



Cathay United Bank is First Bank in Taiwan to Deliver Personalized ATM Transactions via NCR APTRA Connections

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Makes life easier for customers with personalized greeting message, pre-select withdrawal amount, bank transfer and bill payment options

TAIPEI, Taiwan--(BUSINESS WIRE)--May 20, 2014-- [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, today announced that [Cathay United Bank](#) ("CUB") has become the first bank in Taiwan to provide personalized automated teller machine ("ATM") transactions by using NCR APTRA Connections software. APTRA Connections enhances the customer experience while also supporting a bank's targeted marketing programs. NCR partnered with [Pershing Systems Corporation](#), a renowned information technology reseller in Taiwan. CUB is the fourth largest ATM deployer in Taiwan with more than 1,900 ATMs.

APTRA Connections is now running on about 180 units of NCR SelfServ ATMs and 120 units from another vendor. Most of these ATMs are installed at busy locations, primarily in metro stations to provide customers with personalized services. CUB is also planning to extend the new features to its entire ATM network gradually.

APTRA Connections enables CUB to recognize their customers and display personalized greeting message. CUB customers can customize their ATM menu by pre-selecting favorite transaction options that include their usual cash withdrawal amount, bill payment and bank transfers, resulting in fewer screens to navigate and save time – as much as 33 percent faster than a typical transaction.

The new features have made a typical CUB customer's life easier, for example he can simply pre-select his regular monthly transactions like house mortgage, cross-bank transfer to his kids' tutor, credit-card payment and cash withdrawal in one go with just a few clicks.

In the next stage, CUB customers will also be able to choose their own theme as personalized ATM menu background. CUB is also planning to use APTRA Connections to deliver target marketing programs, in order to capture one-to-one marketing messages and customer responses. In addition, CUB will be able offer some of its available online banking services on ATMs very soon, such as bill payment, donations, and telecom bill and fixed line broadband payments.

"Today's consumers are pressed for time and wish to be individually recognized by their financial institution. By providing our customers with clear, consistent and personalized information, we are delivering our banking customers with more unique consumer experiences and faster ATM transaction speeds. We have received positive customer feedback since the new features were introduced, and there is a significant increase in the number of customers who pre-select their favorite transactions every month," said D.I Li, CEO of Pershing Systems Corporation. "We have been partnering with NCR for 24 years, and the NCR professional services team has done an excellent job in rolling out APTRA Connections. The solution is easy to integrate with CUB's information system, allowing it to offer time-to-market transactions or services with maximum efficiency and minimal cost, as well as increasing customer satisfaction and loyalty.

"Relationships between consumers and banks are changing as expectations evolve, reversing from the traditional business to consumer approach to a new consumer to business relationship," said Keith Au, general manager of Hong Kong & Taiwan, Financial Services, NCR Corporation. "APTRA Connections enables CUB to capture consumer preferences, along with information already held about channel usage and interaction history, can be harnessed to deliver not only highly personalized messages, but also highly personalized, timely and relevant services."

About Cathay United Bank

Cathay United Bank was founded on 20 May, 1975 with a history of 38 years. It operates 165 branches in Taiwan, six overseas branches, and four representative offices with over 7,000 staff and a capital of NT\$64.7 billion.

About Pershing Systems Corporation

Founded in 1982, Pershing Systems Corporation (PSC) employs approximately 150. Near 30 years since its founding, it strives to expand its distribution businesses with all of its staff from hardware to software. Its businesses started with product sales and have now expanded to provision of the professional system integration, IT professional maintenance services and solution development. By providing value-added services, such as training, consulting, and technical services, it hopes to actively build a professional image in distribution channels, professional services, and financial solutions.

As an agent, PSC has cooperated with worldwide renowned IT companies, such as IBM, NCR, Microsoft and VMware for many years, and received several awards and recognitions from companies.

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 485 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with approximately 29,000 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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Winnie Sze, 852 2975 6948

winnie.sze@ncr.com