



Financial Institutions Running Assisted-Service Technology Overwhelmingly Choose NCR

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NCR Interactive Services puts human touch back into banking

DULUTH, Ga.--(BUSINESS WIRE)--Jun. 3, 2014-- Technology can be personal. Over the past several years, "assisted service" has taken the retail banking industry by storm, merging technology and people to put a human touch back into banking. Assisted service allows consumers to receive all the benefits of self-service convenience and accessibility with the added benefit of personal staff interaction. Of the more than 100 financial institutions that have implemented assisted-service strategies globally, 98 percent chose NCR Corporation (NYSE:NCR), the global leader in consumer transaction technologies.¹

"When consumers need to interact with their financial institution, the financial institution must make the most of that interaction – whether in person or remotely – to deeply connect with and engage with them, or risk losing them to a competitor," said Ed O'Brien, director of banking channels, Mercator Advisory Group. "Banking customers are increasingly embracing assisted-service options, and having these options can often improve the overall customer experience and ultimately customer satisfaction, particularly with high-frequency ATM and mobile banking users."

As the leader in assisted-service technology, NCR has introduced a portfolio of products that help banks deepen consumer relationships, boost staff efficiency and increase revenue. NCR Interactive Services is a set of software solutions that offers both assisted-service and self-service transactions to transform the customer banking experience. Customers can start their transaction in self-service mode as normal, with help on hand at any time during the transaction. This could be remote assistance with an on-screen video teller or in-person assistance with a member of branch staff. With Interactive Services, banks can offer service efficiently in different locations and at different times of the day, all through one scalable, server-based software solution. This means staff can spend more time on value-added sales and service activities.

NCR's Interactive Services portfolio includes:

- **Remote assisted service:** With NCR Interactive Teller, customers can bank with a live video teller and conduct up to 95 percent of typical teller transactions, extending its capabilities far beyond that of today's ATMs. Interactive Teller allows a live teller to take remote control of the device while engaging the customer over two-way video, providing a personalized experience. Video collaboration and transaction processing can both reduce operating costs by centralizing tellers across multiple branches, while still connecting customers and tellers in a face to face, highly personal engagement.
- **In-person assisted service:** NCR Interactive Banker unlocks a modern branch experience, tying an advanced financial services kiosk to sophisticated teller software so branch employees can move from one station to another with complete visibility of customers' needs and personalities through robust customer data transmitted to a tablet PC. Interactive Banker helps financial institutions rethink their branch environment, including reducing the size of branch footprints.

"Our financial institution customers share a similar strategy: they believe in the power and importance of their people," said Brian Bailey, vice president of Marketing and Strategy, NCR Financial Services. "Our goal was to create technology that puts the human touch back into banking. Through NCR Interactive Services, banks and credit unions are able to maintain customer engagement with their staff – interaction that is so critical to consumers' experience and satisfaction."

Interactive Banker can help financial institutions increase annual branch operating profit by up to \$300 per square foot.² NCR is the pioneer and market leader in video banking, and more than 100 customers in more than 40 states and provinces across North America have chosen Interactive Teller, and in other countries around the globe.

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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Notes

(1) Based on NCR estimates

(2) Based on NCR and industry data

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