



## Fubon Bank First to Transform Branch Banking in Greater China with NCR Video Teller Technology

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*NCR Interactive Teller enables Fubon to deliver a smart branch strategy to bank with live tellers in a smaller footprint*

HONG KONG--(BUSINESS WIRE)--Nov. 20, 2015-- [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, today announced that [Fubon Bank](#) (Hong Kong) Limited ("Fubon Bank") has become the first bank in Greater China to introduce NCR Interactive Teller to transform its traditional branch banking and enhance customers' banking experiences. NCR's software-based Interactive Teller technology allows live tellers at the customer service center to take remote control of an ATM inside a branch to assist customers with up to 95 percent of transactions typically completed by tellers at counters.

The NCR Interactive Teller units are now available at Fubon Bank's recently remodeled branch at Queen's Road East in Wanchai and will also be available in a new branch to be opened in the Western District in late November. The new solution allows Fubon Bank customers to execute branch banking transactions such as cash deposits, check deposits, check encashment, cash withdrawals, setting up time deposits, and account transfers.

"Fubon Bank always strives to delight our customers with a service-centric approach by leveraging innovative technologies to enhance our customers' banking experiences. With the high cost of running bank branches in Hong Kong, NCR Interactive Teller technology is the premier solution to help redefine our branch banking experience and transform our retail network strategy," said Carmen Yip, Executive Vice President & Head of Retail Banking Group, Fubon Bank. "NCR Interactive Teller puts a human touch to technology, mixing efficiency with ease-of-use. From now on, Fubon Bank is able to offer teller service to customers in a smaller footprint."

With the NCR video teller technology, a live teller located at Fubon's Customer Service Centre takes control of an ATM at the branch and instantly serves customers over two-way video, which helps to provide a more personalized experience. NCR Interactive Teller offers similar services as a teller over the counter offers. For instance, customers can withdraw money from their bank accounts without using a traditional ATM card and passwords, and like branch tellers, remote tellers can introduce bank products and services to customers after completing bank transactions. In addition, customers can have private conversation with the remote teller by using a handset.

"In Hong Kong, branch space is precious. NCR Interactive Teller allows banks to transform their branch locations into more effective service and sales environments, and release in-branch staff to better focus on sales and services," said Keith Au, general manager of Hong Kong & Taiwan, Financial Services, NCR Corporation. "NCR Interactive Teller software offers a powerful combination: live video teller transactions for an interactive, personal experience or an unassisted ATM transaction for fast, always-on service. Fubon Bank customers will appreciate the increased convenience and the flexibility of choice on how they interact at this flexible channel."

Fubon Bank has plans to bring NCR Interactive Teller technology to additional branches in 2016.

An internal study done by NCR showed that implementation of NCR's Interactive Teller resulted in a 33 percent reduction in transaction time and the cost-per-transaction is 40 percent more economical compared to a branch teller transactions.

Since introducing the technology in 2013, NCR Interactive Teller technology has been deployed by more than 200 financial institutions around the world.

\*Opening Hours of Fubon Bank's Queen's Road East Branch:

From now until 19 January, 2016

Monday – Friday 9:00 a.m. – 5:00 p.m.

Saturday 9:00 a.m. – 4:00 p.m.

Sunday 12:00 p.m. – 4:00 p.m.

Closed on Public Holidays.

### About Fubon Bank

Fubon Bank (Hong Kong) Limited ("Fubon Bank") is a wholly owned subsidiary of Fubon Financial Holding Co., Ltd. ("Fubon Financial Holdings"), a leading financial services group in Taiwan which is engaged in institutional banking, consumer finance, wealth management, investment management and insurance. Fubon Financial Holdings is now the only Taiwanese financial institution with banking subsidiaries in China, Taiwan and Hong Kong. Fubon Bank operates 22 branches, 2 Securities Services Centres and 1 Personal Loan Centre in Hong Kong, providing a wide range of financial services encompassing consumer and wholesale banking, wealth management, financial markets, securities brokerage and investment services. Fubon Bank holds an A-2 short-term, BBB+ long-term rating from Standard & Poor's. The rating reflects Fubon Bank's strong capitalization, good liquidity and sound asset quality.

### 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 550 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 over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in

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