

# NCR APTRA™ Consumer Passport

Looking to give your customers a faster,  
more convenient way to deposit checks?

YES

## The freedom and flexibility of remote check deposit

NCR APTRA Consumer Passport is an industry-leading solution to check processing that gives your customers ultimate flexibility and unrivaled convenience. APTRA Consumer Passport offers remote deposit for check processing via your online banking system together with your customer's own PC and scanner. You can give your customers the freedom of choice of both when and where they transact, no longer restricting them by either location or time. Which, 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 remote check deposit available either directly or online, customer loyalty is increased.

- **Extend clearing times**

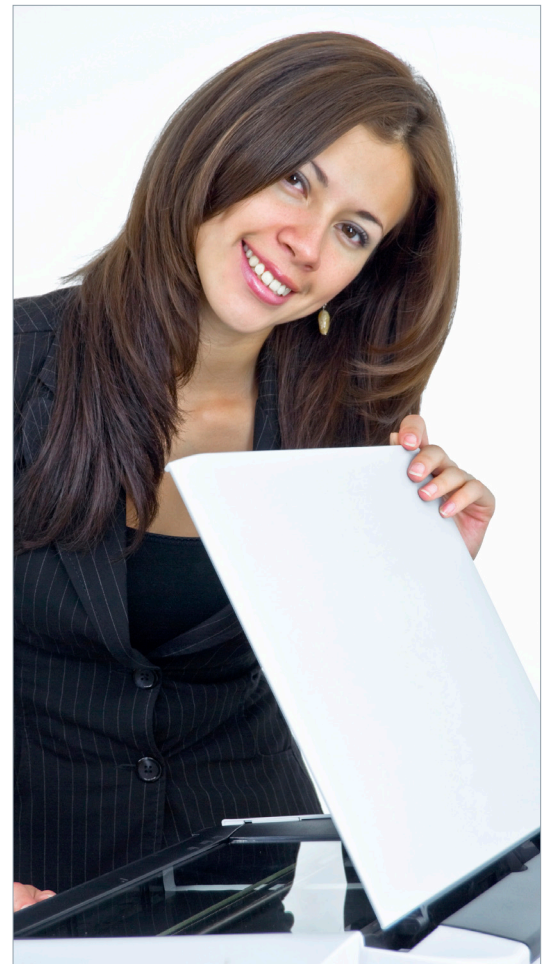
With image and check information transmitted directly to your back office, data arrives into your system quicker, in a more complete format. This allows you to minimize operational duties.

- **Maximize fee revenues and deposits**

With both existing and new customers able to process deposits remotely for a modest monthly fee or on a pay-per-check basis, NCR APTRA Consumer Passport is ideally suited for low-deposit volume, home or small business-based clients.

- **Increase branch productivity**

With staff no longer absorbed by processing check deposits, your resources can be maximized. Time can be focused on selling higher-value services and increasing cross-selling opportunities.



For more information, visit [www.ncr.com](http://www.ncr.com),  
or email [financial@ncr.com](mailto:financial@ncr.com).

- **Maximum convenience**

Offering the chance for your customers to deposit checks 24x7 via a home PC and scanner, NCR APTRA Consumer Passport adds value and maximizes deposit opportunities, immediately setting you apart from your competition.

- **Minimal cost**

For customers who no longer have to make branch visits, transport costs are eliminated. For you, with check deposits being sent electronically, pick-up costs from either the ATM or branch are non-existent.

- **Brand image**

By delivering an unprecedented, intuitive and streamlined process for remote deposit as an extension of your online banking offering, you can optimize customer experience, which can only further enhance your brand image.

- **Security**

To maximize fraud protection, NCR APTRA Consumer Passport offers a single sign-on with online banking validation through customer password, details and account information. Together with threshold capabilities, there are consistent balancing tools, risk management tools, system help, and image quality measures that consumers can take advantage of. These help verify and correct any problems and ensure that the check deposit is correct when sent online.

- **Reassurance of delivery confirmation**

With delivery confirmation sent directly to their account upon receipt, customers are guaranteed that their check is at the branch. They will not find out later they missed their payment or their check was never received should, for instance, there be a power outage during transmission.

- **Global market reach**

With no geographical constraints, new customers can be targeted anywhere at all, making the globe your marketplace.

## Key Features

- Uses TWAIN-based scanners connected via USB and OCR read on MICR
- Admin functions including: drill down to deposit, audit logging, deposit limits, research capability, reporting
- Deposits flow through the NCR Consolidation Server
- Streamlined navigation for seamless user experience
- Single sign-on for authentication
- Web services interface allows Demand Deposit Account (DDA) update in real-time

## Why NCR?

With over 125 years of experience and knowledge, NCR is a 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.



NCR APTRA Consumer Passport

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