

# NCR VOYIX

## Mobile Deposit Usage Soars in Canada

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*NCR software drives rapid adoption of mobile phone to deposit cheques*

DULUTH, Ga.--(BUSINESS WIRE)--May 27, 2014-- Canadians have used their mobile phone to deposit more than 1,000,000 cheques since the Canadian Payments Association approved the cheque image rule last year to allow for mobile remote deposit capture (RDC), according to data from NCR Corporation (NYSE: NCR), the global leader in consumer transaction technologies.

In fact, mobile deposits have doubled every quarter since April 2013 when Canadian banks began deploying to their customers.

"While cheques have been used as a form of payment for a long time, the application of a mobile phone puts a modern twist on the process to make depositing a cheque faster and easier," said Steve Nogalo, vice president and general manager of Global Payments Solutions, NCR Corporation. "Canadians have embraced this technology because it is convenient and secure. NCR continues to find new ways to apply mobile technology to make everyday transactions easier for consumers."

Led by CIBC, Tangerine and several Central 1 credit unions, more than 20 financial institutions in Canada are now offering mobile cheque deposit to their customers. For North America including the U.S., which adopted RDC several years ago, consumer and business clients have deposited more than 100 million cheques using the NCR APTRA Passport for Mobile solution.

Depositing a cheque using a mobile phone is simple. After signing in to their financial institution's mobile banking app, consumers use software from NCR to take a photo of the front and back of a cheque using their phone's camera. The cheque image is moved through the financial institution's processing system using NCR's software, and the image of the cheque is sent on to be cleared in the same manner as a physical cheque.

APTRA Passport is an omni-channel RDC hub, allowing the bank to capture and consolidate business and consumer check deposits made from remote locations – which can include branches, ATMs, businesses, homes, and mobile phones – directly into back-office processing. APTRA Passport for Mobile makes mobile deposits possible, leveraging advanced item filtering, recognition, image optimization, and risk and fraud management tools to validate all transactions and images before sending them to posting, transit banks and archives.

### NCR Corporation

NCR Corporation (NYSE: NCR) is the global leader in consumer transaction technologies, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables more than 485 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR is headquartered in Duluth, Georgia with approximately 29,000 employees and does business in 180 countries.

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