

## NCR Launches Multi-channel Self-Scheduler Solution Providing Link Between 'Online, Branch and Mobile' for Retail Banks' Sales Propositions

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New Solution Will Help Financial Institutions Convert Consumers from Browsers to Buyers, Reduce Appointment 'No Shows' and Manage Workforce Scheduling More Effectively

DAYTON, Ohio--(BUSINESS WIRE)--Nov. 12, 2008--NCR Corporation (NYSE: NCR) is launching its innovative NCR APTRA(TM) Self-Scheduler multi-channel booking solution for financial institutions at the BAI Retail Delivery Conference & Expo in Orlando, Fla., Nov. 18-20.

NCR APTRA Self-Scheduler enables consumers to book appointments with the bank's sales consultants through the Internet, a mobile device or a self-service terminal - at a time and physical branch that is convenient to them, whether it be around the corner from work at lunch time or close to shopping on a Saturday morning - providing bank customers with choices they haven't had in the past. This 24-hour system ensures that once an appointment is booked it can be confirmed immediately through the customer's choice of methods, from an SMS reminder to their cell phone, to e-mail or Text-to-Speech.

Trials of the new NCR solution with a major U.S. bank have demonstrated its popularity with customers and staff members, with all key metrics performing well. NCR's research indicates that retail banks using this solution can make inroads into their "no-show" statistics, which can run anywhere from 1 in 10 to 1 in 5 missed appointments. Text message reminders can reduce these missed appointments by up to a third as customers are less likely to forget about the meeting and more likely to reschedule if they have a conflict. The sales consultant can then be released to meet with other customers, improving branch productivity.

"By providing an instant, real-time view of which specialists are available, and registering any cancellations immediately, banks can improve the customer experience - letting customers book time with their branch in a convenient, empowered manner even after the branch or call center has closed," said Brian Bailey, NCR vice president, Financial Industry Marketing.

Banks can also deploy NCR APTRA Self-Scheduler on kiosks in their branches, enabling "walk-in" customers or prospective customers to make an appointment, or allowing those who have previously scheduled a meeting to "self check-in" on arrival. This gives branch employees better visibility to who is waiting and how long they have been waiting. This self-check-in style solution helps reduce queues at the teller line and the reception desk, and helps ensures that appointments start on time. Consumers can also use these kiosks to schedule appointments, view product information and complete digital questionnaires and forms, providing a new way of "pre-staging" activity prior to the start of the appointment.

Financial institutions can reap additional benefits by making NCR APTRA Self-Scheduler an enterprise-wide schedule management tool. Tellers and contact center staff often have discussions about customers' financial needs and are well placed to identify individuals who would benefit from seeing a financial advisor.

"Consumers, whether personal or commercial, tend not to sign up for high-value products, such as savings vehicles, insurance or mortgages, without talking to a financial advisor first," said Bailey. "NCR APTRA Self-Scheduler makes it even easier for customers to meet with a financial advisor at a convenient time and location by providing a consistent, easy process for booking appointments across multiple service channels."

Financial institutions can use the tool more broadly to optimize staffing levels across the branch network to meet customer demand. The NCR solution features a rules engine which is used to define the hours advisors are available in each location, their areas of expertise and the locations they work from, providing an overview of current capacity levels. If a financial advisor is off sick, the system also automatically assesses whether cover can be provided by another staff member or send out rescheduling requests to customers by text message, enhancing the true multi-channel experience.

## About NCR Corporation

NCR Corporation (NYSE: NCR) is a global technology company leading how the world connects, interacts and transacts with business. NCR's assisted- and self-service solutions and comprehensive support services address the needs of retail, financial, travel, healthcare, hospitality, gaming, entertainment and public sector organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Dayton, Ohio.

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