial is part of this single, integrated and scalable platform that provides flexibility when processing check deposits from where their business happens.

NCR Passport for Commercial

Provides business clients with robust capabilities to make deposits from a corporate or small business location or while on the move. Here is how:

- Your customer has:
 - Check scanners in their head office to make deposits to their accounts
 - A mobile workforce using their mobile devices or tablet as check scanners
- Products or services are provided by your mobile employees such as renovation businesses or delivery companies
- Their field staff use their smartphones or tablets as a scanning device when they receive checks and invoices sending them in real-time back to their main office to consolidate them with checks physically received in the business office and captured using a check scanning device
- Throughout the day, there is seamless movement between deposits being done by mobile and online allowing the business to make single or multiple deposits to their accounts when they choose



Why not retail mobile remote deposit for your commercial clients?

Most banks' business mobile solutions are re-branded consumer solutions. Retail mobile check deposit solutions just won't do for business clients on-the-go as most do not use mobile banking. They need more robust deposit capabilities that Passport for Commercial provides such as multiple deposits, reporting, and separation of duties.

Passport for Commercial using mobile devices

Passport for Commercial Mobile provides a powerful user experience and improved usability of captured check images. Automating the image capture process provides immediate feedback to the user until the best available check image is detected, captured, compressed and sized to specifications without having to press any buttons. As a deposit only APP within the bank's website, Passport for Commercial enables the creation of commercial deposits via a mobile device and is fully integrated into Passport for Commercial online providing:

- Location level identification
- Data entry fields at the deposit level and check level
- Seamless integration with the bank's mobile banking offering

As part of a remote deposit capture hub, NCR Passport for Commercial addresses the need for business clients to consolidate multiple checks into a single deposit. With easy deposit creation and enhanced flexibility to expedite low volume high value deposits, business clients have a fully integrated solution that enables:

- Multiple items per depositor supporting distributed check collection deposit
- Integrated Commercial mRDC log-in authentication and first time use
- Fully functional reports/research across either source
- Full visibility by the customer of work in progress

Passport for Commercial reduces costs and increases revenue by:

Growing and protecting your bank deposits

- Retain and expand your market with small businesses, corporate and commercial clients
- Encourage single bank relationships
- Enhance your service offerings with RDC

Improving deposit accuracy with automated deposit preparation

- Powerful CAR, LAR and OCR tools eliminating keying to reduce errors
- Auto-created electronic deposit slips and lists
- Keying entries eliminated
- Real-time deposit support from your bank's CRM
- Provide better, customized reporting and export file options for your customers

Reducing your risk/fraud and processing costs

- Using risk and audit tools across all deposits
- With a streamlined deposit process for your customers allowing them to manage and balance their own deposits electronically before sending them to your bank

Improved customer service

Your customers will enjoy the convenience and speed of depositing checks when it suits them. They have more control of their deposits and consolidating them from multiple locations with a centrally managed, real-time enterprise view of their deposits.

Clients are able to better manage approvals before finalizing and sending it to your bank. With extended deposit cut-off times resulting in same day crediting using Passport for Commercial, corporates and small business customers can time their deposits to better manage float. Knowing they have faster access to their funds, commercial clients are able to focus on their business, not running to the branch before closing time.

