

NCR APTRA™ Mobile Banking Gateway

Looking for a mobile banking solution that enables an integrated multi-channel experience for your customers?

YES

Reach more customers with the best mobile banking experience possible

With over 10 million users in the U.S., mobile banking is rapidly becoming a critical component in the multi-channel mix. It enables “anytime and anywhere” connectivity with your customers, and, more importantly, it has the ability to create a real-time personalized experience for them. NCR APTRA Mobile Banking Gateway provides your customers with an experience that’s easy to use, and a mobile banking solution for you that is worry-free, cost-effective, protects your brand and technology investment and makes you stand out from your competitors.

- **Multi-mode functionality delivers the best user experience and broadest customer reach**

There’s no need to worry about which handset your customers are using. NCR APTRA Mobile Banking Gateway delivers mobile banking service in three commonly used modes, all with a single implementation:

- o SMS Banking enables text banking with optional real-time alerts
- o Browser Capabilities allow customers to connect to your online banking website through their phone’s browser
- o Downloadable Applications for smartphones provide optimum speed of service, security and usability

- **Fast adoption rates**

Our multi-mode approach helps you reach customers with any kind of handset, eliminating any consumer technology barriers. And with the new downloadable applications, your service will appeal to your most technology savvy customers, and the customers that are the fastest adopters of new technology. NCR can also help you drive adoption rates with multi-channel marketing campaigns. Whether you want banner ads on your online banking website, customized e-mail campaigns, or ads on your ATMs, NCR can deliver a multi-channel marketing campaign to your customers that are most likely to adopt mobile banking.



For more information, visit www.ncr.com,
or email financial@ncr.com.

- **Personalized multi-channel functionality**

NCR APTRA Mobile Banking Gateway delivers multi-channel functionality that can be customized and configured by the individual customer. With integrated mobile deposit capture, text alerts, and e-receipts, you can provide your customers with a service that brings the best of the web, ATM, and branch channels straight onto their phone.

- **Brand differentiation**

Extend your brand reach by using APTRA Mobile Banking Gateway to configure your customer's mobile experience to literally "put your brand in their hands." This includes a branded mobile profile management site and a fully branded browser and downloadable mobile banking applications.

- **Extendable technology platform**

With NCR APTRA Mobile Banking Gateway you get a proven, innovative technology platform and a partner you can trust. NCR combines its 125 years' financial industry experience with mFoundry's award-winning, tried-and-tested mobile platform that scales to the evolving mobile needs of any financial institution, regardless of size. What's more, NCR APTRA Mobile Banking Gateway technology seamlessly links to other financial services, such as remote deposit capture, payments and e-wallet applications, protecting your investment and making it easier as you continue to introduce new mobile consumer services.

- **Enhanced cost of ownership**

NCR APTRA Mobile Banking Gateway is designed with customer configuration in mind, right from the start. This configuration capability removes the additional expense of customization and extra development. The multi-mode approach is delivered in a single integration effort to ensure reduced management overheads—protecting your bottom line.

- **Cost-effective, rapid deployment from NCR's Software-as-a-Service approach**

For efficiency and speed to market, take advantage of NCR APTRA Mobile Banking Gateway—a complete, services-led approach to mobile banking. This approach gives you peace of mind as NCR has extensive experience in services and the highest security accreditation with ISO/IEC 27001.

- **Information integrity and user security**

End-to-end security covers data security integrity and user security, including tiered functionality, two-factor authentication and user control.

Key Features

- Complete user choice with SMS, browser and applications—plus online enrollment or phone-based enrollment
- Multi-mode capability integrated into one product for efficiency and speed to market
- Seamless auto-detection of handsets
- Proven, award-winning technology from mFoundry
- Configurability delivers tailored applications with reduced costs and speed to market
- NCR Software-as-a-Service for rapid deployments and optimum security
- Robust mobile usage reporting and analytics tools available
- Hosted in NCR's award winning Tier 4 data center

Why NCR?

With over 125 years of experience and knowledge, NCR is a leading global provider of payments, assisted- and self-service solutions. NCR has been the global number one manufacturer of ATMs for more than 22 consecutive years. We help our clients around the world improve their customer interactions, implement change quickly and proactively, and transform their businesses to become leaders and change agents. We can help you, too.



Experience a new world of interaction

NCR APTRA Mobile Banking Gateway

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