

# NCR APTRA™ Online Banking

Looking for a partner to bring you the best integrated online banking solution?

YES

## Improve your customers' online banking experience

With NCR APTRA Online Banking you can provide an easy-to-use, convenient and secure online banking experience for you and your customers, whether they're personal clients or small businesses. You can also strengthen your multichannel strategy, ensure optimum customer loyalty, attract new customers and maximize cross-selling opportunities.

- **Choose your customer segments with a single integrated platform**

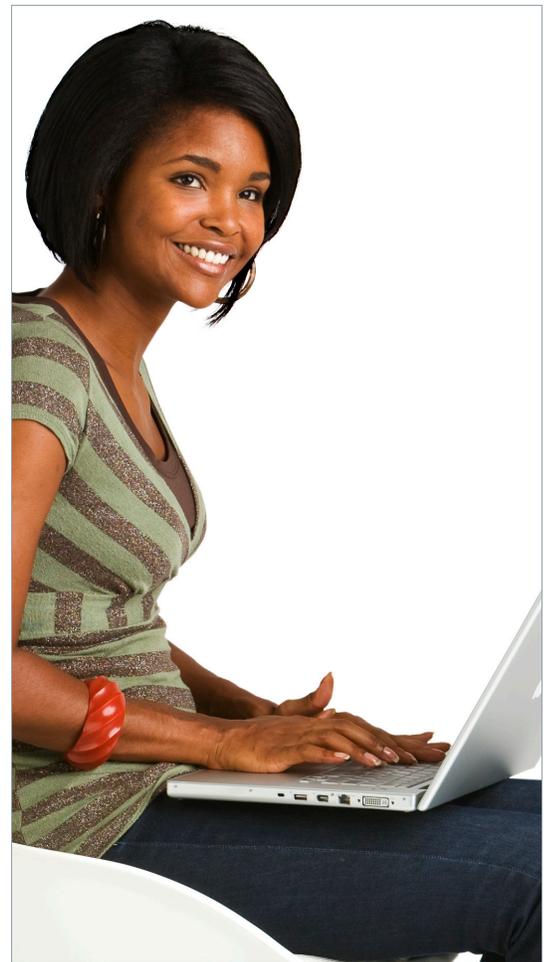
NCR brings you a proven integrated solution set in a single platform. It allows you to target personal customers, small businesses and corporate clients. NCR's unique Logical Data Model (LDM) makes this possible. Not only does the LDM interface with your core accounting system, but it also provides you with the ability to segment customers and link disparate accounts.

- **Always there for you and your customers**

NCR's LDM is specifically designed to provide robust performance, fast response delivery and high availability. Loaded with a daily file from your host system in conjunction with an online real-time interface, it can deliver current and available balances, today's activity and online transfers, 16 months of account history, plus lots of other account information. If the host were to ever go down or experience slow response times, NCR's LDM would stand in to ensure availability and fund transfers are maintained in a store and forward mode.

- **Peace of mind from complete security**

NCR APTRA Online Banking uses an end-to-end security approach that covers data integrity and user security. Intelligent Authentication provides an enhanced level of security beyond the usual "name and password," and requires far less administration than traditional token models. A number of factors—such as behavioral characteristics and location—to authenticate users, creating a secure experience for you and your customers.



For more information, visit [www.ncr.com](http://www.ncr.com),  
or email [financial@ncr.com](mailto:financial@ncr.com).

- **Best user experience**

NCR APTRA Online Banking offers single sign-on integration to all your products and services from one site—ensuring a secure, seamless and intuitive end-user experience. Access to all banking functions within one or two clicks.

- **NCR's Software as a Service approach means cost-effective and rapid deployment with peace of mind**

Take advantage of the NCR APTRA Online Banking Gateway—a total end-to-end services-led approach to online banking for optimum security, availability and speed to market. NCR APTRA Online Banking Gateway leverages NCR's extensive global experience, and with this approach you only pay for what you need with the peace of mind that capacity can be added or subtracted as necessary with no worries about infrastructure or IT resources.

- **Improved customer satisfaction from eStatements and check imaging**

eStatements give your customers immediate access to their account information so that they can view and download their statements whenever, wherever they choose to. This also gives you significant cost savings over the traditional paper alternative. NCR's check imaging is revolutionary and is fully Check 21-compliant. Check 21 treats an image of the check as the original paper document. This saves you time through more efficient online management of cleared checks, and it offers instant accessibility for your customers.

- **A robust and complete reporting system**

The system automatically logs failed activity and attempted hacks, and tracks your customers' application usage. You can carry out system administration anytime, anywhere and handle customer requests via a secure log-in.

- **Streamlined deposit process with NCR APTRA Commercial Passport**

With NCR's remote deposit capture solution your clients can make electronic check deposits easily and securely. This also gives you the opportunity to offer cost savings to your clients in the form of low-cost Automated Clearing House (ACH) transaction sets. You can bundle same-day crediting, improved customer cash management and instant reconciliation capabilities as high-value services.

- **Deliver true cross-channel personal communications**

NCR APTRA eMarketing allows you to deliver consistent, personalized communications across all your channels. You can deliver the same campaign to your customers online, by mobile device, email, ATM, kiosk or even in-branch.

## Key Features

- Single sign-on with secure 128-bit encryption
- Real-time access to all balances, transaction history and payments
- Comprehensive bill payment and presentment
- eStatements, eStatement enrollment and delivery, and electronic imaging for checks
- Account aggregation
- ACH and wire transfer payment capabilities
- Entitlements and tiered authority
- Personal financial management integration
- Intra and inter-bank funds transfer

## Why NCR?

With over 125 years of global experience and knowledge, 13,000 consultants and technical support experts and a network of customer care centers, NCR provides best-in-class services across multiple industries. 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.

