



## NCR Brings Live Video Teller Services to Canadian ATMs

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### FirstOntario Credit Union Becomes First in Canada to Deploy NCR APTRA Interactive Teller

MISSISSAUGA, ON--(BUSINESS WIRE)--Aug. 28, 2012-- [FirstOntario Credit Union](#), based in Hamilton, is the first Canadian financial institution to deploy [NCR](#) (NYSE: NCR) APTRA Interactive Teller, which enables customers to talk live to a remote teller at the ATM. [APTRA Interactive Teller](#) gives consumers access to branch services after the branch is closed and in areas not served by branches.

NCR APTRA Interactive Teller lets consumers talk to a teller over an ATM, helping reduce customer wa ...

Two-way video conferencing integrated within the ATM lets FirstOntario's members talk to and see a teller who can remotely drive the ATM transaction from a central location, guiding members through typical in-branch transaction via the ATM screen. Services offered include deposits,

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)

withdrawals, cheque cashing, loan payments, cash advances, and booking appointments with branch staff.

"FirstOntario introduced the first 'Personal Assisted Tellers' (PAT) in Canada two years ago and with NCR we're offering another first to our members. We pride ourselves on personal service and we wanted to bring that to the ATM to allow our members to get instant personal service when they want it," said Dave Schurman, executive vice president and chief operating officer, FirstOntario. "It expands our services and hours of operation, and enhances the functionality at the ATM by allowing members to conduct most of the transactions they would do in the branch right at the ATM screen with a live teller still driving the transaction for the member."

PATs are located at six FirstOntario locations and also will be available at four other locations by the end of the year. NCR APTRA Interactive Teller was launched last year in the U.S. and is now available to all Canadian financial institutions who want to offer round-the-clock banking services to time-strapped clients. The solution provides live teller services for clients who want the human touch, and also offers all of the latest ATM services, including intelligent deposit – a no-envelope technology soon to be released in Canada that lets customers deposit cheques and cash directly into the ATM and receive instant reconciliation via a receipt that includes images of the items they deposited.

"Financial institutions in Canada are under pressure to improve front-end productivity in their branches, freeing up staff to improve service delivery and generation. They're competing for more revenue and consumer loyalty, while reducing operational costs," said Linda Fitzgerald, president, NCR Canada. "NCR is working with banks and credit unions in Canada and around the world to reinvent the customer experience, deepen their relationship with clients, strengthen their competitive advantage and drive revenue by offering innovative products and services like APTRA Interactive Teller."

NCR introduced APTRA Interactive Teller in the U.S. in 2011, in partnership with [uGenius Technologies](#), a Utah-based pioneer in video banking solutions. The solution is currently being used by a number of U.S. financial institutions. NCR APTRA Interactive Teller runs on APTRA Activate software.

### About FirstOntario Credit Union

In business since 1939, FirstOntario Credit Union has more than \$2.9 billion in funds under management, serves over 85,000 Members and offers a full suite of banking products including daily banking, mortgages, lines of credit, loans and investments. FirstOntario operates 21 full service branches and two satellite branches serving 13 communities across the Hamilton, Halton, Niagara, Haldimand/Norfolk and Oxford regions and Membership at FirstOntario is open to anyone. FirstOntario is a proud advocate of the communities we serve and supports many important community organizations. FirstOntario is a founding sponsor for Hive Hamilton, and supports Co-operative Young Leaders (CYL) and youth at risk through Soupfest. FirstOntario also offers a scholastic bursary program and a microlending program in the Hamilton and Niagara regions. For more information please visit: [www.FirstOntarioCU.com](http://www.FirstOntarioCU.com) and [www.MyOwnBank.ca](http://www.MyOwnBank.ca).

### 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, 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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