

# Meeting the needs of your business customers

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An NCR business banking eBook

**The global small medium-sized business (SMB) market is huge with an estimated 400 million individual companies making up the backbone of societies around the world.**

And the types of SMB vary greatly, from the most lucrative to the most unique. But while their goods and services may be very different, some of the basics of running a business are very much the same such as relying heavily on their financial institution (FI) to help them manage their finances.

But SMB demands are changing. They want to do more remotely and see their FIs echo the trends being seen in retail and hospitality for on-demand ordering for pickup and delivery.

Running your own business is hard work but managing your cash withdrawals, check deposits or change orders shouldn't be.

## **We make business banking, simple.**

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**Digital banking**



**Smart branch**



**Interactive teller**



**Coin deposit and dispense**



**Prestaged purchasing**



**Locker pickup**



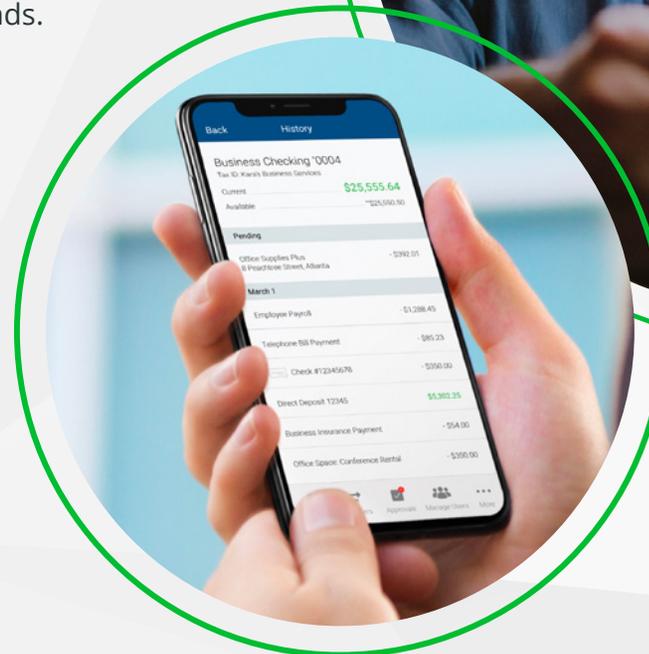
**Nightsafe / deposit**

## Enhance digital banking

The rise of digital means that with the right business digital banking platform you can enable your customers to manage their business finances from work, home, the airport ... virtually anywhere.

Being able to handle business banking through a digital channel is a game changer for a SMB. Whether it's depositing their checks from their phone and accessing higher deposit limits, or digitally managing user entitlements and seeing all their personal and business accounts in one place, it makes banking simple.

Forget having to squeeze in visits to the branch or wait on hold, digital banking puts the control into the palm of customers' hands.



[Digital banking >](#)



[Imaging & remote deposit capture >](#)

## Leverage self-directed banking

**Self-directed banking is invaluable to SMBs. Not having to wait in line for the teller or be pressured to get to the branch during their own working hours means that SMBs can bank when it's convenient for them.**

So when you extend the self-service channel to 24/7 access, it can make a world of difference to your SMB customers. Bringing together digital and physical channels to enable pre-ordering of cash for collection or with a deposit or recycling ATM, you can enable customers to complete 95% of the transactions they're able to make in a branch including the deposit of large volumes of cash.

Beyond getting cash, making deposits and checking balance statements, by using remote teller assistance your SMB customers can pay bills, transfer money, access associated accounts, handle card and checkbook issuance, open new accounts and verify authentication documents. What's more, customers can make bulk coin deposits, withdraw rolled coin or have over-limit withdrawals approved.

Add in video teller support through the Interactive Teller Machines (ITM) and you can extend your hours through remote support, giving customers a branch-like experience at their own convenience.



[Smart branch >](#)



[Interactive teller >](#)



[Nightsafe >](#)



[Prestage >](#)



[Coin deposit  
and dispense >](#)

## Enable more transactions ... remotely

**For an SMB owner, time really is money. So, making banking quick and simple is an important differentiator.**

With cloud scanning, customers can have multiple users and devices including smartphones, tablets and workstations to scan checks or print receipts without the need for additional software installed on each one. This means it's easy for larger SMBs to give their finance team easy access to remotely deposit checks and keep the cash flowing.

