



Hanmi Bank Brings Multi-Channel Banking Experience to Customers Through NCR APTRA(TM) Software and Hosted Services

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Nation's Largest Korean-American Bank to Implement New APTRA Mobile Banking and Mobile Business Banking Solution with NCR APTRA Online Banking and NCR APTRA eMarketing

DAYTON, Ohio, Nov 18, 2008 (BUSINESS WIRE) -- With worldwide wireless subscriptions topping 3.3 billion, NCR Corporation (NYSE: NCR) today unveiled another successful partnership for NCR APTRA(TM) Mobile Banking and Mobile Business Banking. This industry-leading solution allows financial institutions to give customers choice in when and where they connect, interact and transact with their bank in a cost-effective and rapid implementation process. Hanmi Bank, the largest Korean-American bank in the U.S., is one of 10 financial institutions to turn to NCR for mobile banking solutions.

Interested in providing the best experiences for its existing customers and attracting new ones, Hanmi Bank will work with NCR to rebuild its online banking experience, which will then be refactored into a mobile banking experience for both consumers and businesses. Through NCR's approach to mobile banking, Hanmi Bank can offer its customers consistency -- since NCR uniquely refactors the online experience for the mobile phone -- with any changes or updates reflected in real time. In addition, through NCR's APTRA eMarketing solution, Hanmi Bank's customer communications will remain consistent across online, mobile and ATM.

"Hanmi Bank is committed to growing our business with our clients. As their reliance on the Web and mobile devices continues to grow, it is important that we offer a premium experience in those environments," said Wesley Won, senior vice president and MIS manager, Hanmi Bank. "NCR's solutions are helping us extend our customer reach and raise our level of service for both retail and business clients -- keeping our bi-lingual needs in mind. We see NCR as a solution partner that can tie these channels together -- combined with the peace-of-mind and operational efficiency of NCR hosted services, enabling a secure and rapid deployment process."

The NCR APTRA Mobile Banking portfolio is available as a Software as a Service (SaaS) model, hosted by NCR, including different technology choices for interacting with customers in the way that best suits them, including SMS text messaging, browser-based mobile banking, and downloadable applications. APTRA Mobile Banking -- Browser/SMS refactors a bank's online site and is designed to create an optimum user experience, transferring and repositioning online content on the mobile browser page to fit the handset screen.

"Consumer reliance on mobile devices continues to grow at an unprecedented pace -- the mobile phone has become the single most important piece of technology most people own," said Brian Bailey, vice president of Financial Industry Marketing, NCR. "With that reliance, consumers are increasingly demanding that companies interact with them on their mobile phone, the same way they did with the Internet 10 to 15 years ago."

"APTRA Mobile Banking gives financial institutions a fast and convenient platform for meeting their customers' mobile banking needs and an additional channel to build customer loyalty. It's a perfect complement to a bank's other customer channels, such as ATM, branch and online banking. And what customers seem to value in particular is NCR's proven capabilities in combining these multi-channel applications with hosted services for optimum availability, scalability and security."

With NCR's hosted services, customers can quickly go to market without the usual upfront capital demands or resource requirements of traditional software deployments.

NCR's state-of-the-art data centers are built with operational redundancy across all components, providing superior security and unparalleled application availability. NCR provides hosting services to over 500 clients worldwide, representing more than 20 million end users and several billion dollars in transactions each month.

Mobile devices can also be a key communication tool beyond banking. For instance, consumers can book appointments with their local branch using mobile or online channels, enabling branch staff to better prepare for the visit. Before the meeting, an SMS text message is sent to the customer as a reminder of the meeting time and required documents, or even links to online forms that can be filled out before the meeting. This reduces no-shows and optimizes face-to-face time.

"Research shows that customer retention increases markedly the more touchpoints a customer has with his or her bank," said Bailey. "NCR's APTRA Mobile Banking enables financial institutions to transform the way they do business, getting to market faster with new products and deepening their relationships with existing and new customers. Multi-channel delivery helps financial institutions allow their customers to connect, transact and interact with their bank whenever and wherever they want."

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 and public sector organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Dayton, Ohio.

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NCR Corporation
Jeff Dudash, 919-900-7435
jeff.dudash@ncr.com