Riding the Wave of the Future: NCR Demonstrates RFID For Branch Banking

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TORONTO--(BUSINESS WIRE)--Oct. 11, 2006--NCR Corporation (NYSE:NCR) today demonstrated how radio frequency identification (RFID), a technology associated with the retail, manufacturing and transportation sectors, can be used to make branch banking a more personalized experience. NCR's look at how RFID could change the way that consumers bank is on display Oct. 11-12 at the annual RBC Financial Group Applied Innovation Symposium in Toronto.

NCR's new concept for the bank branch is the RFID Branch Portal, an archway equipped with RFID readers that scan information from RFID microchips embedded in a bank card, cell phone or personal digital assistant (PDA). With this permission-based, in-branch service, a customer's information could be sent electronically to the branch-counter staff, branch manager or loans officer, alerting them that a special customer has just entered the branch.

According to NCR's Mark Grossi, chief technology officer for NCR's Financial Solutions Division, "RFID dates back to the early 1940s, but only in the last few years have we begun to see the real potential for this technology."

"Within the banking sector, RFID technology could be used to enhance the consumer experience in the branch, and also allow banks to deliver more personalized VIP service - when it is most relevant and valuable to the customer," said Grossi.

For example, information from the RFID-enabled bank card could allow counter staff to address the customer by name or provide "no-lineup" service to special customers. Other examples might involve a branch manager using the alert signaled by the RFID card to remind customers that their term deposit is maturing shortly, and to give them an opportunity to discuss various reinvestment options during their in-branch visit. Or perhaps a customer's pending car loan application has just been approved. The customer could be invited to complete the paperwork, on the spot.

"RFID technology has the ability to take customer service to the next level by personalizing the relationship consumers have with their banks. Along with increased customer service, the RFID technology implementation will be designed to ensure that consumer privacy and security are safeguarded," said Grossi.

The NCR demonstrations also showcase the latest security features for the automated teller machine (ATM). As Grossi explained, "In 2004, we demonstrated how a cell phone equipped with an RFID chip could be used for 'contactless' communication with an ATM. In 2005, the focus was on how biometric technologies like fingerprint recognition could provide an increased dimension of security at the ATM. Today, we are connecting all the dots with a fully loaded, highly secure Personas M Series 76 ATM that is equipped with a broad range of fraud-prevention and security features."

Featured on this enhanced ATM is a card reader that supports the global EMV-certified chip-based card initiative, a new security standard aimed at reducing counterfeit card fraud and card skimming. Other security features include an integrated biometric (fingerprint recognition) device and NCR's award-winning Intelligent Fraud Detection (IFD) technology which can sense any changes to the ATM environment. IFD reacts when a fraudulent device is added to or removed from the ATM, immediately triggering alarms and real-time alerts, even before any compromise has taken place. IFD is specially designed to prevent criminals from successfully copying or trapping a card, trying to use cameras to video the consumer's personal identification number (PIN) or attempting to trap the cash. Rounding out the latest security measures are PIN pad privacy shields and customer privacy panels located on both sides of the terminal.

Also on display is NCR's enhanced suite of ATM security measures - known as NCR Secure(TM) - unveiled earlier this year to help financial institutions in their ongoing effort to maintain the security of the popular self-service banking channel. NCR Secure is designed to help the industry anticipate, plan and implement strategies to maintain consumer trust in the ATM channel. Based on a holistic approach to ATM security, NCR Secure provides the broadest range of fraud-fighting strategies, including NCR's global security consultancy, award-winning hardware and software technology and end-user strategies to heighten consumer awareness of best practices.

About NCR Corporation

NCR Corporation (NYSE:NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's Teradata(R) data warehouses, ATMs, retail systems, self-service solutions and IT services provide Relationship Technology(TM) that maximizes the value of customer interactions and helps organizations create a stronger competitive position. Based in Dayton, Ohio, NCR (www.ncr.com) employs approximately 29,300 people worldwide.

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