



Grow Financial to Modernize Drive-Through with NCR Interactive Teller

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Video banking software revolutionizes drive through experience in Florida and South Carolina branches

DULUTH, Ga.--(BUSINESS WIRE)--Feb. 19, 2014-- [Grow Financial](#), a \$2.0 billion federal credit union serving members in Florida and South Carolina, is transforming its drive-through banking experience in 8 branches by using video banking technology from [NCR Corporation](#) (NYSE: NCR). With APTRA Interactive Teller, Grow Financial's members will bank with a live video teller from the comfort of their car. The teller takes remote control of the ATM, allowing members to conduct up to 95 percent of typical teller transactions.

Grow Financial first installed drive-thru versions of Interactive Teller at select locations in October 2013.

The traditional method for drive-through banking relies on pneumatic tubes, which were [first patented in the United States](#) in 1940 and create an impersonal member experience that separates the member and employee. With NCR video teller technology, Grow Financial is better connecting with members and automating cumbersome processes inherent in tube-based banking, creating a faster and better interaction with its members. Interactive Teller enables the credit union to extend the branch experience in one easy solution by combining video collaboration and remote transaction processing technology embedded within the machine.

"Technology can make our member experience better. With Interactive Teller, we're putting personal service back in our drive through lanes," said Bob Fisher, CEO of Grow Financial. "We're replacing decades-old technology with something new – yet familiar – to our members. NCR is out in front with this technology and we are thrilled to be the first financial institution in Florida to bring it to its members."

With Interactive Teller, Grow Financial members do not need a bank card; members can scan their driver's license to identify themselves to the teller. In addition, Grow Financial is utilizing the ability to centralize tellers to expand service hours beyond traditional branch hours.

The new technology also will let Grow Financial experiment with smaller footprint branches in select locations. Before purchasing this interactive technology, Grow Financial did not purchase hardware or software from NCR.

"Financial institutions have the opportunity to transform their business, creating amazing experiences for their customers and members, increasing revenue and decreasing costs," said Brian Bailey, vice president of marketing and strategy, NCR Financial Services. "We are thrilled to provide this technology experience to an industry leader such as Grow Financial as they take a progressive approach to customer service and rethink their retail network strategy."

About Grow Financial

With [22 branches](#), and five more in development, [Grow Financial Federal Credit Union](#) is recognized as one of the leading Credit Unions in the nation with nearly \$2 billion in assets. Originally founded to provide a safe place to save and borrow money for the military and civilian personnel of MacDill Air Force Base, Grow Financial has since expanded membership to include employees of more than 1,100 businesses. Established in 1955, Grow Financial has its corporate headquarters in Tampa, Florida. For more information visit www.growfinancial.org.

About NCR Corporation

NCR Corporation (NYSE: NCR) is the global leader in consumer transaction technologies, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables more than 485 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with approximately 29,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

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