

# WE HEAR YOU

Delivering an amazing customer experience



# Today, bank customers are demanding much more than just good service.

Banks must understand their customers and provide them with an amazing experience. If they don't, customers are more willing than ever before to move to a different financial institution that will meet their needs.



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# Experience is everything

Offering your customers the most personal experience possible earns their loyalty.

But delivering that experience challenges even the most competent institutions. And now, with banking services rapidly evolving through the branch, at the ATM, online and on mobile, these challenges are potentially more complex, expensive and difficult to manage than ever before. Yet it's technology that will help you deliver amazing customer experiences.

Since 2011 the proportion of customers planning to change banks has risen by 70% (E&Y Global Consumer Survey, 2012).

# 70%

Customers want banking that's easy, enjoyable and accessible. They expect dynamic multi-channel products and services. Banks failing to keep pace risk being left behind.



# Believe in the branch

Although customers are increasingly using online and mobile banking services, when it comes to opening an account or applying for a mortgage, customers prefer the personal experience of the branch.

- NCR estimates 90% of all new current accounts are opened in the branch
- Customers rate branch channel importance at 85% (Capgemini World Retail Banking Report, 2012)

But rising operational costs and changes to how banking products are sold mean branch sales aren't where they should be. A 2013 Novantas report reveals revenue per Branch Sales Representative falling 50% in the last five years.

NCR believes in the branch. But we also believe that today's branch banking model is no longer fit for purpose.

**Proactive financial institutions can benefit from new technology—and change their business processes for the better.**

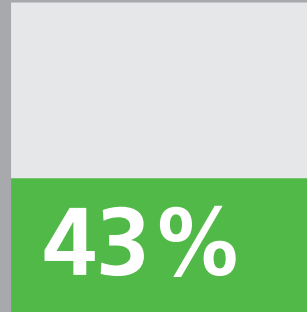




# Believe in the branch

Technology is migrating transactions to the most cost efficient channels and enabling modern, open-plan branch environments that bring staff and customers closer together. And as relationships build, so can the opportunities to deliver an amazing experience customers will enjoy.

Only fundamental process change will maximize revenue, lower costs and deliver the branch, services and experiences your existing and potential customers are looking for.



For advice on products and services, 43% of customers prefer the branch over other banking channels (E&Y Global Consumer Survey, 2012).

The branch channel's satisfaction rate sits at just 60% (Capgemini World Retail Banking Report, 2012).

The average bank holds only three of a customer's standard eight banking products (E&Y Global Consumer Survey, 2012).



# We hear you

Your customers are ready to do more transactions on self-service technology. NCR believe customers want the human touch, and a personal banking experience at every touchpoint.

That is exactly what NCR Interactive Services is all about. Customers can receive all the benefits of self-service technology with personal interaction available as and when required. Teller transactions that are normally carried out at the branch counter can now be fulfilled quickly and simply through advanced technology. That brings greater branch efficiency, smarter staff deployment and an amazing customer experience.





# We hear you

Interactive Services is part of NCR Cx Banking Solutions, so delivering the best experience possible for you and your customers is at the heart of everything we do. Let us show you how:

- **Personal service** – customers can be assisted in-person by a branch staff member, or with remote assistance via video link when the branch isn't open
- **Expansive and flexible** – offer different transactions in different locations. For example, in-person assistance at traditional branches and highly personalized remote assistance in locations like shopping malls and grocery stores.
- **Scalable** – allows you to add functionality as and when your business needs change
- **Cost-effective** – supports smaller branch footprints, lower operational costs, higher productivity and a unique one-to-many staff-to-customer relationship

NCR Interactive Services puts the human touch back into banking. Delivering an amazing customer experience, boosting efficiency and lifting profits.



# How will Interactive Teller transform your customer experience?

NCR Interactive Teller brings the human touch to self-service technology. Video-led remote assistance gives your customers a complete and convenient teller experience through NCR ATMs.

