



# NCR DI Digital Banking

Deliver exceptional experiences  
for consumers and businesses—  
all on a single platform.

Open architecture.

Configurable solutions.

Digital-first experiences.

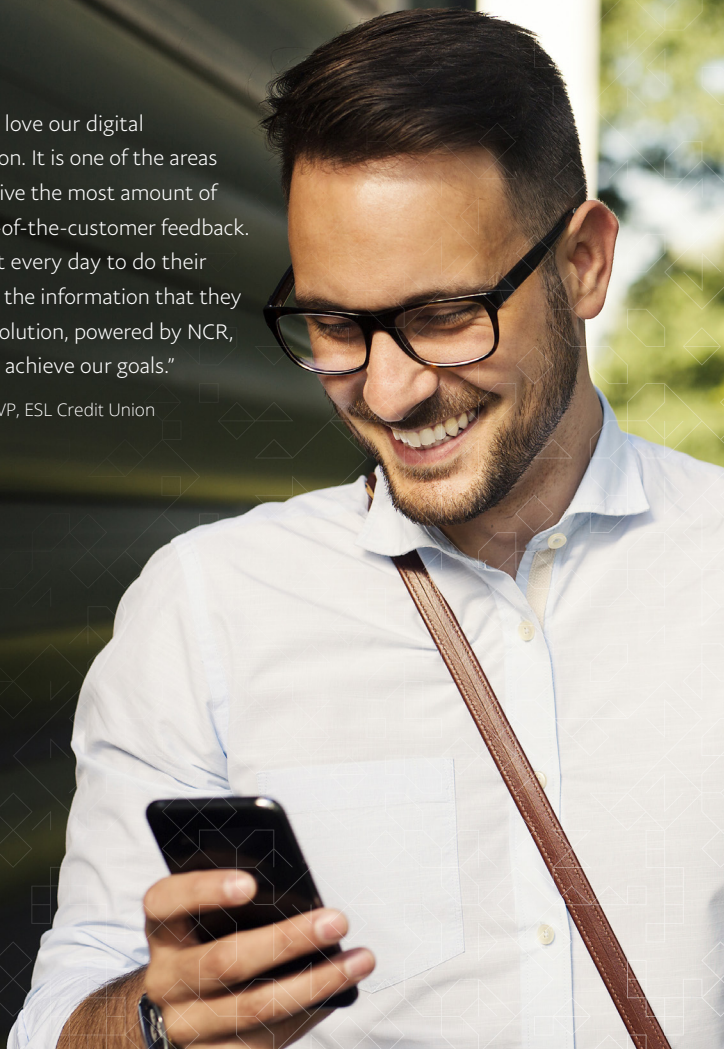
Core-agnostic platform.



“

ESL members love our digital banking solution. It is one of the areas where we receive the most amount of positive voice-of-the-customer feedback. They rely on it every day to do their banking—and the information that they get from our solution, powered by NCR, really helps us achieve our goals.”

Caytie Bowser | VP, ESL Credit Union



## Gain the power to control your digital experience

At NCR, we understand that digital banking isn't one-size-fits-all for every bank and credit union. That's why we give you the power to control your digital future—and the tools to adapt and grow as the market evolves and your business needs shift.

We're helping banks and credit unions of all sizes create digital-first experiences and transform their digital banking.

With our single, flexible platform, you can introduce a complete out-of-the-box solution or use our developer tools to adapt and innovate at your own pace. And with a single administrative tool for consumer and business, you'll gain efficiencies in your day-to-day operations.

Accelerate growth.

Drive innovation.

Differentiate with digital.

# Future-proof your digital banking

The NCR DI Digital Banking platform offers the features, benefits and resources for your financial institution to stand out and stay ahead of the competition.

## Accelerate Growth

### Cloud-Hosted, Open Architecture

Develop custom experiences with over 60 APIs. And plug and play with our extensible ecosystem of over 180 pre-integrated partner solutions.

### Frictionless Account Opening

Easily open accounts, grow your deposit and lending portfolio and drive revenue with integrated digital account opening.

### Turnkey Marketing Programs

Accelerate digital adoption with free marketing programs, managed on your behalf—or access our customizable, self-service campaigns on demand.

### Rich Data and Analytics

Dive deep into your users' data and behaviors to gain actionable insights. Use data-driven insights to segment users and deliver targeted offers and advice that build loyalty.

### Targeted Messaging

Use geofencing and beacons to send messages relevant to your users' locations—or segment and message users with push, in-app or email notifications.

### Free Profitability Analysis

Better understand your users with our profitability analysis and peer benchmarking services to drive smarter and faster business decisions.

## Drive Innovation

### Personalized Experiences

Tailor your branding, imagery and features with our self-service configuration tool. Use Experience Groups to deliver individualized experiences with custom UX based on segments.

