



## Cumberland Building Society Launches Online Appointments with NCR and Q-Flow

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LONDON--(BUSINESS WIRE)--Dec. 7, 2016-- NCR Corporation (NYSE: NCR), a global leader in omni-channel solutions, today announced it is continuing to support Cumberland Building Society's digital strategy with the launch of Cumberland's new online appointment booking service, powered by Q-Flow enterprise software solution, which was delivered through NCR's strategic partnership with Q-nomy.

The new system is part of Cumberland's wider omni-channel strategy, integrating the diaries of the society's branch advisors with multiple customer appointment booking touchpoints. This new booking system enables customers and potential customers to schedule branch or telephone appointments for any type of product, such as mortgage, current account or savings, directly from a mobile, tablet or PC. The system provides customers with available appointments at a range of branches. While customers benefit from this visibility, it also optimises the branch team's daily activity, leading to enhanced productivity.

"Online appointment booking is a key step in our digital strategy," said Chris McDonald, Cumberland Building Society's Operations and HR Director, comments. "With an increasing number of customers beginning their search on-line, and at a time which suits them, it is important that those customers are able to move seamlessly from a digital to a non-digital environment. Why should you have to wait until 8am the following morning to book an appointment or request a telephone interview? The new system is incredibly easy to use and it is already showing major impacts in terms of our customer experience and appointment requests."

The Q-Flow system went live in September 2016, replacing a system of manual appointment bookings that was only accessible until 8pm on weekdays and 4pm on weekends. During the system's first month, a third of appointments were booked outside of its branch and contact team opening hours. 80 percent of these bookings have been for mortgage enquiries.

The Q-Flow system also allows customers to request valuation appointments through Cumberland Estate Agents and uses a geo-locator facility to optimise the travelling time between appointments.

"Financial institutions today face the challenge of improving the customer journey while at the same time optimising operational efficiencies and business process," said Simon Ronald, Vice President Global Business Development at Q-nomy Inc. "Together with NCR we combine our strengths to enable customers to deliver a true omni-channel experience where customer and the organization are always in sync. This omni-channel vision has proved a valuable element of Cumberland's transformation strategy."

Q-nomy works with NCR to deliver integrated software solutions to financial institutions around the world. Q-nomy's solutions integrate with NCR's branch transformation and CxBanking solutions to improve the customer experience and increase profitability for banks and building societies like the Cumberland.

Rachel Nash, Director Financial Services at NCR Ltd in the UK, concludes, "For Cumberland, this is a major step into omni-channel banking and transforming the society's customer experience. It is, however, just the beginning of the potential advantages that digital transformation can bring. This can range from adding telepresence to enabling complete meetings to be arranged and performed remotely, to document scanning that can further expand the possible pre-staging that can be done without a physical meeting. Cumberland's own digital transformation will be exciting to see, and we look forward to helping to support it on every step of the journey."

### About NCR Corporation

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, 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.

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