- **Open for business**—a true 24x7 solution guarantees customer services and support—even during times traditionally classed as out of hours
- **Better efficiencies**—one Credit Union has improved staffing efficiencies by 300%—with no loss of service
- **Flexible and functional**—technology supports sophisticated functions including multiple account deposits, assorted denomination-dispense and cardless transactions
- **Faster service**—average teller wait times of just twenty seconds are being reported, with a typical transaction time of 2.5 minutes







# Join those already benefitting from a new way of working

Banks and financial institutions working with Interactive Teller are already providing better service to their customers

## Amazing customer experience

- A variety of Credit Unions are reporting that 90%+ of their members consider Interactive Teller their channel of choice
- 89% of GECU members prefer using the Interactive Teller technology

## Operational benefits

- At Coastal Federal Credit Union, branch staff numbers are rising and teller staff costs lowering—by 41%
- GECU estimate that the cost of operating a branch with Interactive Teller is one third of the cost of operating a standard branch

## Network expansion

- Across institutions, service hours have been boosted with dramatic rises of between 90-200%
- Driving down costs of branch build-outs by up to 60%, Credit Unions have reduced a typical expense from \$1.5m to just \$0.5m

## Revenue gains

- The number of members signing up for loans at North Peace Credit Union has risen by 50%
- Coastal Federal Credit Union's teller referrals are up by 140%—and from those referrals sales have risen by 78%



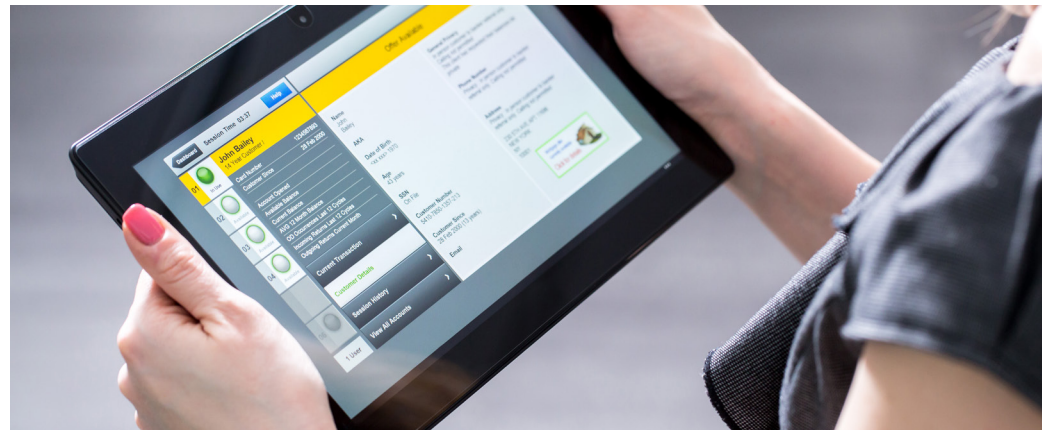
# Interactive Banker turns smart data into great customer service

NCR Interactive Banker uses real-time customer data so the very best assisted service is offered at the most appropriate moment.

It makes for happier customers, more efficient use of staff time and is good news for cross-selling too.

- **Precision service**—tablet technology delivers a staff view of multiple live transactions at each Interactive Teller, so assistance can be precisely targeted
- **Sharper sales focus**—thanks to real-time information on cross-selling opportunities, staff can act immediately and offer customers a product they are interested in

- **Smaller is better**—smarter deployment delivers operational cost savings, including the freedom to open smaller, more cost-effective branches—and win new customers





# Secure the best customer relationships with brand-new technology

By using Interactive Banker, staff can change and improve their relationship with customers and offer the kind of personal assistance and advice that helps you stand out from the crowd.

- **Closer to customers**—smaller branches can be opened in non-traditional locations, extending brand, services and opportunities across new communities—and earning valuable market differentiation
- **Boundary-free banking**—smart mobile tablet technologies free staff from counters and workstations, enabling personalized customer experiences, deeper engagement—and natural, conversation-led selling opportunities
- **Smarter support**—customers benefit from personalized assistance during more complex transactions—while simpler, non-value transactions are handled independently





# Put the human touch back into banking with NCR

If you don't hear what your customers want, your banking model will not be successful. NCR Interactive Services is bringing the human touch back into banking.

Fantastic, flexible and consistently delivered experiences retain and attract customers, while efficiencies, cost savings and targeted assistance result in higher sales and increased profit. NCR are already working with financial institutions globally to help them meet their network transformation goals.

Work with NCR in transforming your branches with our Interactive Teller and Interactive Banker solutions.



# Why NCR for Cx Banking?

NCR empowers the consumer across more than 485 million transactions per day in retail, hospitality, travel and financial services.

Our visibility into consumer transactions allows us to translate data into actionable information for a financial institution as they transform their retail network. We are exceptionally positioned to help an FI across all its channels, in addition to making “everyday easier” for consumers. NCR Interactive Services portfolio is part of NCR Cx Banking.

Contact your NCR representative today to begin delivering the experiences your customers are searching for.

Contact us



# Why NCR?

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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