



NCR Launches Mobile Banking Platform to Help Banks Drive Adoption of Mobility within Multi-Channel Self-Service

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New global service integrates with online, kiosk, ATM and teller channels to offer seamless, integrated consumer experience

PARIS, Sep 16, 2011 (BUSINESS WIRE) --

NCR Corporation (NYSE: NCR) today launched NCR APTRA Mobile Banking 3.0, a new global mobile banking platform enabling banks to offer their customers banking services via downloadable apps, mobile browser or SMS. The solution provides all the features consumers need to manage their money on the move and enables banks to scale and integrate mobile with other online, kiosk, ATM and teller banking channels, helping to drive adoption of mobile banking and deliver new services across integrated channels.

Mobile banking usage rates by consumers have increased by 100 percent in a wide range of countries since 2010 according to TNS research. ABI Research predicts 400 million global consumers are expected to be using mobile banking by 2014.

NCR's new mobile banking platform builds on NCR's existing mobile banking experience and travel mobile services leadership, through its acquisition of Mobiqa, to provide support for more than 10,000 mobile devices, more than 600 wireless providers, and in more than 200 countries. The solution gives financial institutions a simple and fast way to set up a range of mobile banking services, such as account balances checks, transaction history, money transfer between accounts, bills payment, and branches and ATM location. The consumer interface is consistent across multiple devices and modes, providing support for multiple languages and currencies. NCR mobile banking also offers multi-channel enrolment, letting consumers sign up at ATMs, online or in-branch kiosks.

"Smart phone growth and financial inclusion are driving mobile banking adoption on a global scale," said Michael O'Laughlin, senior vice president, NCR Financial Services. "Our new mobile banking solution gives financial institutions a flexible and secure way to meet the immediate mobile banking needs of their customers. As importantly, it provides a platform that will scale with the explosion of device choice, mobile bandwidth growth and migration from SMS, to apps and next generation of mobile browsers using HTML5. As mobile devices become more central to how people manage their finances, mobile banking will need to evolve to deliver new services that leverage the advantages of the channel and integrate seamlessly with other self-service channels. Scheduling and managing appointments across the mobile and other channels, receiving e-receipts on transactions at the ATM and mobile check deposits are examples of how banks will create competitive advantage by delivering an integrated experience for their customers across banking channels."

APTRA Mobile Banking will serve as the core mobile solution as existing NCR solutions are extended to the mobile channel, giving financial institutions and their customers the full benefits of truly integrated multi-channel solutions.

Financial institutions will have the option to extend and customize the solution via NCR's Global Professional Services and can choose among multiple deployment and support models.

Learn more about NCR APTRA Mobile Banking 3.0 on [YouTube](#).

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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