NCR Links to CheckClear's Endpoint Exchange Network; Move Provides Image Exchange Option in Preparation for Check 21

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DAYTON, Ohio--(BUSINESS WIRE)--May 4, 2004--NCR Corporation (NYSE:NCR) has signed an agreement with CheckClear LLC to join its national image exchange network. NCR will initially interface NCR ImageMark NCompass to the Endpoint Exchange Network. ImageMark NCompass is NCR's community bank check-image processing technology. The interface with the Endpoint Exchange Network provides a proven model for exchange, clearing and settlement capabilities for community banks in the United States.

In preparation for the Check Clearing for the 21st Century Act (Check 21), the Endpoint Exchange Network has become a significant provider for the community bank segment and expects to provide live processing for more than 5,000 financial institutions by year's end.

Mark Craig, general manager of CheckClear, LLC, said, "NCR's ImageMark NCompass is a perfect complement to the Endpoint Exchange Network. Using NCR's advanced imaging and recognition technologies, together with our premium electronic check-clearing connectivity, will position financial institutions to clear and settle their payments through check-image exchange."

Dick Wheeler, assistant vice president of NCR Payment Solutions, said, "NCR is committed to preparing our customers for the transition to paper truncation. Interfacing with the Endpoint Exchange Network gives our community bank customers the option to leverage a proven, secure and efficient national image exchange network."

NCR's ImageMark NCompass provides state-of-the-art imaged-based capture, archive and business applications specifically for small to mid-size financial institutions in the United States, as well as international markets. NCR also offers ImageMark technology for larger deployments, driving 75 percent of all image archives purchased by major banks in the United States in the past two years and has played a significant role in deploying check-truncation solutions across the globe, including Hong Kong and France.

The Endpoint Exchange Network uses open architecture with industry standard files and a published application program interface to facilitate a broad membership. Partners of the Endpoint Exchange Network, which includes the National Clearing House and the Central Oklahoma Clearing House Association, handle settlement and administration nationwide. The Endpoint Exchange Network provides image-quality assurance testing on 100 percent of the items presented by members.

About CheckClear's Endpoint Exchange Network

Use of CheckClear LLC's Endpoint Exchange Network enables U.S. financial institutions to clear their check-based transactions by allowing for the exchange of check images between member institutions. The Endpoint Exchange Network is the country's first and only electronic check-clearing network that capitalizes on existing imaging infrastructure and settlement relationships, with the interoperability to connect to every endpoint in the nation. Learn more about the Endpoint Exchange Network at www.endpointexchange.com.

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 and help organizations create a stronger competitive position. Based in Dayton, Ohio, NCR (www.ncr.com) employs approximately 28,900 people worldwide.

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