

## Coastal Federal Credit Union Enables Members to Scan Checks Using NCR Mobile Software

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## NCR APTRA Mobile Banking, now integrated with NCR APTRA Passport, further empowers members to bank wherever and whenever they want

DULUTH, Ga.--(BUSINESS WIRE)--Nov. 20, 2012-- Coastal Federal Credit Union, a \$2 billion not-for-profit member-owned financial cooperative serving North Carolina, has extended its members' mobile banking experience by enabling them to use their mobile device camera to scan and deposit checks using mobile software from NCR Corporation (NYSE: NCR). Coastal Federal was one of the first financial institutions to launch mobile check deposit integrated into APTRA Mobile Banking.

NCR APTRA Mobile Banking was introduced to members in June and now has more than 9,000 members signed up for the service, with that number expected to increase rapidly. The credit union is integrating NCR APTRA Passport Remote Deposit Capture software with the mobile banking app to provide a complete a range of core banking functions on their mobile device including balances, transaction history, bill pay, and funds transfers – and now deposit checks without leaving their home.

The newly integrated mobile deposit process is simple. From the credit unions' mobile banking app, members will choose a "deposit check" option where they will be prompted to take a photo of the front and back of the check. After confirming the value of the check, the check image will be transmitted for processing. Members are asked to retain their check for 14 days for record keeping purposes, after which the check can be destroyed.

"By working with NCR, we are able to offer a competitive differentiator in our market and to our members," said Willard Ross, senior vice president and chief retail officer at Coastal. "Our members are really excited to have this mobile banking platform online and we see the adoption rate of this technology continuing to grow."

Raleigh-based Coastal launched its mobile banking service to its social media followers in late April and expanded the service to all of its members at the end of May.

## **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, gaming and public sector organizations in more than 100 countries. NCR (<u>www.ncr.com</u>) is headquartered in Duluth, Georgia.

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Source: NCR Corporation

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