

# NCR VOYIX

## New NCR Software-Led Solution Transforms Bank Branch Size and Design, Enriches Retail Banking Experience

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*Interactive Banker deepens branch customer service through tablet-based teller software synced to kiosk*

DULUTH, Ga.--(BUSINESS WIRE)--Jun. 2, 2014-- [NCR Corporation](#) (NYSE:NCR), the global leader in consumer transaction technologies, today introduced new, next-generation technology to help banks and credit unions transform their retail banking experience. NCR Interactive Banker unlocks a modern branch experience by eliminating velvet ropes, teller counters and vaults in smaller, more personal branches to better connect with customers.



NCR Interactive Banker deepens branch customer service through tablet-based teller software synced to kiosk. (Photo: Business Wire)

Interactive Banker includes two components. The first is an advanced financial services kiosk with a sleek, modern design that alone can complete as much as 90 percent of typical branch transactions. The second component is

sophisticated branch software installed on tablet PCs, freeing employees to roam the branch and assist customers as they conduct transactions on the kiosks.

The combination of kiosk-based self-service and technology-empowered branch employees fundamentally changes the person-to-person experience within a branch. Instead of isolating employees behind a teller counter, financial institutions can move their associates into the open to directly interact with consumers, similar to consumer experiences while shopping, checking in to the airport or going to the doctor. Interactive Banker gives financial institutions the flexibility and freedom to redefine their retail banking network strategies. For example, by using Interactive Banker, banks and credit unions can eliminate teller counters, bank vaults and other back-office functions that take up to 70 percent of a branch's floor space. NCR estimates that Interactive Banker can help a financial institution increase its annual operating profit by up to \$300 per square foot.<sup>1</sup> The more efficient branch design allows financial institutions to create either an open, airy, and consumer-friendly floor layout or establish a presence in a smaller-footprint location convenient to where their customers work, live and play.

"Interactive Banker uses technology to make the interaction between people more meaningful," said Jed Taylor, vice president and general manager, NCR Interactive Services. "By bringing tellers and all of their equipment out from behind the counter to interact with customers in an open environment, we incorporate technology while retaining that human touch. Consumers' experience at the bank branch is about to change more dramatically than it has in more than a generation."

While teller transactions have decreased by 31 percent in the past 10 years<sup>2</sup>, branches remain essential to financial institutions, as approximately 70 percent of all new product sales occur in the branch and 90 percent of current accounts were opened in the branch.<sup>3</sup> NCR Interactive Services such as Interactive Banker and Interactive Teller bring technology with a human touch to banking, helping financial institutions improve the customer experience and increase sales. One NCR customer saw annual sales increase by 76 percent through a strategy of expanded hours, enhanced staffing models, and channel synchronization delivered through Interactive Teller.

Interactive Banker is now in key markets globally including North America, Western Europe and South Asia.

### About 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 solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with approximately 29,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

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### Notes

- (1) Based on NCR and industry data and estimates
- (2) FMSI Annual Teller Line Study
- (3) Deloitte



Photos/Multimedia Gallery Available: <http://www.businesswire.com/multimedia/home/20140602005404/en/>

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