

## Royal Bank of Scotland Chooses NCR to Help Design and Deliver Convenience for Customers

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NCR Centre of Excellence in Dundee, Scotland, helps RBS deliver convenient services for customers; to install more than 2,000 NCR SelfServ ATMs

LONDON--(BUSINESS WIRE)--Nov. 22, 2013-- NCR Corporation (NYSE: NCR), the global leader in consumer transaction technologies, announced today that it is helping the Royal Bank of Scotland (RBS) deliver convenient banking services for its customers. This approach is underpinned by a significant investment by RBS between 2013 and 2016. NCR teams, especially those in NCR's Dundee Centre of Excellence, are helping achieve this by delivering advanced NCR SelfServ ATMs across the U.K. to meet RBS's customers' banking needs in new and more convenient ways.

NCR will install more than 2,000 NCR SelfServ ATMs over the next three years, including a large percentage that will enable cash and cheque deposit alongside traditional cash withdrawal capabilities. The program will enable RBS to respond to the demands of today's tech-savvy consumers by providing access to technology, such as advanced ATMs, on their terms.

Consumer experience is at the heart of this approach, enabling branch staff to spend more time making every day easier for RBS customers and less time dealing with cash, cheques and coins. Technology is an important aspect of this consumer experience and will shape how <u>bank branch network</u> models will evolve in the future.

"As we consider the radical changes we will have to make at RBS, we need to prepare for a future based on being there for our customers on their terms," said Ross McEwan, CEO at RBS. "I am delighted that NCR will provide a new generation of cash and deposit ATMs that will give our customers a much broader range of everyday banking facilities where and when they want them. Working closely with NCR's Centre of Excellence in Dundee, our Edinburgh-based technology team will deliver state-of-the-art equipment to convenient locations for our customers the length and breadth of the U.K."

Another example of RBS delivering convenient banking services for its customers is a new innovative business zone deployed in partnership with NCR at RBS's Dundee chief office. The zone is designed specifically to make banking for small business customers more efficient and convenient across the U.K. high street. NCR installed its industry-leading SelfServ ATMs with scalable deposit module (SDM). SDM allows bank customers to deposit cash and cheques in a mixed bunch and as a single transaction to make deposits significantly faster and easier. The SelfServ SDM deployment at RBS is the first in the U.K. Customers also can deposit bulk coin and exchange cash for rolled coin – another first in the U.K. - giving small businesses a fast and easy solution to their coin requirements.

"Retail banking combines people, technology, and distribution to provide speed and convenience for consumers while unleashing efficiencies for banks," said Andy Heyman, senior vice president, NCR Financial Services. "The industry is in the midst of a transformation. Many of our customers large and small launched significant programs over the last 18 months including RBS who we are proud to consider a partner. We are pleased to be working with them on delivering convenient services for their customers, as they seek to transform their business, provide their customers with a great experience, and grow their brand."

## **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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