

NCR APTRA™ Passport
Remote Deposit Capture Solutions

Market-leading, innovative remote deposit capture solutions

The current economic climate means many financial institutions are facing renewed challenges. The ability to remain competitive while improving cost savings and increasing revenue is critical. Maintaining the customer relationship and realizing opportunities to attract new customers are more important than ever to help achieve banking success.

As more customers look to banks to offer them more ways to manage their finances, at NCR, we're leading the field in developing new technologies to meet these ever-evolving needs.

This is where Remote Deposit Capture can help transform your business—by maximizing your opportunities for cost saving, revenue growth, and enhancing the customer service.

NCR APTRA Passport—An easy way to help transform your business

Designed to perfectly complement your multichannel branch strategy, NCR APTRA Passport is our suite of web-based remote deposit capture solutions that delivers numerous, alternative ways for your customers to deposit checks—at the branch, at the ATM, at home, at business and commercial locations. Even when on the move.

With a single, integrated and scalable platform, business customers and consumers can deposit checks themselves, faster, easier—by automating the payment and deposit process when, where and how they like.

NCR APTRA Passport also offers highly flexible transaction reporting and management tools, reducing auditing risks.

Building on our back-office processing experience and capabilities means we can provide an easy-to-use, end-to-end data processing solution—delivering superior customer service at every stage.

Multiple channels. Multiple benefits

As market leaders, our innovative research and development breaks new boundaries of interaction through software technology. This together with industry-leading partnerships means the unique capabilities of NCR APTRA Passport will transform your business, by helping you:

- Expand your market—by serving new customers in virtually any location and making it easy for them to consolidate multiple banking relationships into one.
- Reduce your costs—by enabling fraud detection earlier in the system and minimizing processing costs such as labor, paper and courier.
- Enhance your customer service—by delivering faster, easier check deposit at locations of their choosing and by providing earlier access to funds together with the reassurance of detailed deposit reports.



ATM Passport

The simple way to improve your deposit process

NCR APTRA ATM Passport allows you to capture check deposits at the ATM, making envelopes a thing of the past. The check image and related data are electronically submitted to your back-office, immediately ready for processing, allowing verification of ATM deposits within minutes of the transaction.

- **Reduce fraud**

Removing the need for envelopes by processing in real-time eliminates the possibility for empty envelope fraud. Back-office risk-review personnel also have access to items immediately, letting them flag questionable transactions prior to posting.

- **Reduce your operational costs**

Processing the captured images using Courtesy Amount Recognition (CAR), Legal Amount Recognition (LAR) and Optical Character Recognition (OCR) solutions radically reduces back office processing time and virtually eliminates errors which, in turn, results in less need for advice notices.

- **Quicker research**

Via a web-based query tool, the system enables research of captured items and images before they become available on the enterprise archive.

Branch Passport

Faster and easier deposit processing

NCR APTRA Branch Passport lets you choose to complete your check deposit processing at the teller counter or at the branch counter, anytime during the business day. This simplifies transactions and enables tellers to provide a faster, better service—concentrating on the customer rather than the process.

- **Enhance teller efficiency**

Automated processing allows your staff to concentrate on improving the customer relationship and lets them focus on higher value sales and service opportunities.

- **Improve transaction integrity**

With the detection and correction of errors occurring in real-time, you can perform adjustments with your customer present. It also guarantees the quality of data transmission for exchange and settlement.

- **Reduce fraud**

By giving teller and back-office risk-review staff quicker access to items, the system drastically reduces the risk of over-the-counter fraud and day-two problems.



Commercial Passport

Extending remote deposit services to your business customers

NCR APTRA Commercial Passport allows your merchant, corporate and commercial customers to make check deposits easily, conveniently and securely to your bank, from any location, allowing you to integrate all deposits into your central operation for clearing and settlement. Highly versatile, additional capabilities include capture, proof, balance, reconcile and image/item research.

- **Streamline the deposit process**

Your clients no longer have to physically transport paper checks to make a deposit into their account. This allows you to better manage float and provide your clients with quicker access to their funds.

- **Better reporting for your customers**

Detailed deposit reports are automatically generated or the customer can create their own reports based on the criteria they chose. This provides the ability for your customers to import them into their internal financial systems. This gives them instant reconciliation of their deposits and updates their accounts receivable systems.

- **Increase deposit accuracy and efficiency**

Powerful CAR, LAR and OCR tools enable automatic electronic deposit slip and list creation, reducing preparation time, eliminating the need for keying most items, resulting in improved accuracy.

Consumer Passport

Offering greater freedom and flexibility

NCR APTRA Consumer Passport gives your customers ultimate flexibility and convenience by offering check processing via your online banking system through their own PC and scanner, allowing anytime deposits from home. This, in turn, helps you minimize costs yet maximize branch efficiency due to the freeing up of your resources.

- **Reduce deposit times**

As an alternative to a branch visit, NCR APTRA Consumer Passport radically improves customer satisfaction. With check deposit available as part of the online experience, customer loyalty is increased.

- **Maximize home convenience**

Offering the chance for your customers to deposit checks 24x7 adds value and maximizes deposit opportunities, immediately setting you apart from your competition.

- **Reassurance of delivery confirmation**

With delivery confirmation sent directly to their online account upon receipt, customers are guaranteed that their check is at the branch.



Mobile Passport

For check deposit on the move

Utilizing browser-based technology with a certified smartphone, NCR APTRA Mobile Passport allows business customers and consumers to deposit checks securely, using their mobile smartphone's camera as a scanner.

- **Secure deposit anytime, anywhere**

Customers are no longer restricted by either time or location.

- **Minimize lost or misplaced checks for delivery-intensive businesses**

Offering a convenient alternative to a branch or ATM visit radically reduces the risk of losing paper checks.

- **Advanced preparation of end-of-day corporate deposit**

Speeding up the deposit process means data arrives into your customers' systems quicker in a more complete format, minimizing operational duties.

APTRA Deposit Gateway

It's easy to get started

Our SaaS (Software-as-a-Service) offering means you could have NCR APTRA Passport up-and-running in less than two weeks, by letting NCR's state-of-the-art eCommerce Operations Center host and manage the technology for you, with the added benefits of:

- Quick and easy go-to-market options
- Flexible deployment options
- Minimal upfront investment

Simplifying the go-to-market process also allows you to protect your commercial customer base and expand market reach. NCR APTRA Gateway is the quickest and easiest way to find out for yourself how APTRA Passport can open up a new world of possibilities for your business.



Why NCR?

With over 125 years of experience and knowledge, NCR is the leading global provider of payments, assisted- and self-service solutions. NCR has been the global number one manufacturer of ATMs for more than 22 consecutive years. We help our clients around the world improve their customer interactions, implement change quickly and proactively, and transform their businesses to become leaders and change agents. We can help you, too.

Find out how NCR can help you transform your business. Visit www.ncr.com/financial, contact your NCR representative or email financial@ncr.com.



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