FIs can also help business customers cut out waiting time at the branch if they're looking to pick up a coin or cash order by enabling them to pre-order. Very similar to ordering food through a restaurant app, SMBs can order their coin or cash ahead of time through their digital banking app and then have it ready for collection at a predetermined time from a banker, teller or locker. Alternatively, ordering on demand using a locker is like giving customers a vending machine that can support those unexpected last-minute change orders.

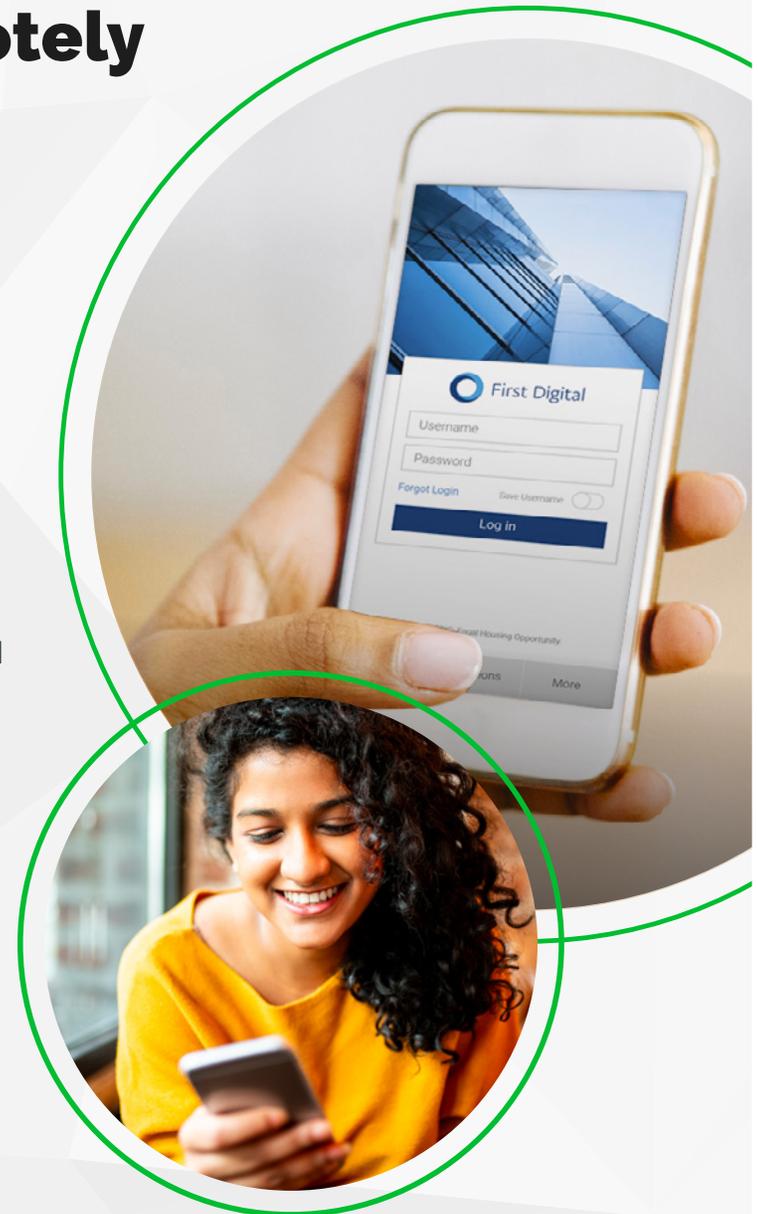
Bringing together the digital and physical channels improves the customer experience and let SMBs focus on more of their business.



[Channel services >](#)



[Prestage >](#)



## Why NCR?

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NCR takes a digital-first approach to help FIs meet the needs of today's small medium-sized business owner.

Breaking down the siloed banking infrastructure, adding more digitally led capabilities and seamlessly connecting consumer touchpoints, NCR's breadth of solutions means you can enhance your offer to your small medium-sized business customers and empower them to bank when and how they want to.

**Find out more**  
[ncr.com/business-banking](https://ncr.com/business-banking)