Remote deposit capture (RDC) Check imaging at the ATM

Part of NCR's enterprise hub
for remote deposit capture

NCR

Better check deposits

Financial institutions are constantly evolving their tactics to support their banking strategy.

Deposits are a key area of focus while strategizing on how best to interact with customers, improve processes, reduce risk and lower transaction costs. There are many variables that an FI must manage that affects profitability such as low margins and changing customer behavior and demands.

To address these challenges, FIs must continually look at their business models and figure out how they can successfully handle teller activity, branch and operational efficiency. Managing new technologies and launching new products and services to drive growth at the same time as balancing risk are challenges financial institutions face and need to address quickly.

Passport

One software platform

The outlays for a check transaction start adding up from the moment a check is deposited by a client until it is cleared and settled into an account. With transportation, labor costs and multiple people involved along the way, paper payments are costly. Customers are demanding more choice to make deposits when and where they choose and using technology they are familiar with. NCR's Passport can help you transform your financial institution and customer relationships while addressing the challenges of paper and expanding to lower cost digital channels.

NCR Passport is an enterprise hub for remote deposit capture that delivers numerous, alternative ways for your customers to quickly and easily deposit checks. Passport is built upon a re-usable platform designed to support a multichannel strategy. It provides your customers with numerous, alternative ways to quickly and easily deposit checks—at the branch, at the ATM, online from corporate and small business locations, or on-the-go using mobile devices.

With one common platform, NCR gives your customers the ability to choose when and where they transact with you—using the channels and technology they prefer. No matter the deposit channel, Passport allows a balanced check deposit to be sent directly to your processing centres 24x7. By integrating multiple deposit points into an enterprise hub, Passport provides a snapshot of all deposits from one customer. Additionally, Passport:

• Automates the check transaction process, removing paper completely, resulting in vast cost savings

• Shares services across deposit channels which mitigates risk and fraud such as research, reporting, cross channel duplicate detection, cross channel limits and defined alerts for unusual deposit activity

• Easily scales to manage growing or shifting volumes of checks between retail, business or banking client channels

The Passport RDC hub allows you to easily deploy new remote deposit options with flexible options. With financial institutions looking to remain competitive and more widely accepting of new technology stacks and open source technologies— Passport provides Docker containerized deployment and management using Kubernetes that allows for easier configuration and faster application delivery. Your customers' RDC needs and preferences will be met quickly, giving you the ability to invest tactically project by project while building your enterprise strategy. Depending on how you configure Passport, you can provide your customers with access to any combination of RDC channels that suits your go-to-market plan.

ATM Check Deposit

No envelope deposit automation

Transportation time and cost for ATM deposit envelopes filled with checks and cash is high. With ATM pickups potentially occurring multiple times daily to processing centers, the labor to open and process envelopes and potential empty envelope fraud, financial institutions have big opportunity to lower their costs. NCR's Passport for ATM is part of a single, integrated and scalable platform that allows you to capture deposits at the ATM more efficiently. Using an image-enabled ATM, check images and related data are electronically submitted to your back office and ready for processing straight away. Your processing centers can instantly begin verifying ATM deposits within minutes of your customer transaction at your ATM. Transmitting data up to the end of your business day helps you extend your deposit deadlines and improve your float.

Improved customer service

Your customers will enjoy depositing checks and cash at your ATMs and Interactive Teller machines when it suits them. They will receive a proof of deposit in the form of a printed receipt with an image of the checks and a breakdown of any cash deposited. The receipt gives your customers reassurance of the deposit and reinforces your brand while faster deposit times mean your customers can access their funds quicker than ever before.

Lower risk and costs

When you re-direct simple deposit functions like cash and check deposit to your image-enabled ATMs, your transaction processing can be real-time. Removing the need for envelopes when depositing cash and checks at the ATM means there is no possibility of empty envelope fraud and your risk review staff has access to items immediately allowing questionable items to be flagged for investigation prior to posting.

The cost of processing ATM transactions is lower compared to deposits done through the branch. The number of armored couriers sent to an ATM weekly can be reduced. Paper and labor costs are reduced significantly by ending the need for envelopes, cash substitute documents and deposits slips. Processing images using CAR, LAR and OCR solutions automates the process reducing time for clearing and virtually eliminates manual errors. Additionally, branch staff are freed up to focus on other revenue generating services and can spend more quality time with your customers.

ATM Image Agent

Boosting image quality

Check styles, challenging check backgrounds, gel pens and light printing cause checks to be "washed out" during imaging resulting in missing elements required for image clearing. Incorporating Passport's Web Client software technology used for check scanners, Passport for ATM image agent improves the quality of the ATM check or money order's image captured. Incorporating NCR binarization technology, poor quality images are improved dramatically providing optimal image fidelity with minimal data footprint for an image archive and allows the item to be processed automatically reducing your exception management costs. Exception item and keying costs are dramatically reduced helping to further automate checks and money order processing through your back office.

Acting as a liaison between the native ATM software and the back office, the ATM Image Agent resides on all deposit enabled ATMs in your network handling

the BMP to TIFF conversion for all check images as well as transmitting other files from the ATM. Additionally, transcoding the raw grayscale images into binary to send downstream minimizes the transmission bandwidth requirements and latency.

ATM image agent's downloadable preferences allow imaging settings to be centrally administered. Handling new 'trouble items' by tuning existing settings, and adjusting functionality for image quality can be done without requiring changes to be done physically at each ATM! The changes will take effect at the ATM's next deposit improving the image quality captured for checks and related items.

