



Hancock Bank Deploys New Hosted Mobile Banking Solution from NCR

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Chooses NCR to Deliver Consistent Cross-Channel Banking Experience for Its Customers

DULUTH, Ga., Sep 29, 2010 (BUSINESS WIRE) --

Working with [NCR Corporation](#) (NYSE: NCR), Hancock Bank - a \$8 billion financial institution operating in Mississippi, Florida, Alabama and Louisiana - has launched a new mobile banking experience to allow its customers to bank wherever and whenever they want. Unlike other mobile banking providers, NCR's multichannel capabilities enable Hancock Bank to ensure customers get a consistent brand and user experience across all three self-service banking channels - mobile, online and ATM.

Hancock Bank anticipates that most customers will bank on their smart phone using the Hancock Bank-branded application downloaded directly to their phone. In fact, *TheWall Street Journal* reports that 60 percent of mobile users are banking on an iPhone or Blackberry device. NCR APTRA(TM) Mobile Banking also provides Hancock Bank customers with mobile access via a web browser or text banking service.

Mobile banking has become increasingly important to financial institutions. According to consumer research conducted by BuzzBack, 79 percent of U.S. consumers would choose one financial institution over another based on the ability to better control when and how they bank. Globally, 26 percent of consumers said that they have changed financial institutions at least once in the past five years in order to gain access to mobile banking services.

NCR is providing mobile banking for Hancock Bank as a hosted, software-as-a-service (SaaS) solution, which has helped the bank deploy the solution faster and easier. It also is scalable - letting financial institution customers pay only for what they need and adding more capabilities and bandwidth when they are ready to grow. The SaaS solution also gives Hancock Bank access to software upgrades and new technology features when they become available.

"When we looked at various mobile banking providers, it was clear to us that their solutions would create a different experience than what our customers are used to," said Jeff Theiler, senior vice president of Risk Management for Hancock Bank.

"It was very important to us to make sure our customer experience was integrated from the branch, to the ATM, to online banking, and now to mobile banking. NCR stood out as a partner who is thinking about an integrated customer experience. Their software effectively creates a seamless user experience across all of our channels today, and they are taking steps toward the future - where our channels not only look the same, but they work together too."

NCR also provides its [NCR APTRA\(TM\) Online Banking](#) solution to Hancock Bank. APTRA Online Banking is an easy-to-use, convenient and secure online banking experience, enabling financial institutions to provide their consumer and business customers with a variety of value-added services.

"Mobile banking has become table stakes for financial institutions of all sizes, but it is important that they take into account their customer experience rather than just 'checking a box' to declare that they've completed their mobile initiatives," said Michael O'Laughlin, vice president and general manager, NCR Financial Services. "NCR is thinking about how consumers are interacting with all of a financial institution's channels. Our new APTRA Mobile Banking software is helping banks deliver a consistent customer 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, entertainment, gaming and public sector organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Duluth, Georgia.

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SOURCE: NCR Corporation

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