



Peoples Bank of Alabama Helps Their Customers Save Time and Money Through Innovative ATM Technology from NCR

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NCR's advanced hardware and software solutions help improve bank's speed of delivery and customer service

DULUTH, Ga.--(BUSINESS WIRE)--Dec. 12, 2011-- Peoples Bank of Alabama is the first community bank in the state of Alabama to deploy NCR SelfServ ATMs with scalable deposit module (SDM), which makes the deposit portion of an ATM transaction twice as fast. The bank will improve its transaction processing by running advanced NCR software, including NCR APTRA Passport across its ATM network.

A new customer to NCR, Peoples Bank of Alabama is deploying 30 NCR SelfServ ATMs with SDM, which is the only technology in deployment that allows consumers to deposit both cash and checks simultaneously, in any orientation, through a single slot. This consumer-friendly technology makes ATM deposits faster and easier, and helps banks improve the customer experience.

"Peoples Bank of Alabama is dedicated to helping our customers save time and money. Working with NCR to offer our customers the latest in ATM technology made perfect sense, as NCR SelfServ ATMs with SDM were the fastest and easiest deposit-taking ATMs that we saw," said Chris Sawyer, president, Peoples Bank of Alabama. "And with NCR's APTRA software, we'll be able to improve the speed and efficiency of our back office processing."

In addition, the bank will run NCR APTRA ATM Passport, which seamlessly integrates the ATM Deposit transactions with their item processing provider for deposit review and validation. This technology will enable Peoples Bank of Alabama to decrease the back office costs associated with the processing of these transactions. Also, the transactional information is made available almost immediately for deposit review, which mitigates the risks associated with any remote deposit capture channel used by the consumer.

"NCR has made software and hardware innovation around the ATM channel a priority, so that we can help institutions such as Peoples Bank of Alabama deliver the best experience possible for their customers," said Michael O'Laughlin, senior vice president, NCR Financial Services. "With our SDM technology and robust software including APTRA ATM Passport, the bank can have confidence in its ATM network."

NCR SelfServ ATMs have been purchased by financial institutions in more than 110 countries around the world. NCR has been the global market share leader in ATMs since 1986 — 24 consecutive years¹.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a global technology company leading how the world connects, interacts and transacts with business. NCR's assisted- and self-service solutions and comprehensive support services address the needs of retail, financial, travel, healthcare, hospitality, entertainment, gaming, public sector, telecom carrier and equipment organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Duluth, Georgia.

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Notes:

(1) Based on research from Retail Banking Research (RBR) and NCR internal data.

Source: NCR Corporation

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