The benefits of Passport across all your RDC channels

Fraud management

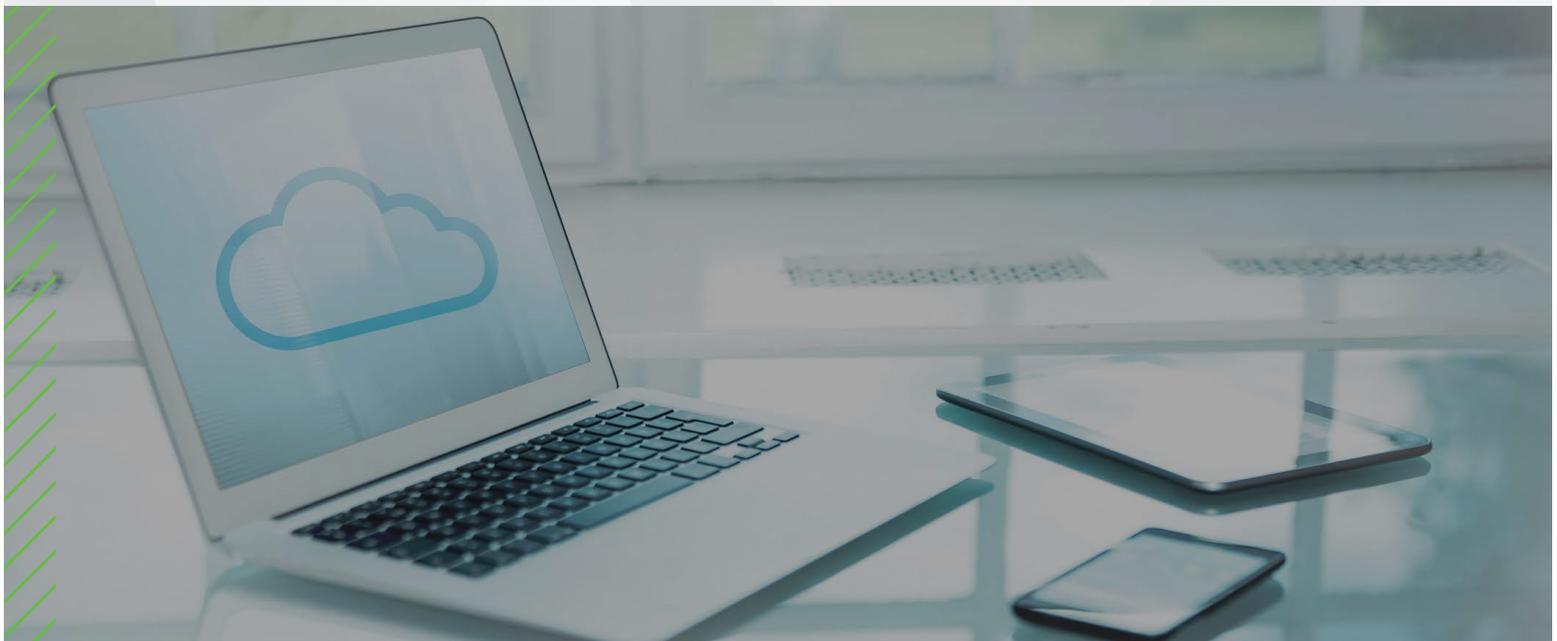
A distinct advantage of an enterprise hub is that all deposits from one customer, regardless of channel they use, can be viewed and reported on. This integration enables fraud management such as cross channel duplicate detect preventing customers from duplicating deposits. Combined with user based cross channel limits and defined bank alerts for unusual deposit activity, Passport provides a cost-effective and efficient way for banks to control risk.

Improved research

Using a web-based query tool, NCR Passport for Commercial enables quicker research of captured items and images before they become available on the enterprise archive. As a multichannel hub, Passport provides integrated management across channels for reports and research, ensuring all deposits made via any other 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 Passport remote capture streams. It groups transaction information, check 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.



Passport and Cloud Services

Banks have a choice with Passport to deploy their system as an on-premise solution or as one of 2 hosted models NCR provides. We offer software-as-a-service (SaaS) or custom hosted depending on the capabilities you need to support your bank and clients. Banks can obtain vast operational efficiencies by reducing allocations from your IT department related to infrastructure, resources, time and cost associated with setup, upgrading and operating an RDC system. New applications are quickly deployed, and reducing infrastructure and personnel costs.

Software as a Service

Opting for a predictable, low monthly fee, you can depend on NCR to own, operate and maintain not only the Passport application itself, but the underlying cloud infrastructure including the network, servers, operating systems, and storage. Operating as a multi-tenant environment, individual tenants are able to provide input resulting in innovation and updates that benefit all helping manage costs.

Custom Hosted

If you have more specific needs outside our standard multi-tenant SaaS offer, NCR's Passport solution can be tailored to your individual needs. We provide the infrastructure, RDC platform and the software support needed for your owned, personalized and dedicated system that we host in our state of the art NCR data center. It's your system that you don't need to manage on your premise.

When you choose NCR Passport Hosted Services, whether SaaS or Custom Hosted, you transform your business by lowering costs, accelerating solution deployment, and increasing efficiencies. In addition to high application availability and IT security, our secure hosting infrastructure helps shift your expenses from higher cost, upfront capital expenses to lower cost, hosted system implementations. You can be assured your systems are running at peak levels while you focus on your core business.



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Why NCR?

NCR is a leading global technology company that brings unexpected value to every interaction between customers and businesses. The company behind the world's **#1 ATM SelfServ brand** and **ranked #1 globally for ATM multi-vendor software**, we power 8 of the 10 highest-ranked banking apps with digital banking solutions used by 15M+ consumers.

Digital first but not digital only, our software, hardware and services help financial institutions bridge their digital and physical operations. From banking apps to branch transformation, our future-proofing technology runs the entire bank, delivering customized, secure, "anytime, anywhere" experiences that create more value for FIs and their customers.

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