

Technology, Business & You

Don't Just Push The Envelope—Get Rid Of It

(NAPSA)—The next time you bank via an automated teller machine (ATM) you may be in for a pleasant surprise—even if the machine doesn't mysteriously give you more money than you asked for. An ingenious idea from the NCR Corporation will mean a more secure feeling whenever you make a deposit at the ATM. In fact, it's better than a teller.

If you haven't thought about depositing without standing in line at the teller window—soon it will be easier and more secure than ever to do so at the ATM. Convenient, advanced ATMs can go way beyond simply dispensing cash.

With NCR's patented check image receipt and capture technology, whenever you put a check or cash into the ATM, you walk away with a picture of the deposit printed on the receipt. You not only receive an image of any checks deposited, but if you put cash in, your receipt will list each note by denomination. You don't get that kind of specifics at the teller window. The receipt serves as a true and immediate proof-of-deposit. The need for deposit envelopes is eliminated, enabling you to put the cash or check directly in a designated slot, often in 'bunches.' That's important when depositing because you won't have to wait to insert one note at a time.

The back office side of the operation is also seeing significant enhancements designed to ensure a safe, secure banking system using today's technological advances. Once the image of your deposited check is captured at the ATM, NCR has the systems to move that image quickly to the clearinghouse destination. That



Consumers will be more secure in making ATM deposits, thanks to new technology from NCR.

means you are ensured your money is credited to your account, in some cases almost immediately.

Moving image capture to the ATM can reduce cost for the bank, significantly decreasing the hassles associated with envelope restocking and acceptance. NCR's ImageMark™ distributed capture solutions will reduce the need to move paper via expensive armored couriers. Those couriers currently transport envelopes with cash and checks to the processing center. Of course, armored couriers will still be used to move cash, but by separating the checks from the cash at the ATM, fewer carrier pick-ups are needed. The banking industry expects additional benefits as it moves toward more and more electronic processing, clearing and exchange.

So, the next time you are at an ATM searching for an envelope to make a deposit or the next time you are in line in the bank with checks and cash in hand—remember, your favorite ATM can save you time—if your bank has 'pushed the envelope.'

For more information on the self-service (ATM) industry, check out NCR's Web site at www.ncr.com.