NCR RECONCILIATION

AUTOMATE THE DAILY BALANCING OF CASH
AND PROVIDE GREATER CONTROL AND EFFICIENCY

NCR

BALANCING COST AND RISK

Financial institutions have come to rely on ATMs as a vehicle to achieve higher market share and increased consumer access, without incurring the cost of a full-scale branch or additional branch associates. One of the main challenges for financial institutions during self-service channel expansion is the ever-increasing operational risks and costs. Sustaining the reconciliation of high volume cash transactions—including cash, retain more back-office resources which lead to increased error, higher costs and higher risks.

THE RECONCILIATION CHALLENGES BANKS FACE

- **Increased operating costs**
  The need for larger, back-office teams dedicated to support the increased volume of manual reconciliation processing

- **Costly mistakes, higher risks**
  Significantly higher risk exposure arising from manual reconciliation processes, delays and errors
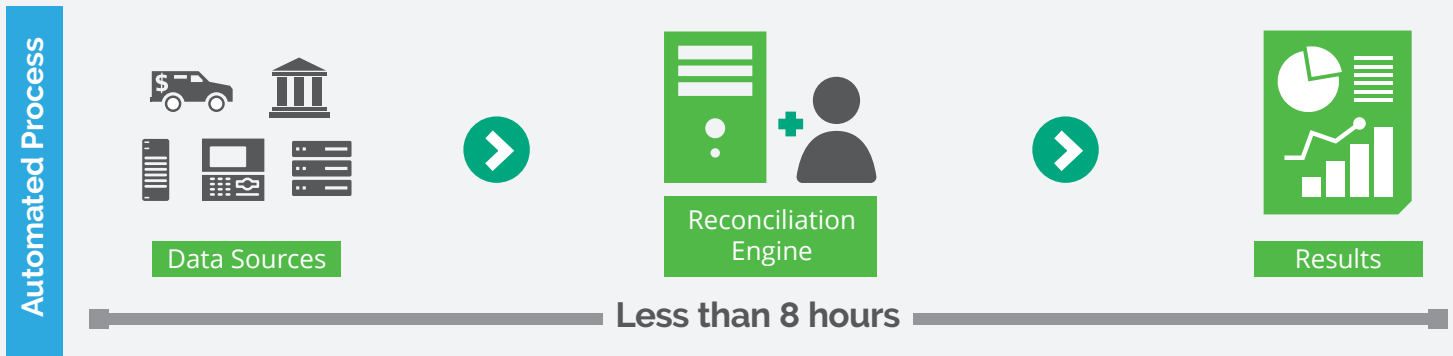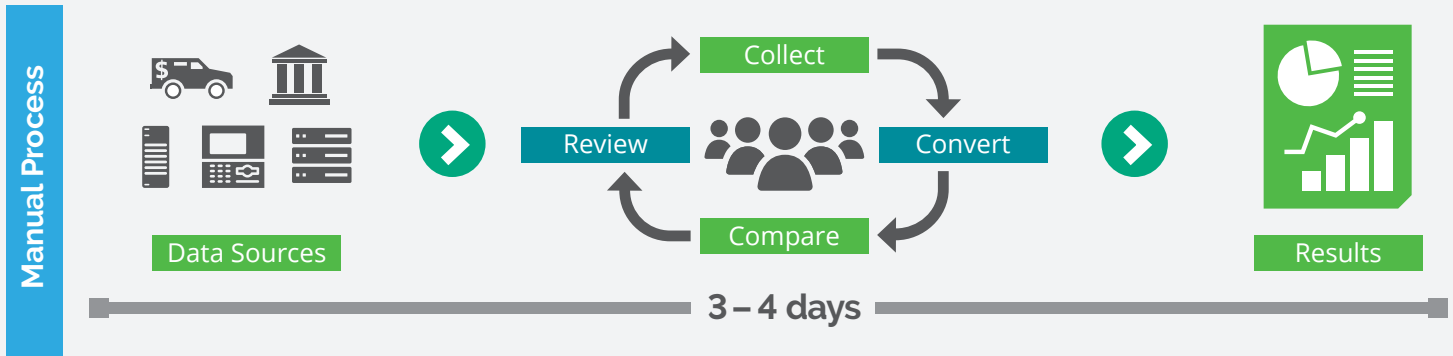
- **Consumer dissatisfaction**
  Tedious, manual searching and collation of disparate cash and transaction data means longer response time for dispute resolution or exception handling, causing consumer frustration

WHAT DOES NCR RECONCILIATION DO?

