



NCR ELECTRONIC JOURNAL MANAGEMENT

AN NCR SOLUTION GUIDE

For more information, visit ncr.com, or email ncr.financial@ncr.com.



ENSURE EFFICIENCY, COMPLIANCE AND FASTER DISPUTE RESOLUTION WITH ELECTRONIC JOURNAL MANAGEMENT

ATM Electronic Journals (EJ) are a critical and essential component in managing your ATM estate and reconciling self-service transactions. Electronic Journals capture all ATM activity, such as transactions, settlement information, cash related events and critical hardware and software events. Central storage of this data is a critical feature in keeping bank staff working efficiently. Making it easy to access and consume the data are key requirements of any EJ management solution.



MANUAL PROCESSES COST TIME AND CONSUMER RELATIONSHIPS

Today, many financial institutions are still working with disparate systems and inefficient processes to monitor and report daily activity across their ATM portfolio. Manual EJ file retrieval and storage processes for geographically dispersed ATM networks impact a bank's ability to quickly resolve customer disputes. And with an increase in transaction volumes comes a paralleled increase in the amount of consumer complaints.

Financial regulations require that EJ data is stored in a secure and unalterable form, for a stipulated period of time. These authorities are also requiring banks to adhere to demanding timetables for customer dispute resolutions related to ATM transactions. In the event of a transaction dispute, electronic journal data is required to verify the transaction details and the amount of cash that may or may not have been dispensed from the ATM.

NCR's EJ Management solution provides the ability to easily and efficiently manage your electronic journals for your entire multi-vendor ATM portfolio. This includes automated retrieval and straightforward storage, viewing, and analysis.

NCR's Unified Agent™ is installed on each ATM and captures every update made to the electronic journal for every ATM and securely delivers these updates in real-time to a centralized server. All EJ updates from the entire ATM network are stored in an encrypted data store.

These electronic journal data files are accessible through an easy to use browser-based interface, which allows bank operators to easily search the EJ data for particular transaction information, view the results in real-time and consume them in the format they prefer: print, download or export for archival.

LESS WORRY WITH MORE AUTOMATION AND GREATER FUNCTIONALITY

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**Put data at your fingertips,
not arm's length.**



KEY FEATURES

- ✓ Real-time EJ streaming ensures the latest and most up to date journal transactions are sent to the central server for consumption
- ✓ Automated real-time EJ data retrieval from the entire, multi-vendor, ATM network
- ✓ Centralized storage of the electronic journal data
- ✓ Advanced search capabilities with multi-file search and automatic extraction of meta data
- ✓ Secure, role-based access to the EJ data and encryption during both transmission and storage ensures that each user has access to only those ATMs assigned
- ✓ Anytime, anywhere access through a browser-based interface
- ✓ File encryption during transmission and storage ensures the electronic journal data is secure



AUTOMATED, ON-DEMAND AND SECURE—YOUR NEW EJ TOOL

Streamline operational processes, reduce operational costs:

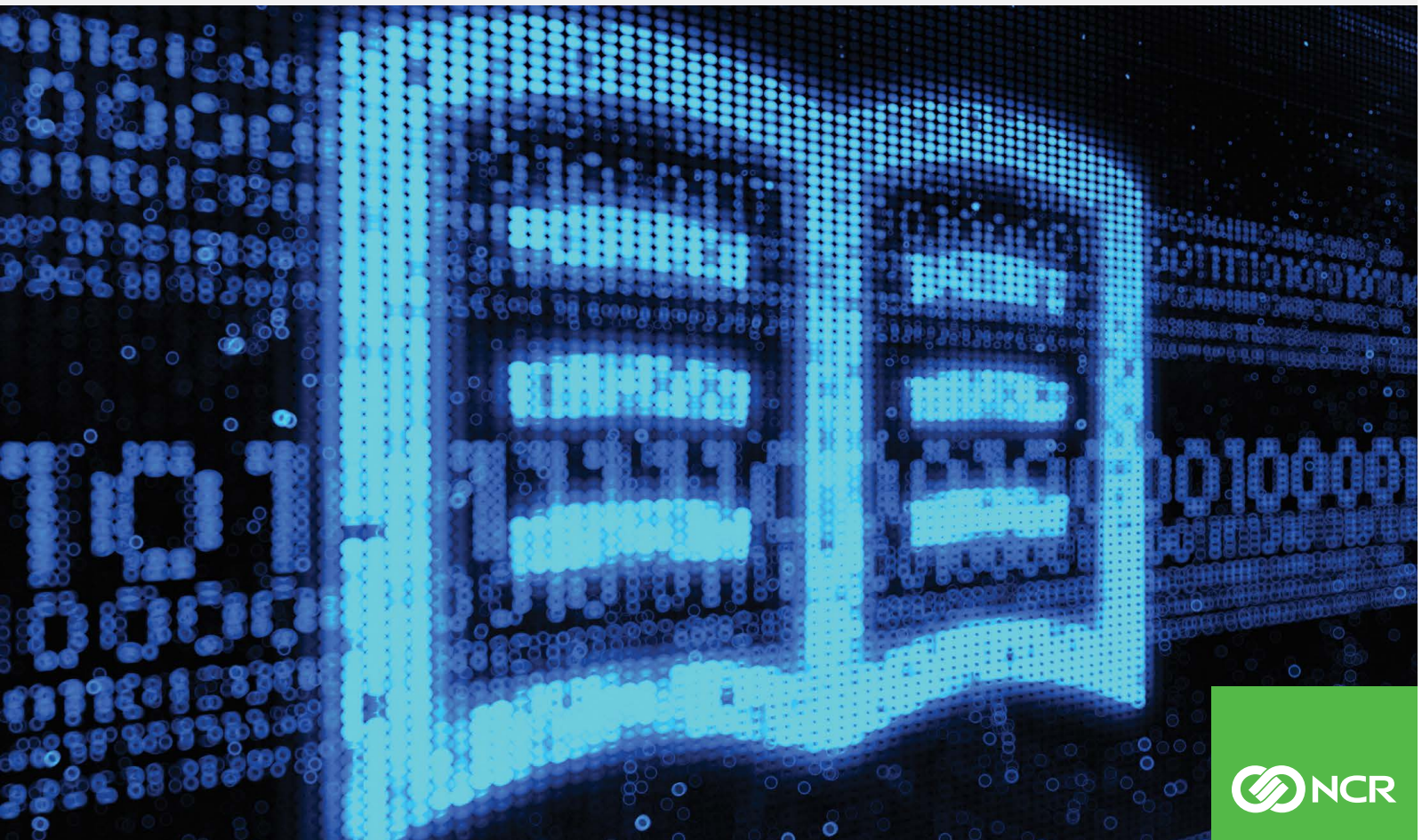
- Eliminate manual EJ retrieval and cut over processes
- Reduce costly site visits with the ability to remotely browse the ATM
- Scalable for any size network and any ATM vendor

