



NCR APTRA(TM) Deposit Gateway to Speed Financial Institution Adoption of 'No Envelope' Intelligent Deposit ATMs

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New web-based service, hosted by NCR, improves management of no-envelope deposits and time-to-market for image-based ATM deployment

DAYTON, Ohio--(BUSINESS WIRE)--Jan. 26, 2009--[NCR Corporation](#) (NYSE: NCR) today launched a new web-based service for easier and faster management and processing of envelope-free deposits at ATMs. With [Intelligent Deposit](#) ATMs already making up more than 70 percent of its 2008 U.S. SelfServ ATM orders, NCR believes its new service - NCR APTRA(TM) Deposit Gateway - will significantly help the next wave of financial institutions move to image-based ATMs.

NCR APTRA Deposit Gateway is a web-based software-as-a-service (SaaS) solution that enables financial institutions to perform check image processing for envelope-free deposits made at the ATM. The NCR solution, including server hardware and application software, will receive check images and transaction details captured at the ATM, consolidate the transactions and provide the financial institution with online access to view check images, make corrections, generate transaction reports and send image cash letters electronically. Through the SaaS model, financial institutions will be provided with online access to this system.

APTRA Deposit Gateway enables financial institutions to go-to-market quickly with minimal upfront investment or risk, by relying on NCR's hosted infrastructure. Financial institutions have assurance of the latest imaging technology to serve consumers and meet their needs and expectations, while optimizing their internal operations.

"Financial institutions are increasingly recognizing the value of a paperless check processing system for ATM deposits," said Brian Pilla, director of North America financial industry marketing, NCR. "Image-based deposit technology offers significant efficiency savings, improved customer satisfaction and proven potential to drive more overall deposits from new and existing customers. APTRA Deposit Gateway eliminates the obstacles to deploying intelligent deposit ATMs by providing an end-to-end imaging solution."

NCR will host the application at its eCommerce Operations Center so there is no interruption to current processes. NCR's hosting facility is a Tier 4, SAS 70 Level 2 certified facility built specifically for data center operations providing superior security and 24x365 availability. With operational redundancy across all components, NCR provides a 99.99 percent uptime rating based on Uptime Institute standards.

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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CONTACT: NCR Corporation
News Media Contact
Jeff Dudash, 919-900-7435
jeff.dudash@ncr.com

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