



Goodbye envelopes! NCR deploys 10,000th 'Intelligent Deposit' ATM in U.S.

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Nation's leading maker of ATMs says intelligent deposit ATMs are revolutionizing consumer banking and will make the envelope-based deposit extinct within 10 years

DAYTON, Ohio, Apr 07, 2009 (BUSINESS WIRE) -- While more than 200,000 automated teller machines (ATMs) exist in the U.S. financial industry, a growing number of them are getting smarter, and those that aren't will become extinct. NCR Corporation (NYSE: NCR) - who makes more U.S. ATMs than any other manufacturer - today announced that more than 10,000 of its no-envelope, "intelligent deposit" ATMs are in deployment, helping consumers deposit cash and checks faster and easier and helping financial institutions save money in the process.

In 2008, more than 70 percent of [NCR's U.S. SelfServ](#) ATM shipments featured intelligent deposit, making NCR's solution the most popular ATM deposit automation solution in the United States and in the world according to London based Retail Banking Research (RBR). Based on sales trends and market estimates by RBR, the company now believes that the traditional envelope-based ATM deposit will be nearly extinct by 2019.

Larger financial institutions and an accelerating number of medium and smaller financial institutions are adopting NCR's Intelligent Deposit solutions, including APTRA Deposit Gateway. [NCR APTRA Deposit Gateway](#) is a web-based software-as-a-service (SaaS) solution that enables financial institutions to perform check image processing for envelope-free deposits made at the ATM. The NCR solution, including server hardware and application software, will receive check images and transaction details captured at the ATM, consolidate the transactions and provide the financial institution with online access to view check images, make corrections, generate transaction reports and send image cash letters electronically.

With [NCR's SelfServ\(TM\) family of ATMs](#), customers deposit checks and cash directly into the ATM. At that point, the check image and related data is captured and electronically submitted to the back office for processing immediately upon completion of the transaction. Customers receive a receipt with an imprinted image of the deposited check(s) - instant proof of the transaction, which builds trust and reinforces the bank's credibility with them. With cash deposits, receipts include a high level of detail and all denominations are counted and presented on the ATM screen for the consumer to confirm accuracy, giving the consumer more confidence.

NCR's SelfServ(TM) Intelligent deposit ATMs, the fastest consumer experience in the industry, reduce the amount of time from deposit till when funds appear in the consumer's account and can enable ATM features such as bill pay or foreign exchange. For financial institutions intelligent deposit ATMs help reduce costs through fewer cash-in-transit trips to the ATM as well as:

- Reduced fraud
- Increased revenue
- Elimination of paper costs
- Reduced operational costs
- Premier market positioning

"The days of licking envelopes at the ATM are soon over," said Michael O'Laughlin, vice president and general manager, NCR Financial Services Solutions. "As with all forms of self-service technology, intelligent deposit ATMs help financial institutions connect, interact and transact with their customers. By reaching the milestone of 10,000 intelligent deposit ATMs in deployment in the U.S., our financial institution customers have validated NCR's end-to-end deposit automation solution. The growth of this technology shows how powerful this self-service technology can be to improve bank operations and reduce costs, while improving the overall customer experience."

NCR built the first intelligent deposit ATM in 1998 and, according to RBR, has been the worldwide leader in ATMs for 22 consecutive years.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a global technology company leading how the world connects, interacts and transacts with business. NCR's assisted- and self-service solutions and comprehensive support services address the needs of retail, financial, travel, healthcare, hospitality, entertainment, gaming and public sector organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Dayton, Ohio.

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News Media Contact

Jeff Dudash, 919-900-7435

jeff.dudash@ncr.com