



Latest NCR ImageMark Technology Offers Early Review to Help Reduce Bank Exposure to Risk and Extend Regulatory Compliance

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Software Identifies Suspect Deposits, Speeding up Decision-Making

and Slowing Down Fraud

DAYTON, Ohio--(BUSINESS WIRE)--Nov. 14, 2006--With the increase in check fraud and subsequent regulatory compliance issues, financial institutions (FIs) are looking for ways to reduce exposure to risk while protecting customers. NCR Corporation (NYSE:NCR) today announced the release of ImageMark(TM) Deposit Review, a new software application designed to address these issues by extending and enhancing the FI's current compliance and risk initiatives.

NCR's new ImageMark(TM) Deposit Review allows FIs to detect, isolate and evaluate "suspect" check deposits early in the check processing process -- before posting or image exchange occurs. This approach, the first-of-its-kind on the market, speeds up decision-making for items in question into the first day of processing, reducing fraud and adjustment costs.

ImageMark Deposit Review is a flexible application that includes a browser-based review function. This new application can run parallel to NCR's ImageMark Transaction Manager for check-processing workflow, merging in before or after balancing without increasing the overall processing time. Using advanced analytics, rules are programmed into the application to flag items such as deposits for new accounts, high-dollar values, high-risk customer profiles as well as the bank's own unique requirements. An FI can program different rules for various purposes or banking channels and update them quickly and easily to accommodate new regulations or new fraud types. Since the review function is thin client-based, it does not need to reside within operations or the FI, but can be placed wherever the expert reviewer resides.

ImageMark Deposit Review can also provide images and data for the items in question to the bank's current risk and compliance systems, enhancing those systems and increasing controls while protecting the FI's investment in current systems. This application also provides management and reporting capabilities to assist with the identification of trends and other important reporting and decision-making factors.

"Financial institutions today need to be ever more vigilant in their review of check deposits. ImageMark Deposit Review provides an early warning for suspect items before they become costly or risky transactions," said Dick Wheeler, assistant vice president of global product management and marketing for NCR's Payment and Imaging Solutions group.

Added Wheeler, "ImageMark Deposit Review is another example of how NCR customers benefit from over 40 years of NCR expertise in the check-processing industry. Our track record of developing the most efficient workflow to streamline the acceptance and validation of check deposits is unmatched in the industry. This new product augments that workflow by increasing the accuracy of check processing and helping to reduce overall risk."

NCR provides complete implementation and support services to ensure a smooth integration of ImageMark Deposit Review into the FI's current processing environment.

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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