



Latest in Mobile Deposit Software from NCR Frees Morgan Stanley Wealth Management Customers to Deposit Checks on the Go

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Morgan Stanley one of the first U.S. financial institutions to implement NCR APTRA™ Passport for Mobile enhanced with Mitek MiSnap™

DULUTH, Ga.--(BUSINESS WIRE)--Jun. 24, 2014-- [Morgan Stanley](#) Wealth Management (NYSE: MS) has integrated the latest in mobile check deposit software from [NCR Corporation](#) (NYSE: NCR), the global leader in consumer transaction technologies, into its new Morgan Stanley Mobile App for iPhone®, giving its wealth management clients a simple, convenient method for depositing paper checks.

Morgan Stanley's new wealth management app features cutting-edge technology from NCR partner Mitek that makes taking a suitable photo of a check using a mobile phone camera even easier. Mitek MiSnap provides onscreen guidance to clients to help them properly orient the check in the photo frame and then snaps a picture of the check automatically. This reduces complexity, avoids fumbling with the phone in order to shoot the picture, results in better check image quality, and reduces errors – speeding processing time. The check deposit is then validated and transmitted using the new [NCR APTRA Passport for Mobile](#) software, which delivers fast, secure and reliable check processing.

"A new breed of consumers expects more from their mobile interaction with their financial institution," said Steve Nogalo, Vice President and General Manager of Payments, NCR Financial Services. "Through APTRA Passport for Mobile, Morgan Stanley is able to give its clients the freedom to deposit checks in convenient, secure manner."

The use of mobile check deposit is growing rapidly. Earlier this year, a [Federal Reserve survey](#) showed that 38 percent of mobile bankers have used their phone to deposit a check in the past 12 months, up from 21 percent in 2012. NCR APTRA Passport for Mobile makes mobile deposits possible, leveraging advanced item filtering, recognition, image optimization, and balancing technologies to validate all transactions and images before sending them to posting, transit banks and archives.

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.

Web sites: www.ncr.com, www.ncrsilver.com

Twitter: [@NCRCorporation](https://twitter.com/NCRCorporation)

Facebook: www.facebook.com/ncrcorp

LinkedIn: www.linkedin.com/company/ncr-corporation

YouTube: www.youtube.com/user/ncrcorporation

About Mitek

Headquartered in San Diego, Calif., Mitek (NASDAQ: MITK) is the leading innovator of mobile imaging for financial transactions. Mitek's patented mobile photo technology automatically captures images of personal and financial documents and then extracts relevant data. This enables consumers to use the Camera as a Keyboard™ to reduce friction for mobile check deposit, account opening, bill payment, insurance quoting, and many other use cases. This innovative technology is licensed by more than 2,200 organizations and used by tens of millions of consumers enabling increased customer acquisition, retention and operational efficiency. www.miteksystems.com

About Morgan Stanley

Morgan Stanley Wealth Management, a global leader, provides access to a wide range of products and services to individuals, businesses and institutions, including brokerage and investment advisory services, financial and wealth planning, banking services, annuities and insurance, retirement and trust services.

Morgan Stanley is a leading global financial services firm providing a wide range of investment banking, securities, investment management and wealth management services. The Firm's employees serve clients worldwide including corporations, governments, institutions and individuals from more than 1,200 offices in 43 countries. For further information about Morgan Stanley, please visit www.morganstanley.com.

Source: NCR Corporation

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