

GECU Selects NCR for Digital and Physical Banking Experiences

August 19, 2014 at 8:00 AM EDT

Credit union looks to unlock seamless member experiences through powerful combination of digital banking services and interactive, remote video software

DULUTH, Ga.--(BUSINESS WIRE)--Aug. 19, 2014-- GECU is bringing convenient, intuitive, and easy-to-use services across both its digital and physical channels through the innovative technology of <u>NCR Corporation</u> (NYSE: NCR), the global leader in consumer transaction technologies. GECU, a \$2 billion-asset credit union serving more than 315,000 members in West Texas and Southern New Mexico, provides its members with online and mobile digital banking services from <u>Digital Insight</u>, an NCR company, while also installing <u>NCR Interactive Teller</u> in new neighborhood branches. Interactive Teller allows members to bank with the same personal service from a teller that GECU's members have received for over 80 years.

GECU has agreed to renew Digital Insight's suite of SaaS solutions including Online Banking, iOS and Android mobile and tablet banking, Remote Deposit Capture, FinanceWorks and Purchase Rewards.

"It is always our mission to provide our members with the best possible services and products to help them fulfill their financial goals. NCR and Digital Insight uniquely understand the need to deliver a seamless experience – regardless of what service channel meets their lifestyle and needs," said GECU President and CEO Crystal Long. "Through NCR's digital and physical technology portfolio, we are able to offer expanded hours which truly deliver a holistic banking experience to make our members' lives easier."

Financial institutions are continuing to adopt mobile services as mobile banking becomes more popular. According to a Digital Insight study¹, mobile consumers access their financial information 66 percent more frequently than online, non-mobile consumers. Additionally, consumers using online, mobile and tablet log in approximately 30 times a month compared to consumers who only use online banking and log in less than 10 times a month.²

"Credit unions, such as GECU, see the value in maintaining a multi-touchpoint relationship with their members to meet their needs whenever or wherever they are," said Jeff Hughes, general manager of Digital Insight and CTO of NCR Financial Services. "We believe that creating consistent and seamless banking channels will improve the efficiency of credit unions and allow them to unlock amazing experiences for their members."

Interactive Teller allows a live teller to engage the member 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 members and tellers in a face to face, highly personal engagement. In addition to typical teller transactions, GECU will offer account opening and virtual lending services through the Interactive Teller platform.

Suggested Links:

Gain more banking insights at <u>Banking.com</u>. Follow Digital Insight at @Digital_Insight on <u>Twitter</u> and like them on <u>Facebook</u>. Follow GECU at @MyGECU on <u>Twitter</u> and like them on <u>Facebook</u>. Follow NCR at @NCRCorporation on <u>Twitter</u> and like them on <u>Facebook</u>.

About GECU

GECU is locally-owned by its more than 315,000 members. GECU has locations throughout El Paso, Socorro and Horizon City and offers online banking, mobile banking and over 32,000 free ATMs as part of its nationwide surcharge-free ATM Co-op network. GECU hosts free financial education seminars throughout the year to promote financial literacy in our community. GECU, with more than \$2 billion in assets and nearly 700 employees, is federally insured by NCUA. Visit GECU's website at www.mygecu.org for more information.

About Digital Insight

Digital Insight, an NCR company, helps banks and credit unions achieve their goals and grow by offering innovative online and mobile banking solutions that make it easier for consumers and businesses to manage their money. Our proven banking innovations give financial institutions the flexibility and control to engage more, increase retention and cross-sell effectively.

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.

Web sites: www.ncr.com, www.ncrsilver.com Twitter: @NCRCorporation Facebook: www.facebook.com/ncrcorp LinkedIn: www.linkedin.com/company/ncr-corporation YouTube: www.youtube.com/user/ncrcorporation

¹ Internal study of 36 Digital Insight FI customers, July 2009 through March 2014

² Internal Internet Banking/Mobile study of 7 Digital Insight financial institution customers, March 2014

Source: NCR Corporation

GECU Stephanie Quiroz, 915-774-8225 Stephanie.quiroz@mygecu.org or NCR Corporation Jeff Dudash, 770-212-5091 jeff.dudash@ncr.com