



Salin Bank First in Its Market to Bring Longer Banking Hours to More Locations Through NCR Interactive Teller

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Bank to Begin Largest Installation to Date of NCR's Unique ATM-Based Interactive Video Technology

INDIANAPOLIS--(BUSINESS WIRE)--Oct. 15, 2012-- [Salin Bank's](#) tellers will be staying open for business longer and reaching their customers at their convenience, even though the bank branches' doors are locked. The family owned bank, which serves customers in northern and central Indiana, will begin the largest installation to date of [NCR](#) (NYSE: NCR) APTRA™ [Interactive Teller](#).

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

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)

The new video-based interactive technology allows customers to conduct transactions and receive banking services with a live, centrally based teller, who has complete control of the Interactive Teller machine. The simultaneous video and audio connection can help customers

complete 95 percent of the teller services that can be done inside a branch. NCR Interactive Teller will allow Salin Bank to offer teller services well beyond traditional branch hours; tellers will be available on Interactive Teller until 7 p.m. Mondays through Saturdays.

Using the ability to instantly deploy tellers to meet customer demand over the existing ATM network, Salin Bank will install Interactive Teller in the drive-through lane at most of its branch network for extended service hours and more personalized service. The bank also will install units in branch lobbies to help decrease wait times during busy branch hours, and several more units in new locations in order to reach underserved areas.

"NCR is at the forefront of the future of branch banking," said Bill Salin, president and chief executive officer, Salin Bank. "We're always exploring new ideas to help our customers, and we wanted to offer our clients longer hours and more locations – but without losing that personal touch. When we saw this technology in action, we knew this would be a winning combination for our customers, our employees and our business."

Beyond talking to a teller, Interactive Teller offers more services than can be conducted on an ATM or other self-service devices. For instance, customers can perform secure transactions without using a traditional ATM card and, like branch tellers, remote tellers can provide customers access to cash in their accounts in amounts over the standard ATM daily cash withdrawal limits.

"The efficiency and security created through the centralization of tellers enables Salin Bank to transform their branch locations into more effective service and sales environments," said Michael O'Laughlin, senior vice president, NCR Financial Services. "Interactive Teller lets Salin Bank offer access to teller services during non-traditional banking hours and provide full teller services in areas not served by branches, all while taking advantage of the advanced features of NCR ATM's such as intelligent deposit, bill pay, new account openings and loan initiation."

NCR began the first installations of Interactive Teller in March 2012, in partnership with uGenius Technologies – a Utah-based pioneer in video banking solutions. Salin Bank is working with QSI, Inc., on the purchase, installation and servicing of Interactive Teller. QSI has been an NCR solutions partner for more than a decade.

About Salin Bank & Trust Company

Salin Bank and Trust Company, a family-owned community bank, is one of the top ten chartered banks in Indiana with assets of more than \$750 million. Salin operates 23 banking centers in 10 Indiana counties serving Burlington, Columbus, Delphi, Edinburgh, Fishers, Flora, Fort Wayne, Galveston, Gas City, Kokomo, Lafayette, Logansport, Marion, Walton, West Lafayette, and Indianapolis.

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) is headquartered in Duluth, Georgia.

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