

First Data Certifies NCR APTRA Interactive Teller

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Certification enables dual ATM/teller functionality for First Data customers

DULUTH, Ga.--(BUSINESS WIRE)--Nov. 18, 2013-- NCR Corporation (NYSE: NCR), the global leader in consumer transaction technologies, today announced that First Data has certified NCR APTRA™ Interactive Teller for its network. The certification enables First Data's financial institution ATM-driving clients to use APTRA Interactive Teller for standard ATM transaction processing. First Data is a global leader in electronic commerce and payment processing.

APTRA Interactive Teller gives a live teller remote control of an ATM to conduct two way audio/video transactions with customers. 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 deposit automation, bill pay and new account and loan initiation.

"As the first processor to certify APTRA Interactive Teller to enable standard ATM transactions, First Data is unlocking the complete potential of the solution for our customers," said Mary Knich, vice president, ATM Solutions, First Data. "The video module allows financial institutions to extend teller services to more locations and efficiently extend service hours, and the traditional ATM self-service functionality provides return on investment even after teller hours are over."

Adding an additional 10 hours of branch service each week to a typical financial institution branch can cost as much as \$50,000 per year. APTRA Interactive Teller can conduct approximately 95 percent of typical teller transactions over the same timeframe at a fraction of the operational cost.

To date, NCR has installed APTRA Interactive Teller at more than 75 financial institutions in more than 30 U.S. states.

"By offering both live teller services and traditional ATM functionality, APTRA Interactive Teller works as a powerful component in a financial institution's retail network strategy," said Brian Bailey, vice president and general manager, NCR Branch Transformation. "Remote transaction processing helps make consumers' everyday lives easier by offering more services and assistance for complicated banking needs, such as check cashing and large cash withdrawals. With First Data, APTRA Interactive Teller also can deliver fast, trusted ATM transactions for consumers with simple needs such as cash withdrawals."

About NCR Corporation

NCR Corporation (NYSE: NCR) is the global leader in consumer transaction technologies, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables more than 450 million transactions daily across the retail, financial, travel, hospitality, telecom and technology industries. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with over 26,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

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