

Gibraltar International Bank Chooses NCR Solutions to Increase Access to Banking Services

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NCR software enables 'convenience banking' at Gibraltar International Bank

GIBRALTAR--(BUSINESS WIRE)--Jun. 17, 2015-- <u>NCR Corporation</u> (NYSE: NCR), the global leader in consumer transaction technologies, announced today that <u>Gibraltar International Bank</u> has chosen NCR and local channel partner <u>BSG Computer Systems</u> to deliver the latest NCR intelligent deposit ATMs and NCR software solutions. The NCR solutions are expected to increase transactions through the more convenient ATM channel, available 24/7 in a range of locations in Gibraltar. This transition will improve customer experience by freeing bank staff to interact with customers on other high-value banking services.

Gibraltar International Bank chose <u>NCR SelfServ[™] 34 ATM</u>sthat feature innovative software solutions, such as NCR Solidcore[™] Suite for APTRA[™] security software and the latest Windows 7 ATM operating system. NCR APTRA software on the SelfServ 34 also enables a wide range of transactions, such as mixed cash and cheque deposit.

"The launch of Gibraltar International Bank earlier this year provided an opportunity for customers in Gibraltar to benefit from new and improved banking services," said Lawrence Podesta, CEO at Gibraltar International Bank, "Technology and consulting services from NCR and BSG have allowed us to disrupt existing banking models in Gibraltar by transitioning routine banking transactions from tellers to self-service ATMs. This means that our bank staff will be more available to interact face-to-face with customers on high value banking services, such as mortgages."

Gibraltar International Bank customers can be reassured that they are in safe hands, as NCR SelfServ ATMs with Solidcore Suite for APTRA are designed to defend against known and unknown malware and fraud attacks on the ATM. This multi-layered approach to ATM security includes logical and physical solutions. For example, Solidcore Suite for APTRA protects against the execution of unauthorized code on ATM networks. NCR Skimming Protection Solution (SPS) also protects cardholder data from card skimming attacks by detecting and jamming the signal of fraudulent skimming devices, as well as notifying the bank in real-time. This increases the likelihood of prosecuting fraudsters.

"Consumer demand for convenient banking services, provided when and where they want them, is driving the transformation of the banking industry," said Rachel Nash, Director Financial Services at NCR U.K. "New challenger banks, such as Gibraltar International Bank, are often more agile and able to take advantage of new innovation in software and hardware to better compete and, in this case, launch themselves effectively into new markets. We are thrilled that they have chosen NCR technology to achieve this."

BSG Computer Systems, NCR's Interact channel partner for the region, was responsible for the deployment at Gibraltar International Bank. BSG offers the entire NCR financial services portfolio, as well as providing services for all NCR solutions they deploy.

"Gibraltar International Bank recognises that great customer service comes from their employees having more time to spend with customers face-toface," said Mike Edinburgh, managing director at BSG, "By transitioning basic transactions that customers would historically queue for at the teller to self-service ATMs the bank will improve the customer experience and thereby loyalty. Our long-standing relationship with NCR and its innovative, proven solutions enabled this. BSG has also benefited from even greater engagement and training as we recently joined the NCR Interact channel partner programme."

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 550 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 over 30,000 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.

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