



**REDUCE COSTS
BY 75%
WITH DEPOSIT
AUTOMATION**

NCR Deposit Automation Solutions

MORE ↗ RESULTS

The business drivers

Banks around the world have started to migrate low commercial value, branch based transactions from the teller position to more cost effective, alternative channels. The objective is two-fold. First, to reduce the time, effort and costs spent processing these transactions and second, to improve customer service and satisfaction.

"The challenge is to optimise the overall capacity of the bank, adapting costs to the value of the transaction."

Industry research confirms that between 40 - 60% of all transactions conducted by a branch teller are deposit and bill payment related. The self-service channel is the only effective, secure and reliable alternative that banks can use to automate these transactions.

"Deposit processing at the ATM, enabled by advanced technology, could save banks billions of dollars in processing costs", TowerGroup recently reported.

What does NCR offer?

NCR is the leading provider of self-service automated deposit solutions with over 15 years experience and expertise in delivering 'envelope free' deposit solutions.

NCR delivers proven, business results in Personas™ hardware and APTRA™ software deposit solutions that include a range of differentiated business and IT consulting services, in addition to a comprehensive portfolio of customer support services.

NCR Deposit Automation Solutions are built upon a wide choice of self-service products and configurations that are designed to suit a variety of transaction volumes and placement locations. NCR patented technology gives consumers increased levels of trust and confidence when depositing both cash and cheques. NCR has also developed a purpose built self-service cheque processor - the iTRAN 1000 ATM Check Processor - that leverages over 40 years of item processing heritage.

NCR Deposit Automation Solutions process

NCR is the only self-service vendor who can offer a tried and tested, fully integrated solution, including end-to-end cheque deposit processing that links self-service with payments processing. Offering the highest level of security and accessibility standards compliance, NCR also leads the way in the development and adoption of the latest image exchange and cheque processing standards for self-service.

Partnering with the world's leading financial institutions, NCR consultants have developed and refined a tried and tested approach for the implementation of self-service deposit solutions designed to deliver real results to our customers. Utilising this proven methodology, NCR has successfully delivered integrated hardware and software deposit solutions that have produced measurable business results around the world. This process is outlined in the diagram on the opposite page.

Starting with focussed workshops, which take account of both the business and IT components of any solution, this approach brings together all relevant parties within the bank. These workshops aim to clearly define the business goals and key success factors used to measure the solution once implemented.

"25% of all cash deposit operations are managed through the ATMs. In some branches this percentage is even higher (75%+)."

NCR Deposit Automation Solutions process	
➤	Deposit Automation Solutions workshop
Branch Effectiveness Modelling	
➤	Understand customer behaviour in your branches.
➤	Develop deposit solution scenarios.
➤	Establish success criteria for your branch channel.
Business Impact Modelling	
➤	Determine fundamentals of the deposit business case & key metrics for deposit transaction migration.
➤	Establish financial success criteria for the solution.
Solution Design	
➤	Design a deposit solution that meets your business needs.
Application Development	
➤	Integrate your business & technical architecture.
➤	Rapid & cost effective development of a robust, standards based self-service deposit application.
Branch training, communication & incentive plan	
➤	Plan & deploy effective branch personnel training to manage your solution.
➤	Inform, educate & incent your customers.
Currency Fraud Protection	
➤	Manage potential fraud effectively & rapidly.
➤	Accommodate new banknote issues.

Why NCR?

The NCR Deposit Automation Solutions process has helped banks to successfully implement clearly defined, customised deposit solutions that have met the business goals and objectives established at their outset, both on time and within budget. This process includes a series of differentiated consulting services, such as:

NCR Branch Effectiveness Modelling, a service that utilises sophisticated simulation modelling tools and consulting techniques to transform captured branch data into quantifiable business recommendations.

NCR Business Impact Modelling, a service designed to help prepare a financial business case for deposit automation based upon return on investment and payback period calculations.

NCR Design Centre services, consisting of a comprehensive range of self-service design, communication and usability consulting services, result, for example, in new customer application screen designs.

Integrated NCR Education and Training, consisting of consumer education and awareness programs, designed to maximise the migration of transactions from the teller to self-service, and branch personnel training, designed to maximise customer availability of the new deposit solution.

NCR Currency Fraud Protection, a service that ensures the continued high performance of the currency templates which form an integral component in any cash deposit solution, including the management of remote downloads for new note issues or recently identified counterfeits.

The Results

↗ 75% cost reduction by migrating cash deposit transactions to self-service. In 12 months, the bank saved \$15 million on its cash deposit transactions.

HSBC, Malaysia

↗ Self-service deposit automation ensured that branches remained economically viable. Delivering a truly lower total cost of ownership, NCR achieved the target return on investment based on a 25% migration of transactions from the teller to self-service.

Nationwide Building Society, UK

↗ The mini-branch is distinguished from other branches being equipped with distinctive and unique features - deposit and bill payment - offering a fully automated, convenient service.

Taishin International Bank, Taiwan

↗ The business goal was to migrate 30% of cash deposit transactions from the teller to self-service. Most branches have migrated between 50 and 75%. Some have migrated even more.

Caja Madrid, Spain

MORE ↗ RESULTS



NCR Corporation, 1700 South Patterson Boulevard,
Dayton, Ohio, 45479, USA

www.ncr.com

www.self-service-touchpoints.com

All features, functions and operations described herein may not be marketed in all parts of the world. Consult your NCR representative for the latest information.

© 2004 NCR Corporation
SP 2487