



## Hancock Bank Extends Customer Reach and Service Through NCR Online Banking Solution

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### Online business banking launched to better meet the needs of small business customers

DULUTH, Ga.--(BUSINESS WIRE)--Aug. 13, 2009-- [Hancock Bank](#), a \$7 billion financial institution operating in Mississippi, Florida, Alabama and Louisiana, has launched a customized online business banking solution from [NCR Corporation](#) (NYSE: NCR). Designed to give small business customers specialized tools for cash management, the online business banking solution complements Hancock Bank's existing online consumer banking offering from NCR and helps the bank extend its customer reach and improve customer service.

[NCR APTRA™ Online Banking](#)s an industry-leading solution for easy-to-use, convenient and secure online consumer banking experience. Through APTRA Online Business Banking, NCR enables financial institutions to provide their business customers with a variety of value-added services tailored specifically for businesses, including:

- Cash management functions [business-oriented bill payment, automated wire transfers, and automated clearing house (ACH) services]
- Access management, such as granting different employees various levels of banking functions for specified accounts
- Account monitoring solutions

In addition, APTRA Online Banking solutions allow customers to work with NCR to customize the solution for both consumers and businesses. For instance, Hancock Bank worked with NCR to create a customized, automated online enrollment feature; enhanced, multifactor authentication for added security; and specialized user interfaces to their bill pay provider, electronic payment archives and other partner applications.

"Hancock Bank is committed to serving the communities of the Gulf Coast with strong, reliable banking solutions," said Jeff Theiler, senior vice president of Payment Services for Hancock Bank. "When we decided to offer online banking, it was important to us to find a partner who understood the importance of all of our customer channels – from our branches, to our ATM network, to online banking. We consider NCR a reliable and responsive partner to help us deliver a premium customer experience today, with the flexibility of adding to our solution in the future."

In order to lower its capital expenditures and provide maximum technology flexibility, Hancock Bank is taking advantage of NCR's APTRA Online Banking managed services.

"APTRA Online Banking gives financial institutions a fast and convenient platform for meeting their customers' online banking needs and an additional channel to build customer loyalty," said Michael O'Laughlin, vice president and general manager, NCR Financial Services Solutions. "Online banking can be a cost-effective means for extending a financial institution's reach, and NCR has proven we can efficiently deliver a highly available, scalable, customizable and secure solution that meets the needs of both banks and their customers."

Hancock Bank operates 157 banking and financial services offices and 137 ATMs throughout its four states along the Gulf Coast.

### 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](http://www.ncr.com)) is headquartered in Duluth, Georgia.

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Source: NCR Corporation

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