NCR Reconciliation automates the daily balancing of the ATM cash network to provide greater control and efficiency, while reducing costs and lowering operational risk. An integrated, data reconciliation solution, NCR Reconciliation provides end-to-end process visibility and performs automated matching of cash balances and transactions between an infinite number of data sources including host, switch, ATM electronic journal logs, bank ledger accounts, cash vendor reports and any other source deemed necessary to complete the analysis.
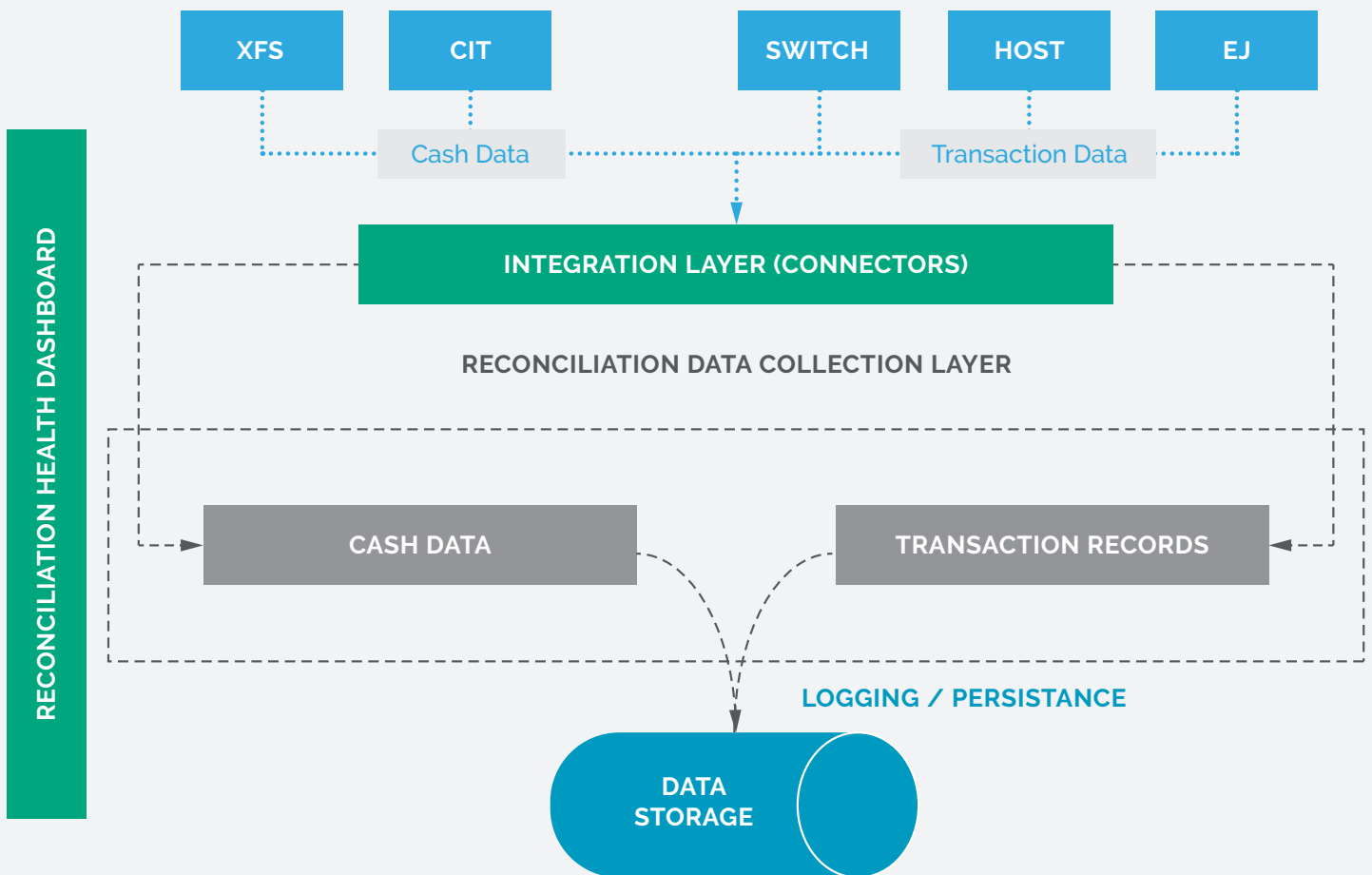
NCR Reconciliation quickly loads, validates, and matches transactions and identifies unreconciled (unmatched) transactions for research and resolution. This is typically the most time consuming exercise of daily ATM balancing activity. The core processing module automatically receives of all the necessary data and loads it into the centralized database. The data is normalized and matched per defined business rules. Result reports are generated to enable staff to investigate any unbalanced or unmatched transactions.