Deployability

The agent is easily deployable using standard software distribution packages. It can be down loaded as part of a regular software download or via CD.
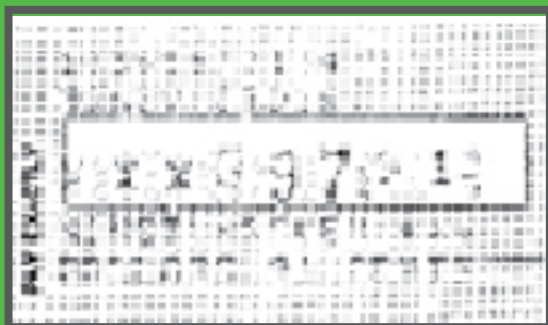
Original binary image
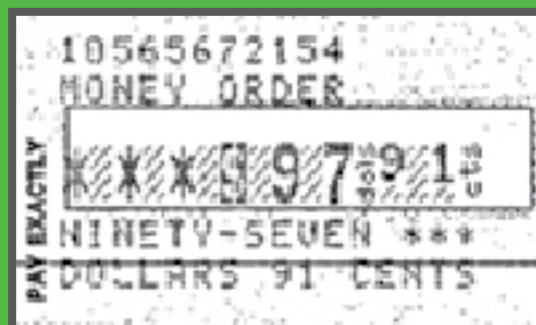
Enhanced Passport Web Client SW imaging technology

Transaction gateway

Managing multi-channel transactions

Your I.T. and Operations organizations encounter many ongoing challenges when trying to manage technology: uncontrollable number of new applications, faster obsolescence, and increasing cost of ownership. There are too many systems, applications or unstable existing platforms that are hard to support and on their way to becoming unsupportable.

NCR Transaction Gateway (TG) is the next generation of consolidation services that will support your RDC processing needs. Here's what it provides:

- True multi-channel platform, easily extendable for expanding remote deposit capture channels
- Greater visibility and control with automated workflow and advanced management tools
- Better processing efficiency for additional volumes

As a single entry point and leveraging a Service Oriented Architecture, you can securely collect and organize all your RDC deposits for easy integration into your processing center.

With the TG's Management Console, you have better control and monitoring capabilities for your incoming item processing workflows. This allows you to better align your staff to optimize processing of items as required.

NCR Transaction Gateway can address your challenges with solutions that optimize your RDC channels:

Data center ready

- Web-based services that provide modern tools for performance tuning as volumes and channels evolve
- Horizontally and vertically scalable, based on the same instance and requiring less hardware
- Current technology stack better aligns with I.T. standards and results in less waivers and reduced chargebacks

Efficient

- With a common database, there is less duplication of data resulting in better transaction integrity and easier recovery if required
- Single entry point to securely collect and organize all your RDC channel deposits for easy integration into your data processing center
- Automates tasks, many done natively, reducing issues when processing items

Passport for ATM software and Transaction Gateway

With communication monitoring to ensure the connection between Passport for ATM image agent and Transaction Gateway is ok, safe delivery of the data and images of the deposit transaction from the ATM to your processing center can be assured.

Less cost and risk

- Fewer database servers with simplified load balancing reduces component risk and support costs
- Easier information retrieval with earlier availability for review of risky items
- Reduces system maintenance and resource costs

Passport and Cloud Services

Financial institutions have a choice with Passport to deploy their system as an on-premise solution or as one of 2 hosted models NCR provides. We offer software-as-a-service (SaaS) or custom hosted depending on the capabilities you need to support your FI and clients. Financial institutions can obtain vast operational efficiencies by reducing allocations from your I.T. department related to infrastructure, resources, time and cost associated with setup, upgrading and operating an RDC system. New applications are quickly deployed reducing infrastructure and personnel costs.

Software as a Service

Opting for a predictable, low monthly fee, you can depend on NCR to own, operate and maintain not only the Passport application itself, but the underlying cloud infrastructure including the network, servers, operating systems, and storage. Operating as a multi-tenant environment, individual tenants are able to provide input resulting in innovation and updates that benefit all helping manage costs.

Custom Hosted

If you have more specific needs outside our standard multi-tenant SaaS offer, NCR's Passport solution can be tailored to your individual needs. We provide the infrastructure, RDC platform and the software support needed for your owned, personalized and dedicated system that we host in our state of the art NCR data center. It's your system that you don't need to manage on your premise.

When you choose NCR Passport Hosted Services, whether SaaS or Custom Hosted, you transform your business by lowering costs, accelerating solution deployment, and increasing efficiencies. In addition to high application availability and IT security, our secure hosting infrastructure helps shift your expenses from higher cost, upfront capital expenses to lower cost, hosted system implementations. You can be assured your systems are running at peak levels while you focus on your core business. Talk to NCR about how we can support your hosting needs in your region and which approach fits with your depositing strategy.

CONTACT US AT NCR.COM TODAY

Why NCR?

NCR is a leading global technology company that brings unexpected value to every interaction between customers and businesses. The company behind the world's **#1 ATM SelfServ brand** and **ranked #1 globally for ATM multi-vendor software**, we power 8 of the 10 highest-ranked banking apps with digital banking solutions used by 15M+ consumers.

Digital first but not digital only, our software, hardware and services help financial institutions bridge their digital and physical operations. From banking apps to branch transformation, our future-proofing technology runs the entire financial institution, delivering customized, secure, "anytime, anywhere" experiences that create more value for FIs and their customers.

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