



NCR APTRA Relate "Rekindles the Personal Touch"; New Software from NCR Delivers Personalized Customer Experience and Targeted Marketing Through the ATM Channel

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NCR Corporation (NYSE:NCR) used this week's BAI Retail Delivery Conference and Expo 2003 in New Orleans to launch APTRA(TM) Relate, NCR's newest automated teller machine (ATM) personalization software. APTRA Relate enables the delivery of individualized customer service and targeted marketing through the self-service channel.

APTRA Relate enables pre-approved offers and two-way communication with customers for a more dynamic ATM customer interaction. NCR customers have reported that consumer acceptance of ATM product offers can be more than 30 percent greater than for the same product offered via direct-mail campaigns, making the targeted ATM offer more cost-effective.

Developments in technology combined with consumers' more mobile lifestyles have enabled banks to migrate transactions to lower-cost automated channels such as ATMs or Internet banking. Although the movement of customers away from the teller counter is a desirable cost-saving measure, it often creates a wider issue of how the bank can continue to relate to their customers on a personal level.

APTRA Relate addresses this issue. It links the bank's customer relationship management (CRM) strategy to the ATM channel. ATMs are banks' most frequently used and low-cost touchpoint with their customers. APTRA Relate capitalizes on the ATM's role by enabling two-way communication with customers on an individual basis at the self-service device.

APTRA Relate allows the bank to offer permission marketing in a way that builds loyalty, increases customer retention and generates revenue. Whatever a bank's current CRM strategy, APTRA Relate can provide a tailored CRM and personalization solution that integrates self-service with the customer's other banking channels. If the bank does not currently have a CRM solution, APTRA Relate provides an off-the-shelf personalization option.

Jim Piggot, general manager and senior vice president of software and services for NCR's Financial Solutions Division, said, "NCR is unique in having global expertise and coverage in both financial self-service and CRM. We have the diverse skills required to enable personalization and dynamic targeted services. APTRA Relate can integrate directly and easily with Teradata's server, Teradata(R) Connect, but also has the flexibility to accept content through any industry-standard interface or protocol."

"Many vendors talk about delivering personalized self-service, but it is rare to see a complete solution come to market," said Warren Utt, senior vice president of Worldwide Field Operations for BroadVision. "As pioneers in delivering personalized self-service Web applications, we applaud what NCR has accomplished -- applying the core principles and best practices of personalization to interactions via an ATM self-service channel."

Jim Donovan, vice president of financial industry marketing at Teradata, a division of NCR, said, "Recently, we have witnessed substantial interest by retail banking management to better leverage the ATM network. The combined capabilities of Teradata with the APTRA Relate delivery capability bring together the core strengths of our company. NCR provides the industry's most advanced and experienced approach to the challenge of linking the ATM to a financial institution's customer management strategies."

About NCR Corporation

NCR Corporation (NYSE:NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's ATMs, retail systems, Teradata(R) data warehouses and IT services provide Relationship Technology(TM) solutions that maximize the value of customer interactions. Based in Dayton, Ohio, NCR (www.ncr.com) employs approximately 29,300 people worldwide.

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