



## NCR Intelligent Deposit ATMs Are Benefiting U.S. Financial Institutions of All Sizes

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**'No envelope' ATMs let banks and credit unions of all sizes provide more and better services to customers while also lowering deposit-related costs**

DULUTH, Ga., Jul 12, 2010 (BUSINESS WIRE) --

Intelligent deposit ATMs - which allow consumers to deposit cash and checks without an envelope - are being deployed by hundreds of community banks and credit unions of all sizes. More than 600 community banks and credit unions throughout the U.S. are improving their customer experience and their own bottom lines through [NCR's](#) (NYSE: NCR) intelligent deposit solutions.

Both large and small financial institutions are finding that [NCR SelfServ ATMs](#) are helping them nearly double their ATM deposits yearly and reduce deposit transaction costs by 75 percent. Banks and credit unions such as [StonehamBank](#), [ABNB Federal Credit Union](#), [Veridian Credit Union](#) and [Delaware County Bank and Trust](#) are just a few of the financial institutions that have joined the intelligent deposit revolution.

NCR estimates that there are more than 9,000 U.S. financial institutions that could take advantage of the benefits of intelligent deposit.

For financial institutions' customers, intelligent deposit ATMs give them confidence in their transaction, as checks are scanned at the ATM and an image can be printed on the customer receipt. Deposits also tend to clear financial institutions' systems faster, meaning money becomes available from their accounts sooner than when using envelopes. Many institutions also are able to extend the cut-off time for when a deposit will be recorded, so deposits made at the ATM as late as 11 p.m. can often be recorded that same day.

Eliminating the need for envelopes also addresses many financial institutions' environmental initiatives by helping them reduce deposit envelope consumption, as U.S. banks have collectively used as many as 3,500,000,000 envelopes per year.

"For StonehamBank, deploying NCR's intelligent deposit ATMs made perfect sense, because it allowed us to offer our customers more and better services, while reducing our transaction costs," said Patricia Lauzon, vice president of retail banking, StonehamBank. "We're seeing improved cost efficiencies with NCR SelfServ ATMs and we've received positive early reviews from our valued customers."

Community banks and credit unions are using intelligent deposit ATMs and other NCR technology in a variety of ways:

- **ABNB Federal Credit Union** installed NCR through-the-wall and drive-up ATMs, as well as NCR check processing technology. ABNB is now processing 5,000 more deposits a month, worth a value of \$2 million, with no increase in staff numbers. In fact, the cost of providing the new intelligent deposit service is one-fifth of the previous cost of processing envelope-based deposits.
- **Veridian Credit Union** deployed NCR SelfServ intelligent deposit technology in order to give its customers the convenience and reassurance of including a check image on their deposit receipt, which has encouraged more people to use their service.
- **Delaware County Bank and Trust** purchased an end-to-end imaging solution from NCR that included image capture at the ATM, teller capture, and remote commercial capture. The bank says that it has seen increased efficiency and improved its customer service through its new technology solution.

With NCR SelfServ intelligent deposit, customers deposit checks and cash directly into the ATM. At that point, the check image and related data is captured and electronically submitted to the back office for processing immediately upon completion of the transaction. Customers receive a receipt with an imprinted image of the deposited check(s) - instant proof of the transaction, which builds trust and reinforces the bank's credibility with them. With cash deposits, receipts include a high level of detail and all denominations are counted and presented on the ATM screen for the consumer to confirm accuracy, giving the consumer more confidence.

### 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, entertainment, gaming and public sector organizations in more than 100 countries. NCR ([www.ncr.com](http://www.ncr.com)) is headquartered in Duluth, Georgia.

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