

Do you want to reach out to capture  
more customers and revenue?

YES



## NCR APTRA™ Passport

Multichannel Enterprise Hub for Remote Deposit Capture



Experience a new world of interaction

# 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 customers increasingly look to banks to offer more convenience and better ways to manage their finances, NCR is leading the field in developing new technologies to meet these ever-evolving customer needs.

This is where Remote Deposit Capture can help transform your business—by maximizing your opportunities for cost saving, operational efficiencies and revenue growth, by reducing risk and fraud, and by enhancing the customer experience.

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

Designed to complement your multichannel strategy, NCR APTRA Passport is an enterprise hub for remote deposit capture solutions that delivers numerous, alternative ways for your customers to quickly and easily deposit checks—at the branch, at the ATM, online from home, at corporate and small business locations, and on the go from mobile devices.

As a multichannel enterprise hub, APTRA Passport provides one common re-usable architecture that supports all channels on a single, integrated and scalable platform, allowing business customers and consumers to deposit checks via multiple channels directly to back-office processing centers. APTRA Passport enables cost-effective check deposits from anywhere and anytime, using channels and technology preferred by your customers.

## **Multiple channels. Multiple benefits**

By integrating multiple channels into an enterprise hub, APTRA Passport automates the check transaction process and optimizes your bank's operational and cost performance. Building on our back-office processing experience and capabilities means we can provide an easy-to-use, end-to-end data processing solution. As market leaders, our innovative

research and development, together with industry-leading partnerships, means the unique capabilities of NCR APTRA Passport will transform your business, by helping you:

- Grow revenue—by expanding your market through serving new customers in virtually any location, and by enhancing your product offering to acquire and retain customers.
- Reduce your costs—by maximizing operational efficiencies to save processing costs such as labor, paper and courier, and by reducing risk and fraud losses before deposits hit your back office.
- Minimize risk and fraud—by providing capabilities such as deposit filtering and cross channel duplicate detection that are uniquely tailored to your customer segments' deposit preferences.
- Enhance your customer service—by delivering faster, easier check deposits via a streamlined and intuitive interface, and by providing earlier access to funds together with the reassurance of detailed deposit reports and customizable research and audit capabilities.

With highly flexible deployment options, NCR APTRA Passport is able to address the unique needs of your RDC client base, such as extensive enterprise reporting and viewing capabilities for Commercial and Small Businesses while providing cross channel risk capabilities that you can manage as you expand your RDC offerings to your Retail bank clients. As a multichannel hub, APTRA Passport provides integrated management across channels for reports and research, meaning all deposits irrelevant of channel can be viewed and reported on.

The APTRA Passport RDC hub allows you to easily deploy new remote deposit options to your customers based on their needs and preferences, giving you the ability to invest tactically project by project while building out an enterprise strategy. Depending on how you configure APTRA Passport, you can provide your customers with access to any combination of RDC channels: ATM, Branch, Commercial, Small Business, and now Consumer and Mobile.

# APTRA Passport for ATM

## The simple way to improve your deposit process

NCR APTRA Passport for ATM 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 your operational costs**

Processing the captured images using Courtesy Amount Recognition (CAR), Legal Amount Recognition (LAR) and Optical Character Recognition (OCR) solutions significantly reduces back office processing time and virtually eliminates errors, resulting in reduced fees and risk. APTRA Passport for ATM also eliminates daily courier runs to the ATM for retrieval of checks, and reduces paper costs and waste.

- **Reduce fraud**

Removing the need for envelopes by processing in real-time eliminates the possibility for empty envelope fraud. Via a web-based query tool, APTRA Passport for ATM enables quicker research of captured items and images before they become available on the enterprise archive. This gives back-office risk-review personnel access to items immediately, letting them flag questionable transactions prior to posting.

- **Enhance the customer experience**

Give your customers easy-to-use, anytime access to banking services. APTRA Passport for ATM provides your customers with verification of their deposits via a detailed printed receipt that includes images of the checks and a breakdown of any cash deposited. This gives your customers reassurance and your bank credibility, while faster deposit times mean improved availability to funds. The resulting convenience and speed of ATM deposit frees up your branch personnel to focus on customer service and higher value transactions.

# APTRA Passport for Branch

## Faster and easier deposit processing

NCR APTRA Passport for Branch provides the flexibility for tellers to complete check deposit processing at the back 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. APTRA Passport for Branch provides a complementary deposit process along with deposit information as part of a branch automation solution.

- **Earlier availability for processing**

APTRA Passport for Branch reduces courier costs for transporting checks and better manages the workflow of processing checks throughout the work day, allowing central processors to better allocate and manage resources to ensure they optimize transaction availability.

- **Reduce fraud**

Through real-time storage of check data, and 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.

- **Less Teller Disruption**

By scanning checks at the back counter, no complex integration is required into teller systems, reducing investment costs, minimizing training requirements and enabling quick deployment.



