



## **Anheuser-Busch Employees' CU and American Eagle CU Extend Mobile Banking to Scan Checks Using NCR's Software**

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### **NCR APTRA Passport allows members to safely deposit checks from their mobile phone**

DULUTH, Ga., Oct 10, 2012 (BUSINESS WIRE) --Anheuser-Busch Employees' Credit Union (ABECU) and American Eagle Credit Union (AECU) have deployed NCR APTRA Passport software for mobile, enabling members to use their mobile device cameras to scan and safely deposit checks while at home or on the go.

St Louis-based ABECU and its AECU division serve more than 110,000 members nationwide, providing a full range of financial services.

NCR APTRA Passport software is integrated with the credit union's mobile banking applications, enabling members to send images of scanned checks easily and safely directly to the credit union's back-office processing center. ABECU is using NCR APTRA Mobile Banking.

The process is simple. From the credit union's mobile banking app, members choose a "deposit check" option and are prompted to take a photo of the front and back of the check. After confirming the value of the check, the check will begin the back-end deposit process, which can take 1-3 days. Members are asked to retain the check for 7 days for record keeping purposes, after which the check can be destroyed.

"More than 1,200 checks were deposited during the first 30 days our eDeposit service was offered," said Calvin Curdt, vice president of Information Systems, ABECU. "As mobile banking continues to grow, we will continue to enhance the functionality and convenience of our mobile account access. It's simply another way to give our members access, whenever they want, wherever they want."

NCR APTRA Passport hub software sits on the credit union's enterprise and enables scanned checks to be handled directly by its back-office processing system. The solution automates the check transaction process and is capable of handling scanned checks from multiple channels.

"By delivering faster, easier check deposits not only does APTRA Passport help maximize opportunities for cost savings, operational efficiencies and revenue growth, but it also enhances the overall member experience," said Michael O'Laughlin, senior vice president, NCR Financial Services.

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