



Golden Pacific Bank Introduces Mobile Remote Deposit from Digital Insight

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Using mobile device's camera makes depositing checks easier for consumers and small business customers of Golden Pacific

DULUTH, Ga.--(BUSINESS WIRE)--Dec. 15, 2014-- NCR Corporation (NYSE: NCR), the global leader in consumer transaction technologies, today announced that Golden Pacific Bank, a 27-year-old community bank in Sacramento, Calif., is rolling out mobile remote deposit capture as part of its mobile banking experience with Digital Insight, an NCR company. Consumers and small businesses banking with Golden Pacific will be able to deposit checks using their mobile banking app and their phone's camera.

"As a community bank, we base everything we do on strengthening our relationship with our customers," said Virginia Varela, CEO, Golden Pacific Bank. "When you are able to deliver products and services into your customers' hands – even on their phone – you are with them all of the time. Mobile deposit keeps our bank close at all times to our customers – especially small businesses that need fast access to their funds."

Mobile deposit provides a flexible option for retail customers and small business customers to deposit checks quickly without visiting their bank branch. Golden Pacific has implemented a number of initiatives to improve access for small businesses and [recently won an award](#) from the American Bankers Association for its use of technology in improving the application process in Small Business Association loans. In addition to mobile remote deposit, the newest version of Golden Pacific's mobile banking app is available free for customers using Android, Apple or Amazon devices.

The newly integrated mobile remote deposit process is simple. From Golden Pacific's mobile banking app, customers will choose "deposit check" and 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. Customers are asked to retain their check for 14 days for record keeping purposes, after which the check can be destroyed. Mobile remote deposit is part of a complete range of core banking functions powered by Digital Insight that Golden Pacific customers can complete on their mobile device including checking balances, viewing transaction history, bill pay, and funds transfers.

"Digital Insight is bringing Golden Pacific's customers the latest in mobile banking functionality," said Jeff Hughes, general manager of Digital Insight and CTO of NCR Financial Services. "Our technology is increasing the engagement between the bank and its customers. Golden Pacific is never further away than the customer's mobile device."

NCR Corporation acquired Digital Insight in January 2014.

About Golden Pacific Bank

Golden Pacific Bank (www.yourbankingsolution.com) is a nationally chartered community bank, wholly owned by Golden Pacific Bancorp, a bank holding company headquartered in Sacramento, CA. The Bank has a 27-year history of serving the needs of small businesses.

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. The company encourages investors to visit its web site which is updated regularly with financial and other important information about NCR.

Web site: www.ncr.com

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