

NCR-Powered Mobile Banking Applications Dominate 'Best of' Category in Independent Study

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NCR's Digital Banking customers in the US represent eight of 2016's Top 10 mobile banking apps, including the best overall, Eastman Credit Union

DULUTH, Ga.--(BUSINESS WIRE)--Jan. 18, 2017-- <u>NCR Corporation</u> (NYSE: NCR), a global leader in omni-channel solutions, today announced that eight of the top 10 mobile banking apps are powered by NCR's Digital Banking solutions portfolio, according to <u>MagnifyMoney</u>'s third-annual <u>Mobile</u> <u>Banking App Study</u>. This is the third year in a row that NCR's community financial institution (CFI) customers were honored in the '10 Best Overall' category.

The study named <u>Eastman Credit Union</u>, a financial services cooperative with over \$3.1 billion in assets and serving over 155,000 members at over 20 branches in Northeast Tennessee, Southwest Virginia and Texas, as the 'Best Overall App.' NCR worked closely with ECU to build and deploy its mobile app to provide a better customer experience.

"At Eastman Credit Union, we strive to provide our members with the best products and services and our mobile applications are no exception," said Darrell Dinsmore, VP Information Technology at ECU. "By partnering with NCR, an industry leader, we are able to offer our members a best-in-class mobile solution that meets their needs when it comes to managing their finances on the go."

Of the apps honored, NCR also powers: ESL Federal Credit Union (New York), Redstone FCU (Alabama), SEFCU (New York), Wright-Patt Credit Union (Ohio), Tower Federal Credit Union (Maryland), Delta Community Credit Union (Georgia), and Hudson Valley FCU (New York).

"It is extremely exciting to see so many NCR customers once again highlighted as providing best-in-class, deeply engaging and satisfying mobile experiences to their users," said José Resendiz, Vice President and Financial Services Leader, NCR. "These high ratings are a testament of NCR's commitment to deliver industry leading mobile banking applications for financial institutions. We use design thinking to create easy-to-use experiences that proactively solve real customer needs with the latest in technology."

MagnifyMoney compiled the ratings of iOS and Android banking apps from over 100 of the biggest banks and credit unions, including the 50 largest banks and 50 largest credit unions along with a selection of top online direct banks. The data, collected from the iTunes and Google Play stores the week of November 30, 2016, was used to create a composite 1 to 5 rating, factoring a weighted average of the ratings from both the iOS and Android platforms. MagnifyMoney then ranked each app based on its user rating score.

"In the past five years, adoption of mobile banking more than doubled, while the number of people banking on tablets increased more than eightfold," said Nick Clements, founder of MagnifyMoney.com. "Mobile banking is a lifeline for more and more customers and the top rated apps on MagnifyMoney's list deliver on reliability and simplicity."

NCR's 2017 product roadmap will continue to deliver the most feature-rich apps designed to bring powerful and optimized functionality to its mobile solutions offers.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, 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.

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