### Comprehensive Developer Tools

Get the on-demand tools and support you need to control your experience and roadmap. And create your own offerings with our developer portal, DevX.

### Professional Services

Get knowledgeable support from our experts every step of the way—from conversions and implementations to custom development and customer care.

## Differentiate with Digital

### Complete Money Management

Empower your users to take control of their financial lives with rich, self-service capabilities that put them in the driver's seat.

### Secure Money Movement

Give your users the ability to move money how and when they want by offering best-in-class solutions designed for speed and ease of use.

### End-to-End Fraud Management

Protect your users and your bottom line with comprehensive security and fraud management practices powered by partnerships with RSA, Cloudflare, Guardian and others.

## NCR Client Services

With nearly 20 years' experience in custom SaaS digital banking and a world-class Net Promoter score, NCR Client Services is a trusted advisor for many financial institutions, with a proven methodology to deliver successful implementations for all engagements.



# Offer connected experiences for consumers and businesses—all in one place

Simplify your operations and offer your users the self-service features they need to access their accounts, move money and more from their device of choice.

## Account Opening and Onboarding

### Mobile-First Enrollment

Enroll from a smartphone, desktop or tablet.

### Account Opening

Open new accounts in five minutes or less—from any device.



What I like best about the NCR Digital Banking solution is the thought process that they've put into creating their products—that security is a top priority for them. And they devote the resources needed to produce a product that our members will use.”

Claudia Burkett | EVP, Education Credit Union

## Security and Authentication

### Biometric Authentication

Use facial or fingerprint recognition for quick, secure access.

### Alerts

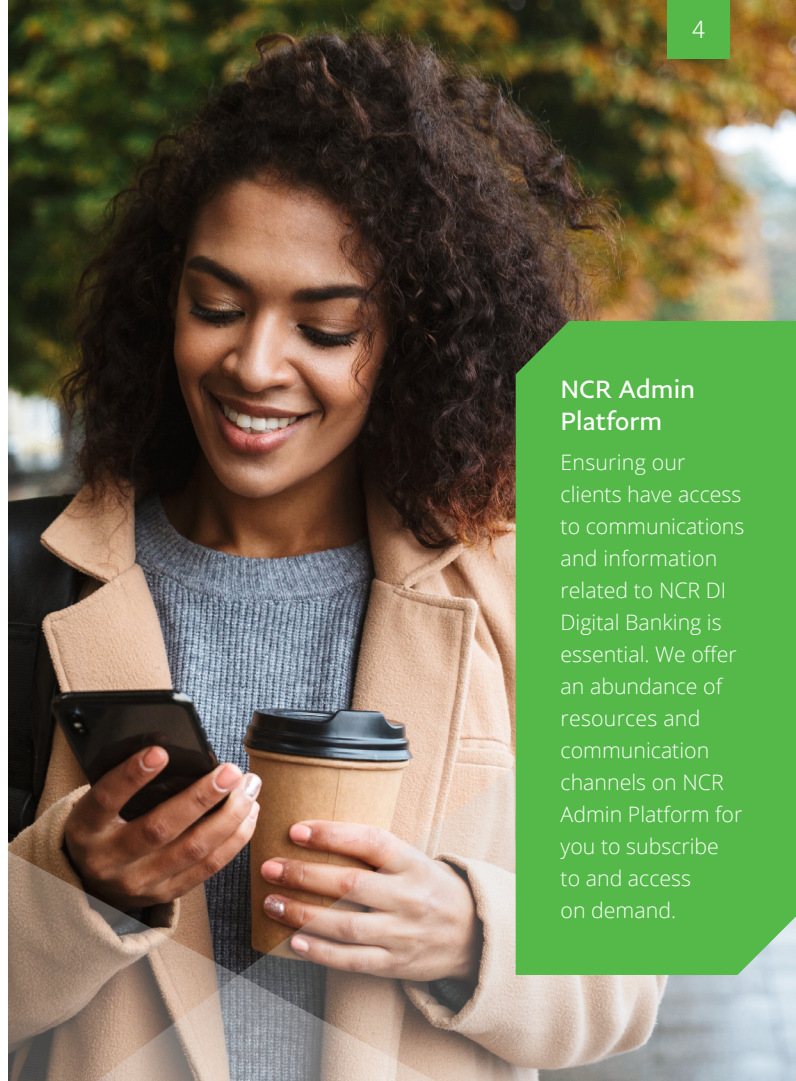
Set up alerts to monitor account activity and protect your users against fraudulent transactions.

### Password Reset

Avoid call center wait times and reset a password from digital banking.

### Card Management and Controls

Monitor and control when, where and how payment cards are used.



## NCR Admin Platform

Ensuring our clients have access to communications and information related to NCR DI Digital Banking is essential. We offer an abundance of resources and communication channels on NCR Admin Platform for you to subscribe to and access on demand.

