

New NCR Self-Service Technology Drives Future of Branch Transformation

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New solution helps move routine financial services transactions from tellers to kiosks, giving employees more time to build valuable customer relationships

DULUTH, Ga., Jun 15, 2011 (BUSINESS WIRE) --

NCR Corporation (NYSE: NCR) today announced the global launch of the next generation of NCR Financial Kiosks, which provide automated service options for financial services companies looking to offer a new customer channel in branches or off-site locations. The NCR SelfServ(TM) 4 and the NCR SelfServ(TM) 8 offer consumers the convenience of bypassing teller lines and quickly completing typical branch transactions, such as account opening, account maintenance and financial product research and purchase. By migrating routine transactions to self-service channels, tellers can dedicate more time to customer service, facilitating high-value product purchases and cross-sales.

According to NCR global research, tellers spend 90 percent of their time on basic account maintenance and payment transactions and just 10 percent interacting with customers. Increasing face-to-face customer service opportunities not only improves the overall customer experience, it helps branches cut down operational costs since typical self-service transactions cost up to 75 percent less than teller transactions.

"In today's highly competitive banking environment, financial institutions are making incremental changes at the branch-level to better serve customers and differentiate their brand. These types of operational improvements can be accelerated by self-service technology," said Michael O'Laughlin, senior vice president, NCR Financial Services. "At NCR, we are committed to developing best-in-class self-service technology. The new Financial Kiosk line has been designed to integrate into existing infrastructures and help banks achieve their branch transformation goals."

Designed with advanced touchscreen technology, the new NCR Financial Kiosks allow customers to easily pay bills, transfer funds and print statements through a secure self-service channel. Outside of basic banking functions, customers can search for loan, credit card and insurance rates, receive quotes and apply for a new product or service at the kiosk. They can even complete third party transactions, such as purchasing a ticket or paying a fine.

Both models offer compact and flexible configurations that will fit seamlessly into any branch or retail environment. Designed for a 24-by-7 environment, the SelfServ 4 and 8 feature high levels of availability and remote manageability and with NCR's <u>APTRA software</u> applications provide PCI and EMV compliance. The NCR SelfServ 4 is a cashless kiosk, ideal for non-cash transactions such as appointment check-in and account services, and the SelfServ 8 features cash deposit capability suitable for bill payments.

The NCR SelfServ 4 and 8 are just one part of NCR's branch transformation portfolio of hardware, software and services. NCR provides Branch Effectiveness Modeling (BEM) services to help financial institutions analyze customer volumes, transaction mix and service bandwidth in order to better understand the effectiveness of their branch network and how it can be improved. Using actual data gathered, proprietary tools and modeling experience, NCR consultants create scenarios that demonstrate exactly how changes will improve operations - an important function as banks around the world rely on branches as the physical representation of their brand and a key opportunity to interact with customers face-to-face.

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, public sector, telecom carrier and equipment organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Duluth, Georgia.

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