Faster dispute resolution, improved consumer experience:

- Centralized management and storage minimizes the time required to access complete information
- Live, streaming EJ data allows instant access to data
- Advanced search capabilities for multiple files means expedited dispute investigation processes and less consumer frustration

Improved compliance:

- Securely store and manage EJ data files in a central location, maintaining one set of retention policies
- Real-time EJ retrieval process ensures that EJ data is not lost due to critical hard drive failures on the ATM
- Detailed audit log reports available for all user activities



TRUSTED AND SIMPLE ELECTRONIC JOURNAL MANAGEMENT FOR YOUR BUSINESS

In today's financial environment, banking institutions need solutions that will simplify the management and compliance of their ATM portfolio, so they can focus on business objectives. NCR's EJ Management solution allows you to effectively manage your complex, multi-vendor network with retrieval automation and centralization of EJ

storage. Live EJ streaming ensures immediate availability of transaction information, reducing consumer dispute resolution time and facilitates operational efficiencies, allowing you to streamline processes, stay compliant and focus on driving business results.

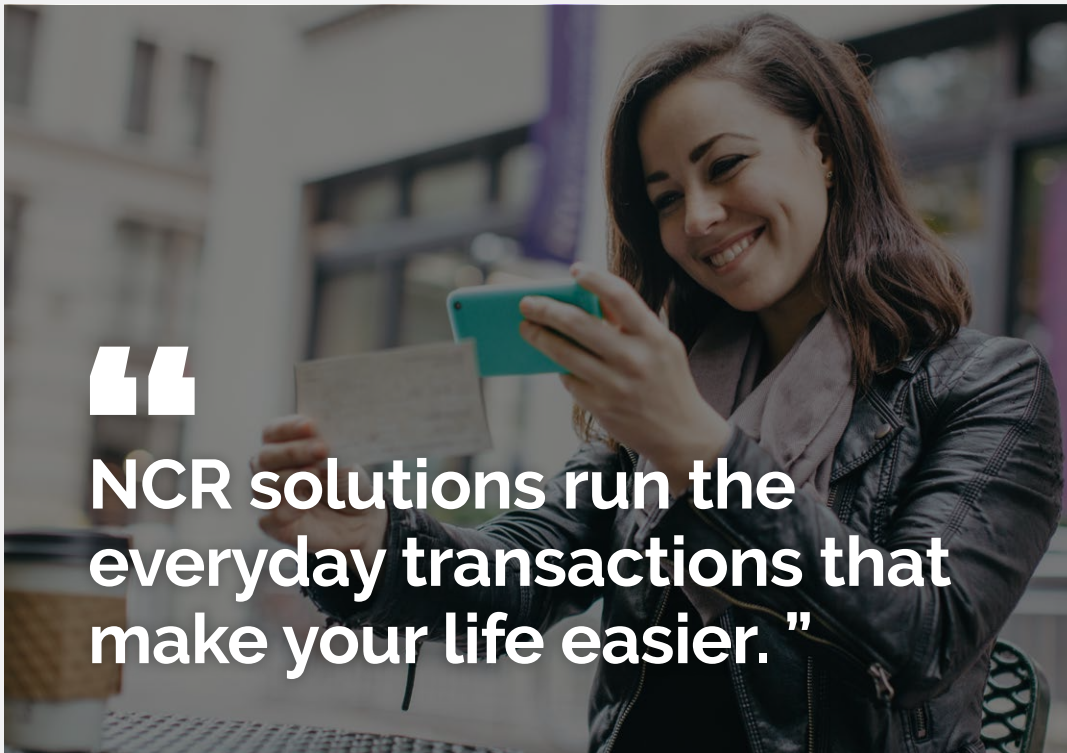
A single, comprehensive solution for a multi-vendor ATM network that provides better ROI for financial institutions.



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 Duluth, 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.





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NCR's EJ Management application is a comprehensive solution that provides financial institutions the ability to centralize and efficiently manage their electronic journal data from their global, multi-vendor ATM network.

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