

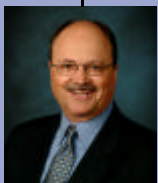
BUILDING LOYALTY & MARKET SHARE THROUGH ENHANCED ONLINE SERVICES

Credit unions are realizing the importance of providing an enterprise view for their members. Online bankers need single sign-on access to all of their financial information from checking and savings to brokerage and investment. The small business owner in particular is getting more attention because they often represent two important accounts - naturally as a small business owner, but also as a wealth management client. Credit unions need to cater to these people with online features such as joint account maintenance, cash management, domestic/international wire transfers and tiered authorization for employees and family.

The Internet has really matured as a key self service channel, but it is important to remember that the ATM is still far and away the most popular self-service channel. As the world leader in ATMs, we leverage a lot of our technology from this channel and coordinate it with our Consumer, Small Business, and Corporate Banking solutions that we deliver to financial institutions around the globe.

It is essential for credit unions to think in terms of multi-channel marketing strategies and campaigns. This means sending personalized messages, alerts and reminders utilizing every member touchpoint: online, ATM, branch, call center, and telephone credit banking. Personalized one to one messages that serve the needs of the member go a long way in selling your product, building your brand, and strengthening the relationship. Our Customer Power and Teradata solutions are designed to accomplish this via metadata; a dynamic rules engine; and cross channel tracking and targeting.

Once features and functionality are in place, as well as personalized marketing, most member satisfaction comes down to performance and reliability. Online bankers want quick response times, high availability and strong security. NCR eCommerce hosted online banking clients enjoy industry leading response times and uptime for their applications. NCR's Managed Hosting solution provides diverse Tier 1 bandwidth providers, Intrusion Detection, pre-emptive security capabilities, and 24x7 monitoring at our eCommerce Data Centers. Whether it is a small institution that needs big institution functionality in ASP mode, or a large credit union that demands in-house customization, we have NCR online banking solutions that will fit their needs.



Greg Hanson is Vice President and General Manager for NCR eCommerce Solutions Group. NCR has been bringing insight and innovation to world-class business for over a century while NCR eCommerce has been delivering customized software solutions for over a decade. NCR's ATMs, retail systems, Teradata® data warehouses and IT services provide Relationship Technology™ solutions that maximize the value of customer interactions and help organizations create a stronger competitive position. Based in Dayton, Ohio, NCR employs approximately 28,000 people in 100 countries around the globe.