Manual Process

Data Sources — Collect → Convert → Compare → Review — Results

3 – 4 days

Automated Process

Data Sources → Reconciliation Engine → Results

Less than 8 hours

ACHIEVE YOUR BUSINESS GOALS WITH NCR RECONCILIATION

Key Benefits:

- Increased productivity is achieved with the reduction of manual data gathering and matching, allowing resources to be re-focused on other critical tasks such as managing exceptions or dispute handling
- Operational risk is reduced as a result of higher accuracy from the automated processes. This allows for

the expansion of your ATM network without having to invest in large back-office support team

- Proactive dispute resolution and shortened response time to consumers resulting in a better consumer experience, increased consumer loyalty and retention
- Detailed investigation logging, tracking and reporting help support auditing and banking regulation compliance

The NCR Reconciliation engine is a highly configurable workflow, that allows multiple inputs for any type of comparison model to fit your business needs.
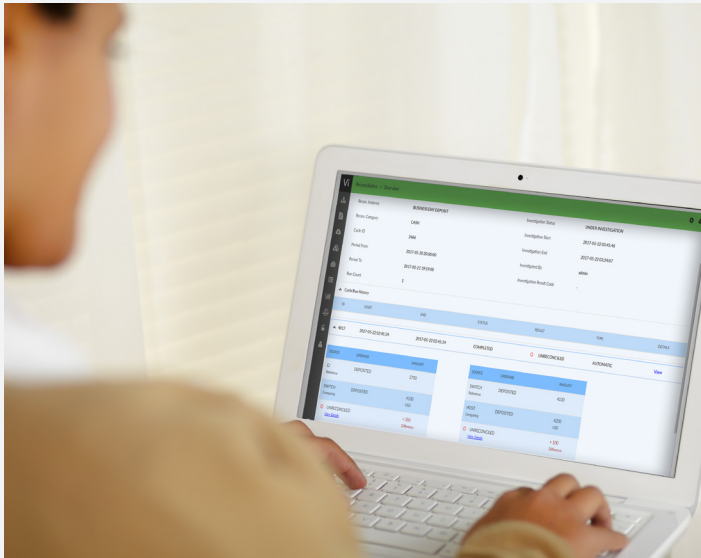
REDUCE PROCESSING TIME AND ERROR

Managing cash within the self-service channel can be challenging, especially when it comes to tackling settlement and balancing issues. Additionally, retail banking consumers expect any disputes or discrepancies to be resolved as quickly as possible, otherwise you risk their loyalty and retention. The cash reconciliation process can involve very manual and time consuming activities such as requiring personnel to search host system logs, ATM electronic journals, cash vendor reports and sometimes review the ATM monitoring system incident logs.

With NCR Reconciliation, the user can access the consolidated data through a central user interface and easily review the unmatched transactions. It reduces process time and error, which makes the cash reconciliation process much more efficient, cost-effective and risk adverse.