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The design of the platform is oriented to the user, rather than built around the technology. While this sounds minor, we believe it makes a huge difference in how members experience the online and mobile solution. The proof of this experience is in our app store ratings, which are on par with or better than the largest banks in the country.”

Ryan Cash | VP, Bay Federal Credit Union



## Money Management

### Digital Receipts

Snap, save and store receipts for returns, warranty information or taxes.

### MX Money Management

Track spending, manage budgets, set goals and more.

### Credit Score

Get a credit score analysis, credit report and personalized offers.

### Notifications

Get notified of a low balance, when a dollar amount threshold is met and more.

### TurboTax

Access a leading tax solution directly from digital banking.

### Purchase Rewards

Earn cash back for everyday debit card purchases.

### Appointment Scheduling

Schedule an appointment with a banker for answers and advice.

## Money Movement

### Bill Pay

Choose the right partner for your institution with five pre-integrated bill pay solutions.

### Transfers

Move money between internal and external accounts.

### Mobile Cash

Use the mobile app to stage a contactless, cardless cash withdrawal.

### mRDC

Deposit checks remotely—at home or on the go.

### Zelle®

Send money to friends or family with person-to-person payments.

## Voice and Conversational Banking

### Voice Banking

Ask Alexa for account balance information quickly and securely.

### Live Chat

Provide real-time assistance with live chat capabilities.

### Virtual Assistant

Get real-time answers and personalized support at any time.

# Give your business users all the capabilities of your consumer offering—and more

With these additional business features, you'll equip businesses of all sizes with the right set of financial tools, whether they're at the office or on the go.

## One View

Access consumer and business accounts under one view.

## Multi-Entity Support

Manage multiple business entities in one place.

## Advanced Authentication

Enable token or out-of-band authentication at login and the transaction level.

## Entitlements

Set up and manage user-level access controls for transactions.

## Approvals

Set up and manage approvals on the go—including dual approvals.

## ACH and Wires

Create, manage and approve ACH and wire templates and payments.

## ACH Reversal

Reverse ACH payments on demand to prevent overpayment.

## Positive Pay

Protect business transactions with check and ACH positive pay.

## Our expertise isn't just in fintech.

Our business banking experts have been in your shoes—they have decades of experience working in business banking for financial institutions of all sizes. Not only do they understand banking technology, but they also have deep knowledge and expertise in business banking, the challenges you face and the unique needs of your business users.

\*Barry, C. (2020, October). Serving Small Businesses With Consumer Banking Offerings Is Holding Small FIs Back. Aite Group.

NCR was named a leading point solution provider by Aite Group.\*

October 2020

## NCR Business Mobile App

Our industry-leading business mobile app allows you to access approvals, positive pay, administrative tools and more—from virtually anywhere.





A woman with dark hair, wearing a white button-down shirt, is looking at a laptop screen. Next to her, a man with grey hair and glasses, wearing a dark suit jacket over a grey sweater, is resting his chin on his hand, looking thoughtfully at the screen. The background is softly blurred, suggesting an office or meeting environment.

## Our partnerships

Our strong ecosystem of over 180 pre-integrated partner solutions can help you stand out and stay ahead while reducing customization and integration costs.



**MX**

Engage your users with meaningful tools to help them reach their financial goals. And gain actionable insights for your financial institution to target users with the right message at the right time.



**Sensibill**

Make it easier than ever for your users to store and manage receipts digitally for returns, warranty information or taxes.



**Kasisto**

Humanize your digital banking through a virtual assistant that helps service, engage and acquire new users through interactive AI experiences.



**SavvyMoney**

Empower your users to better understand their credit score, the factors that impact it and the steps they can take to make it stronger.

“

We've looked at all those in the market. We've evaluated, and we've chosen over and over the services of digital at NCR. We've done that because of the flexible systems and because NCR does what they say they're going to do—and that carries a lot of weight with our organization to drive us forward.”

Ken Bloomfield | VP, Harborstone Credit Union



## We're powering digital transformation

Join more than 600 banks and credit unions powered by NCR DI Digital Banking.

### 20M Users

Over 20 million end users rely on NCR DI Digital Banking for contactless self-service.

### Top 3 in CX

According to MagnifyMoney, NCR powers the top three highest-rated mobile banking apps in the U.S.

### +75 NPS

NCR Digital Banking clients have an average +75 NPS for worry-free conversions, upgrades and services.

### 4.8-Star App Rating

NCR Mobile Banking clients have an average 4.8-star mobile app rating.

#### NCR DI University

When you choose NCR, you get access to comprehensive training courses that give your staff the confidence they need to launch and support new digital banking features. From certification, sales support and continuing education to conversions and custom courses—we're here to help you succeed.





At NCR, we make simple **possible.**

Contact us today and transform your digital banking solution.

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