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# NCR Concept to Transform Branch-Based Sales Transactions

**By Enhancing Microsoft's Surface User Interface, NCR Shows the Future of in-Branch Sales Application Process**

BAI Retail Delivery Conference & Expo 2008  
Booth #1301

ORLANDO, Fla.--([BUSINESS WIRE](#))--At the BAI [Retail Delivery Conference & Expo](#) in Orlando, Fla., this week, [NCR Corporation](#) (NYSE: NCR) is demonstrating to select customers a unique process that will reduce the time to complete branch-based deposit or investment applications, transforming the customer experience. The demonstrations will take place as part of NCR SelfServ™ Horizons, the showcase of NCR's Advanced Development group.

NCR has used its knowledge of the financial services industry to integrate a variety of devices, such as PIN pads and contactless readers, with Microsoft's Surface technology that allows multiple users to interact using touch, gestures and object placement. The concept unit will allow branch employees to spend more time with customers discussing their investment needs and less time filling out forms. All of this will take place without the use of paper and pens – or even a mouse and keyboard.

NCR will show select customers the concept in a private room and gather feedback during the BAI event. NCR envisions the future product application process working like this:

1. A customer enters the bank branch and reviews posters on various deposit and loan products.
2. Using a mobile phone with a near field communications (NFC) chip, the customer will download details of the product of his/her preference.
3. When ready, the customer will engage a sales consultant using the NCR assisted-service device, which will transfer information about the deposit or investment product from the customer's phone. The customer and the bank employee can use that information as a starting point to discuss the specifics of the product for the customer's needs.
4. When the deposit product is chosen, the customer can begin filling out the loan application on the device – with one significant advantage over a paper-based form: using a smart token embedded in the customer's phone, the customer's

information (such as name and address) is immediately populated into the form, saving the customer time.

5. The application is then electronically signed, and the customer's time in the branch is both reduced and spent in a more meaningful way with the branch employee.

"NCR knows that our bank customers want faster and easier ways to conduct transactions. This prototype demonstrates how assisted service technology will continue to enhance interactions between banks and their customers," said Mark Grossi, vice president of Advanced Development, NCR.

NCR SelfServ Horizons is the showcase for NCR's Advanced Development group. By combining an understanding of emerging technologies, consumer trends and customers' business drivers, the group is chartered with investigating how consumers will connect, interact and transact with business in the future.

NCR will be showcasing its complete portfolio of assisted and self-service solutions at BAI's [Retail Delivery Conference & Expo](#) at booth #1301, and booth tours can be scheduled at [www.ncr.com/RD2008](http://www.ncr.com/RD2008).

### **About NCR Corporation**

NCR Corporation (NYSE: NCR) is a global technology company leading how the world connects, interacts and transacts with business. NCR's assisted- and self-service solutions and comprehensive support services address the needs of retail, financial, travel, healthcare, hospitality, entertainment, gaming and public sector organizations in more than 100 countries. NCR ([www.ncr.com](http://www.ncr.com)) is headquartered in Dayton, Ohio.