



## NCR Begins U.S. Installations of APTRA Interactive Teller

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### Sussex County Federal Credit Union uses live, remote tellers over ATMs to provide better service to its members

DULUTH, Ga.--(BUSINESS WIRE)--Mar. 26, 2012-- [NCR Corporation](#) (NYSE: NCR) began installations of its virtual teller ATMs, [APTRA Interactive Teller](#), at [Sussex County Federal Credit Unions](#) during the week of March 19, beginning the proliferation of NCR's new technology designed to revolutionize the delivery of personal banking services.

NCR APTRA Interactive Teller lets consumers talk to a teller over an ATM, helping reduce customer wait times and staying open for business longer – such as during evenings and on weekends. (Photo: Business Wire)

NCR will begin additional installations at other financial institutions throughout the U.S., Canada, Australia and other countries during the next three months. APTRA Interactive Teller helps financial institutions resize their business model for delivering the traditional branch banking

experience. APTRA Interactive Teller gives cost-effective options for reducing customer wait times during busy periods of the day and staying open for business longer – such as during evenings and on weekends.

Sussex County Federal Credit Union (FCU) serves more than 18,000 members throughout Delaware. In 2011, Sussex County FCU installed personal teller machines equipped with early version uGenius video teller technology. The resulting efficiencies prompted Sussex County FCU to expand their delivery strategy across their ATM network, using NCR APTRA Interactive Teller ATM solution to facilitate. With APTRA Interactive Teller, customers at the ATM now have the choice of either self-service or a highly interactive, live audio and visual experience with a centrally based teller who can drive multiple transactions for them using remote processing technology, enabled by NCR's multi-function ATM capability.

"We've been able to serve members faster during busy times using the kiosk experience, and its received increasingly heavy transaction volumes," said Pamela Fleurette, CEO, Sussex County FCU. "By working with NCR to deploy APTRA Interactive Teller ATMs, we can move that virtual teller experience outside the doors of the branch, which will let us offer the service after hours and not just when the branch is open."

The efficiency and security created through the centralization of tellers enables financial institutions to transform their branch locations into more effective service and sales environments. APTRA Interactive Teller lets financial institutions offer access to teller services during non-traditional banking hours, build new small-footprint branches, and provide full teller services in areas not served by branches, all while taking advantage of the advanced features of NCR ATMs such as intelligent deposit, bill pay and new account and loan initiation.

"As branch transactions decline, financial institutions must find ways to continue to provide personal service at a lower cost," said [Nicole Sturgill](#), research director, Tower Group. "Teller centralization enables cost reduction while also expanding service hours, a winning combination for both financial institutions and customers."

NCR introduced APTRA Interactive Teller in 2011, in partnership with [uGenius Technologies](#) – a Utah-based pioneer in video banking solutions.

"Every financial institution is looking closely at how to redefine their branch experience. They want their branches to better differentiate themselves, enhance their brands, and offer enhanced services to their customers and members," said Michael O'Laughlin, senior vice president, NCR Financial Services. "NCR knows that technology can help banks and credit unions rethink the branch banking experience. APTRA Interactive Teller puts a human touch to technology, mixing efficiency with ease-of-use to help branch transformation become reality."

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

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