

# NCR Passport for Mobile

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An 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).



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# Captures images automatically for deposits while on the go

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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 Mobile is part of this single, integrated and scalable platform that provides flexibility when processing check deposits anytime and from anywhere they choose.

And you can easily deploy new remote deposit options quickly remaining competitive in the market. With banks more widely accepting of new technology stacks and open source technologies – Passport provides Docker containerized deployment and management using Kubernetes that allows for easier configuration and faster application delivery. Your customers RDC needs and preferences will be met quickly, giving you the ability to invest tactically project by project while building your enterprise strategy. Depending on how you configure Passport, you can provide your customers with access to any combination of RDC channels that suits your go-to-market plan.

## Passport for Mobile

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**An RDC solution that allows your retail clients to safely deposit checks using their mobile phone or tablet's camera as a scanner. Here is how:**

- Your customer has a mobile device
- They securely log into your bank's mobile app
- Take a picture of the front and back of the check
- Submit and a on-screen transaction receipt confirms their deposit is complete!

The Passport for Mobile solution provides the user with immediate feedback as they are taking a picture of the check ensuring the best check image is detected, captured, compressed and sized to specifications without having to press any buttons.

## Streamline operations

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**NCR Passport for Mobile speeds up deposit processing for Retail bank clients with a convenient way of depositing checks. The processing time needed to validate and balance items in your central or back office is reduced because data arrives into your system quicker and in a more complete format. Perfectly complementing your omni-channel strategy and branch transformation initiatives, Passport for Mobile provides a cost-effective alternative method of check deposit without further investment in physical branches. While at the same time increasing productivity by allowing branch staff to focus on higher value sales and service activities. And with check deposits being sent electronically, your pickup costs from either the ATM or branch are also significantly reduced.**

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## Enhance security

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As an alternative to a branch or ATM visit, your Retail clients can capture and transmit check deposits securely with their mobile device, eliminating the risk of losing paper checks. NCR Passport for Mobile offers unique advanced fraud features, such as cross channel duplicate detect, cross channel deposit limits, item level deposit limits and deposit information availability. This provides consumers with an audit trail with real-time traceability for their check deposits.

## Optimize the customer experience

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As consumer adoption of mobile technology continues to grow, meet your customer needs by giving them the ability to choose when and where they transact and improving the customer experience with higher check deposit acceptance rates the first deposit time. Enabling your mobile banking app to accept check deposits remotely provides a cost-effective way for you to move your Retail bank client check deposits away from the branch to a lower transaction channel via their mobile device helping you increase customer loyalty.

## Grow your business

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NCR Passport for Mobile extends your market reach by enabling your customers to deposit checks while on the move. This protects your customer base and encourages loyalty by providing consumers, who are not located near a branch or who might be picking up checks in multiple locations, with faster availability of funds and an alternative option for making check deposits. With both existing and new customers able to make check deposits remotely with their mobile device, overall deposits will increase and you can generate revenue by charging a modest fee on a monthly or per-check basis.

## The benefits of Passport across all your RDC channels

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### 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 Mobile 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.

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# Passport and Cloud Services

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**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.**

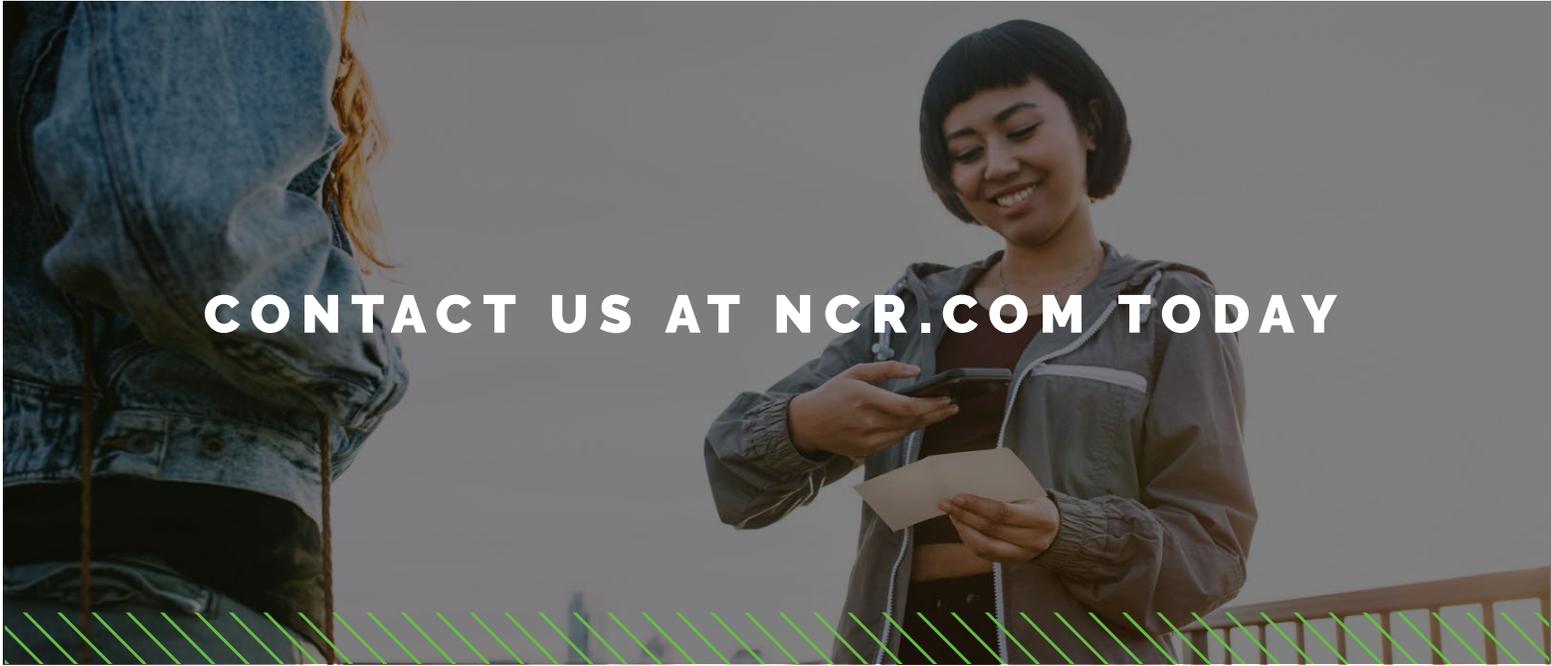
## Software as a Service

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.



**CONTACT US AT [NCR.COM](https://www.ncr.com) TODAY**

## 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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