



## Fintech Pioneer Konew Financial Express Revolutionizes Property Mortgage Loan Services in Hong Kong with NCR Video Teller Technology

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*NCR Interactive Teller enables Konew to introduce "ProPocket" for customers to get speedy loan approval and cash on the spot*

HONG KONG--(BUSINESS WIRE)--Feb. 29, 2016-- [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, today announced that [Konew Financial Express Limited](#) ("Konew Financial Express") has revolutionized property mortgage loan services and adopted financial technology in Hong Kong with "ProPocket", an innovative self-service solution that offers customers an easy and convenient way to apply for property loans, re-finance and withdraw cash powered by NCR Interactive Teller. The new technology allows a live remote Konew Customer Services Officer to assist customers over a self-service device.

The first "ProPocket" service point enabled by NCR Interactive Teller is located at No.732, Nathan Road, Mongkok. The service offers integrated features such as cash withdrawal, video conferencing, document scanning and digital signature. Customers can apply for loans by simply carrying the required approval documents and visit NCR Interactive Teller to get live assistance through video conferencing with Konew's Customer Services Officer in filling-out and scanning necessary documents for application and authentication. Once the loan is approved, Konew's Customer Services Officer advises the customer on the approved loan amount and the interest rate, and helps them to sign-off necessary loan agreements using digital signatures. It allows the customer to withdraw cash right away using the ATM and eliminates the time-consuming process of going to law firms to sign-off agreements and wait for bank transfers.

"Over the past years, Konew has been committed to offering express loan service to property owners. We are excited in leveraging NCR's video teller technology to be the first in Hong Kong in launching such an innovative loan service to transform our business and customer experiences," said Wing Chan, Executive Director of Konew Financial Express Limited, "The NCR technology has enabled us to offer loan approval and immediate cash together to solve our customers' urgent needs for cash and eliminating the wait time for bank transfers compared to face-to-face application. Now, customers can either go to our office in Central for face-to-face application or can simply visit 'ProPocket' in Mongkok. We are planning to deploy more service points should this pilot be successful."

Konew Financial Express keeps a flexible and ever-changing attitude, it strategically combines the concept of loan services and café where customers can enjoy coffee and dessert when waiting for loan application. While waiting for the loans to be approved, which can be as fast as 15 minutes, customers can enjoy a free dessert meal at the Cafe with a coupon printed on the receipt generated from the video teller machine.

"This is another powerful example on how NCR Interactive Teller can allow financial institutions to transform their customer services and business in an innovative way," said Keith Au, general manager of Hong Kong & Taiwan, Financial Services, NCR Corporation. "We are pleased to see that financial institutions of all sizes in Hong Kong are now re-thinking their sales approach by using consumer-friendly technologies such as Interactive Teller. Konew Financial Express is taking the lead in living out its business mission by creating a new and innovative approach to making property loan service fast and convenient."

The "ProPocket" service is available Monday to Friday from 9 am to 7:00 pm and Saturday from 9 am to 1 pm.

Since introducing the technology in 2013, NCR Interactive Teller technology has been deployed by more than 200 financial institutions around the world. In Hong Kong, NCR Interactive Teller has also been deployed by Fubon Bank.

### About Konew Financial Express Limited

Konew Financial Express Limited is a principal member of the Konew Finance Group. It provides quality and professional one stop mortgage service to customers. It has well-established branch in Hong Kong, China and Taiwan. Recently, Konew is focusing on financial technology.

Established in 1997, Konew Financial Express specializes in providing flexible, convenient and reliable first and second mortgage services. We strive to strengthen the brand reputation and differentiate ourselves with the others with a performance pledge of "15 minutes approval, 24 hours cash withdrawal", and our innovative culture is driven by the Company's core value- "Freshness" to meet the ever-changing market. Konew undertook a major re-branding in 2004 and successfully created a professional and innovative image in the market.

Web site: [www.konew.com](http://www.konew.com)

### 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 the United States and other countries.

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