# APTRA Passport for Commercial

## Extending remote deposit services to your business customers

NCR APTRA Passport for Commercial allows your merchant, corporate and commercial customers to make check deposits easily, conveniently and securely from any business location. By expanding your market beyond geographical boundaries and encouraging a single bank relationship, APTRA Passport for Commercial helps you retain and attract new customers, increase deposits and enhance your services revenue.

- **Streamline the deposit process**

Your clients no longer have to physically transport paper checks to make a deposit into their account, enabling better float management and quicker access to funds. For your bank, APTRA Passport for Commercial groups transaction information, check images and data for more efficient processing, sending it directly to your central operations or service provider and enabling you to ease operational duties and better manage costs.

- **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.

- **Better reporting for your customers**

Cross-channel detailed deposit reports are automatically generated, or the customer can modify their own reports based on the criteria they chose. Your customers can import reports into their internal financial systems, getting instant reconciliation of their deposits and updates to their accounts receivable systems. The ability to view deposits from multiple locations across multiple channels through a single view means increased efficiency.



# APTRA Passport for Consumer

## Offering greater freedom and flexibility

NCR APTRA Passport for Consumer gives your customers ultimate flexibility and convenience by offering secure check processing via your online banking system and their own home computer and scanner. By allowing anytime deposits from home, APTRA Passport for Consumer allows you to extend your market reach, while minimizing costs and maximizing branch efficiency by freeing up your resources.

- **Increase revenue**

Offering the chance for your customers to deposit checks 24x7 maximizes deposit opportunities. There is also opportunity for additional revenue through monthly fees or on a pay-per-click basis. By freeing up branch resources, APTRA Passport for Consumer enables your bank to focus on higher value services and cross-selling.

- **Minimize risk**

To maximize fraud protection, APTRA Passport for Consumer offers a single sign-on with online banking validation. Potential fraud and risk are reduced with features such as cross channel duplicate detection and user-based deposit limits. Together with threshold capabilities, there are consistent balancing tools, risk management tools, system help, and image quality measures that ensure deposits are verified before they are submitted to the bank, avoiding adjustments in the back office.

- **Maximize service**

As an alternative to a branch visit, NCR APTRA Passport for Consumer radically improves customer satisfaction. With check deposit available as part of the online experience, and with the reassurance of delivery confirmation sent directly to their online account, customers are guaranteed that their check is at the branch. This strengthens customer loyalty and sets you apart from the competition.

# APTRA Passport for Mobile

## For check deposit on the move

Utilizing a stand-alone or mobile banking app with RDC, along with a certified smartphone, NCR APTRA Passport for Mobile allows business customers and consumers to deposit checks securely, using their mobile smartphone's camera as a scanner. As consumer adoption of mobile technology continues to grow, meet your customer needs by giving them the ability to choose when and where they transact.

- **Streamline operations**

By enabling anytime, anywhere deposits, APTRA Passport for Mobile significantly speeds up the check deposit process. Check data arrives into your customers' systems quicker in a more complete format, allowing for advanced preparation of end-of-day corporate deposits, improving fund availability and freeing up your branch staff for other value-added duties.

- **Enhance Security**

NCR APTRA Passport for Mobile offers unique advanced fraud features, such as cross channel duplicate detect, cross channel deposit limits, item level deposit limits and deposit information availability. For your customers, the ability to capture and transmit check deposits at any time reduces the risk of lost or misplaced checks.

- **Increase convenience**

APTRA Passport for Mobile extends your market reach by enabling your customers to deposit when it's convenient for them. This protects your customer base and encourages loyalty by providing customers, who are not located near a branch or who might be picking up checks in multiple locations, with faster availability of funds and an alternative option for making check deposits.

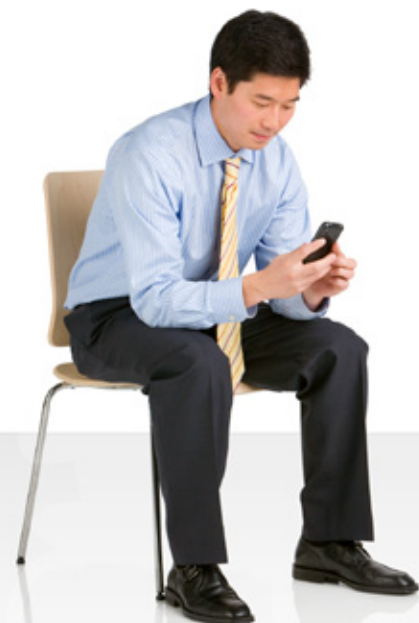
# APTRA Deposit Gateway

## It's easy to get started

Our SaaS (Software-as-a-Service) offering means NCR APTRA Passport can be up-and-running quickly 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, scalable 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](http://www.ncr.com/financial), contact your NCR representative or email [financial@ncr.com](mailto:financial@ncr.com).



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