Maximize consumer interaction regardless of which channel they choose

NCR APTRA Connections transforms your multichannel network into a powerful tool, allowing you to offer any type of dynamic, value-add service to customers and non-customers alike. Segment your network and your customer base to maximize cross-sales and generate new revenue streams from third-party opportunities.

• **Deliver a unique consumer experience**
  
  Today’s consumers are becoming increasingly familiar with utilizing multiple channels for interaction with their service providers, and they have ever-greater expectations of the consumer experience offered by those channels. They wish to be individually recognized and to receive clear, consistent and personalized information. NCR APTRA Connections enables this information to be delivered to consumers via the channel of their choice.

• **Offer limitless services**
  
  NCR APTRA Connections enables banks to offer the services needed to support their strategic directions and partnerships. It provides a time-to-market service integration solution with its dynamic publication capability with minimal impact to the existing ATM software load. Almost any type of service can be integrated—from bill payment, remittance and reloading contactless travel cards to insurance payment and 2D (QR) bar codes.

• **Optimize personalized relationships**
  
  Relationships between consumers and banks are changing as expectations evolve, reversing from the traditional business to consumer (B2C) approach to a new consumer to business (C2B) relationship. Consumer preferences are captured and, along with information already held about channel usage and interaction history, can be harnessed to deliver not only highly personalized messages, but also highly personalized, timely and relevant services. NCR APTRA Connections enables productive C2B relationships, increasing consumer satisfaction and loyalty.

For more information, visit www.ncr.com, or email financial@ncr.com.
• **Merge channels**
  With APTRA Connections, NCR is helping financial institutions evolve their information systems from the present silo structure to a truly cross-channel architecture, allowing consumers to begin a transaction on one channel and finish on another.

• **Create a new source of revenue**
  NCR APTRA Connections enables you to connect to third-party as well as internal services, supporting your partnership strategy and enabling additional revenue streams from your self-service channels.

• **Integrate with ease**
  NCR APTRA Connections makes use of the latest standard web technologies, simplifying integration into your information systems without the need to replace existing infrastructure, services and solutions.

• **Optimize performance and availability**
  The NCR APTRA Connections architecture is optimized for performance over any size of multi-vendor network, preserving bandwidth and maintaining service continuity.

• **Minimize costs and maximize operational efficiency**
  By capitalizing on NCR’s experience and expertise, lower value transactions can be migrated to self-service terminals such as ATMs, kiosks and mobile phones, allowing costs to be reduced by transferring resources to higher value-add activities.

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**Key Features**

- Web-based portal to personalize services
- Terminal application independence
- Presentation adapted per channel
- Integration workbench to ease implementation
- Sold as licence or as software as a service (SaaS)

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**Why NCR?**

With over 125 years of experience and knowledge, NCR is a leading global provider of payments, assisted- and self-service solutions. NCR has been the global number one manufacturer of ATMs for more than 22 consecutive years. We help our clients around the world improve their customer interactions, implement change quickly and proactively, and transform their businesses to become leaders and change agents. We can help you, too.