



NCR Changing the Face of Branch Banking

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Team in Salt Lake County, Utah, designing technology that revolutionizes the way financial institutions connect, interact and transact with consumers and businesses

DRAPER, Utah--(BUSINESS WIRE)--Oct. 24, 2014-- The bank branch is poised to change more in the next 18 months than it has in the previous 30 years combined. And the innovation fueling that change is being built by a team just outside of Salt Lake City.

NCR Corporation (NYSE: NCR), the global leader in consumer transaction technologies, today opened a new office to accommodate its team of software developers and engineers building the latest in bank branch technology. The 50-person team, previously located in Sandy, Utah, is moving to a new, state-of-the-art location in Draper. The NCR team in Utah is responsible for the development of NCR Interactive Services, a portfolio of technology that expands and deepens consumer relationships with banks; included in that portfolio is NCR Interactive Teller, which allows virtual tellers to take remote control of an ATM and engage in a two-way audio and video interaction with customers.

More than 110 financial institutions in North America have chosen NCR Interactive Services to transform their retail banking network. Dozens more have begun implementing Interactive Services in the Middle East, Asia Pacific and Europe.

"NCR is an influential company in many industries, and it is exciting to see that they are transforming the future of branch banking through people working in Utah," said Val Hale, executive director of the Utah Governor's Office of Economic Development (GOED). "The pioneering spirit continues to grow in Utah and is driving new experiences in the banking industry. We want to congratulate NCR and the team in Draper for their success and innovation."

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. 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.

NCR established its presence in Utah with the acquisition of uGenius Technology in 2013. NCR projects more than \$150 million in branch transformation revenue in 2014, and members of the Utah team recently were recognized with NCR's prestigious C.K. Prahalad Award for Disruptive Innovation.

"Since joining NCR, our team has been able to take our vision for the future of branch banking to financial institutions around the world. Thanks to the drive and innovation of our team in Utah and our colleagues around the world, we are changing the way people bank and the way they think about their bank branch," said Jed Taylor, general manager, NCR Interactive Services. "We're excited to continue and expand on this work in our new offices in Draper."

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.

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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