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# NCR Helps Bring Remote Deposit Capture to Potential Market of 27 Million Small Businesses

## **Bundled Hardware, Software and Services Enable Financial Institutions to Provide Compelling Low-Cost Remote Deposit Solution for Business Customers**

DULUTH, Ga.--([BUSINESS WIRE](#))--In order to help small businesses take advantage of the convenience and cost savings of remote deposit capture, [NCR Corporation](#) (NYSE: NCR) today announced an OEM agreement with [Document Capture Technologies](#), Inc. (OTCBB: DCMT) to offer a new cost-effective hardware and software bundle that enables financial institutions to offer small businesses a compelling remote deposit solution. The total market potential for RDC is vast, as there are an estimated 27 million small businesses in the U.S. with a checking account. Additionally, according to Celent, adoption of remote deposit capture should increase by more than 400 percent in the next three years.

Through remote deposit capture (RDC), businesses are able to scan check images and transmit the image to their financial institution for processing. This process allows commercial clients to receive quicker funds availability, improve timing of bank deposits, reduce courier and fraud costs, and improve internal reporting capabilities. NCR's solution provides a remote self-service terminal to customers that integrates [NCR APTRA™ Commercial Passport](#), part of the [NCR APTRA Passport](#) family, with a cost-effective scanner from [Document Capture Technologies](#) ("DCT") and a specialized scanner software driver from [Silver Bullet Technology](#), which will allow NCR to provide technical support to customers.

NCR's APTRA Commercial Passport solution provides a financial institution's business customers with the ability to capture check images and transmit a balanced, electronic deposit via the Web to its financial institution's central operations for final validation and settlement.

In addition to online banking integration, NCR's APTRA Commercial Passport offers electronic updates to end-customer accounting systems, back-office conversion, duplicate-item detection, robust security, and integrated courtesy and legal amount recognition. Along with commercial deposits, this Web-based technology also provides an integrated and scalable platform and full suite of check scanners for processing transactions from other locations, including branches, automated teller machines (ATMs) or at home.

“NCR selected DCT’s unique DocketPORT terminal to extend our self-service suite and provide a cost-effective RDC option to our customers,” said Bill Nuti, chairman and chief executive officer of NCR. “Due to the low-cost and performance of the DCT terminals compared with other available options, we expect adoption to accelerate as broad acceptance of RDC begins to take hold. At NCR we are always looking for new ways to shape the customer-driven global ‘self-service’ trends of the future, and we believe this new product offering with DCT for a turnkey remote capture solution represents a significant opportunity, not only in the RDC market but in other markets we serve as well.”

NCR will resell the DCT terminals to financial institutions and businesses as the “NCR Personal Scanner”. The price of the NCR Personal Scanner is just under \$230 (U.S.). This device compliments [NCR’s other scanner offerings](#) already deployed worldwide. By standardizing the scanner software through Silver Bullet’s Ranger application, NCR will be able to provide a larger array of scanner choices, including the NCR Personal Scanner, to a financial institution’s business customers.

### **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 Duluth, Georgia.

### **About Document Capture Technologies**

Document Capture Technologies (DCT) is a worldwide leader in the design, development, manufacturing, and sale of USB powered mobile page-fed document capture solutions. Its vertical integration and innovative proprietary system development kits allow for a broad range of applications, faster time-to-market and ease of integration for its customers. For a comprehensive investor relations portal complete with fact sheets, presentations, interviews and video, please navigate to: [www.trilogy-capital.com/autoir/dcmt\\_autoir.html](http://www.trilogy-capital.com/autoir/dcmt_autoir.html)