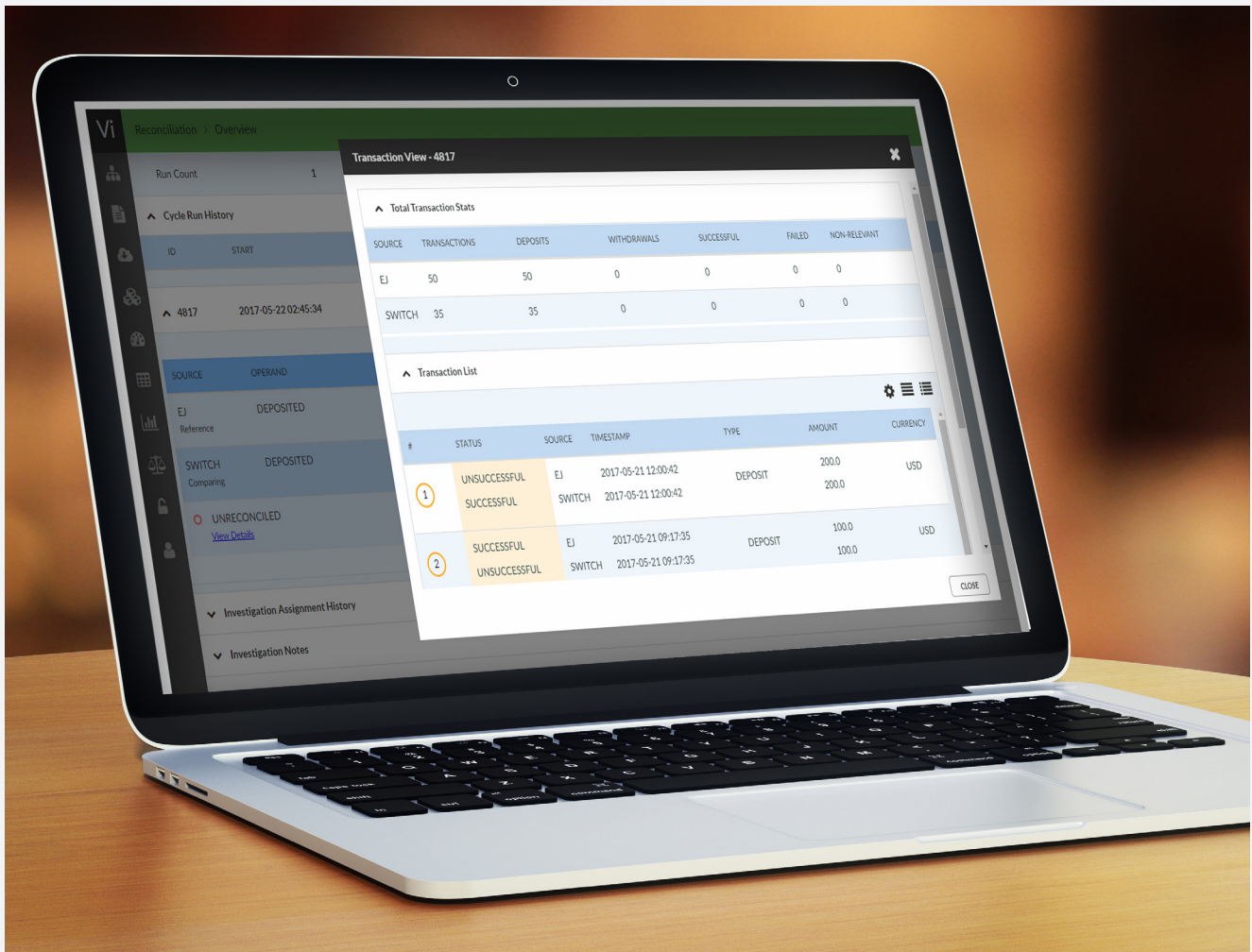## CONSISTENT RECONCILIATION ACROSS ALL DATA SOURCES

NCR Reconciliation is a highly configurable solution for performing the balancing of cash transactions across unlimited data sources including ATMs, core banking accounts and third party vendors, so they can be easily consumed and processed using flexible rules and a powerful workflow engine. Transactional integrity is validated through the reconciliation of cash and closing account balances, while time consuming manual processes are eliminated with the automatic identification of discrepancies.

EFFECTIVELY MANAGE DISPUTES

NCR Reconciliation investigation tracking screens let personnel log their activities as they research and work through disputed or unreconciled transactions. Customizable activity codes help track and report on reconciliation actions, and provides historical reporting of each investigation. The common user interface allows the financial institution's reconciliation and dispute teams to log in and see the status of any investigation and either help progress it forward or avoid duplicate work. This supports a timelier and more efficient dispute process.

NCR RECONCILIATION

Reducing risk and cost while enhancing the consumer experience are key objectives for any financial institution in today's self-service environment. NCR Reconciliation will help support those goals by systematically performing ATM cash reconciliation. Making it easy to identify discrepancies and eliminating manual, time consuming reconciliation activities saves time and allows your team to focus more on what matters the most-consumer satisfaction.

CONTACT US AT NCR.COM TODAY

WHY NCR?

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 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 Atlanta, Ga., with over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.