



OCBC Bank Becomes First Bank in Asia to Deliver Customized Marketing Messages on ATMs with NCR's APTRA Relate Software

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SINGAPORE--(BUSINESS WIRE)--May 20, 2004--OCBC Bank has become the first bank in Asia to provide targeted marketing and a personalized experience at its automated teller machines (ATMs) by using NCR Corporation's (NYSE:NCR) APTRA(TM) Relate software to integrate its self-service network with its customer relationship management (CRM) system.

Following a successful pilot project, OCBC Bank is initially providing the CRM capability on its NCR Personas 77 ATMs at all its branches, with plans to extend the functionality to its entire self-service network.

The use of APTRA Relate has broadened the role of OCBC Bank's ATMs into effective customer service agents. The bank can target personalized product and service offerings, record potential customer needs based on individual transactions and provide frontline customer service staff with the information they need to better respond to customer needs and identify cross-selling opportunities.

Currently, on-screen messages range from "Your fixed deposit is maturing soon. Would you like to find out how to earn more interest?" to "Thanks for taking up the OCBC Home Loan package. Would you like to find out more about the OCBC Reno Loan, too?" Customer responses are then channeled to the bank's personal financial consultants, branches or call center for follow-up.

OCBC Bank customers also have the option to customize and pre-set their usual ATM transaction choices such as the dollar amount and receipt option. During the pilot, more than 60 percent of OCBC Bank's customers took up this "usual transaction" feature.

The targeted marketing has been made possible by NCR's APTRA(TM) Relate software, an application specifically designed to provide full integration between ATMs and CRM systems and deliver customized services.

Patrick Chew, head of delivery, Consumer Financial Services for OCBC Bank Singapore, said, "OCBC Bank recognizes that ATMs are a vital customer touchpoint, and with the enabling of our CRM solution, our ATMs allow us to increase customer banking efficiency and enhance our relationship with our customers. From the customers' responses to our targeted marketing messages, we are able to identify the right products and services that specifically meet their financial needs. At the same time, we have made simple banking transactions like an ATM cash withdrawal more personalized for our customers."

Ang Kheng Keong, area director for NCR's Financial Solutions Division in Southeast Asia said, "APTRA Relate is among NCR's most advanced software that truly integrates the most touched and trusted channel - the ATM - with other banking channels. The flexibility of APTRA Relate means it can fit in easily with the bank's current CRM strategy. It will also allow OCBC Bank to optimize its investment through the reduction in traditional marketing costs associated with direct mailers and survey forms, as well as generating new revenue at the ATM."

About OCBC Bank

OCBC Bank is a Singapore-based financial services group with assets of S\$86 billion and operations in 14 countries including Malaysia, China, Japan, Australia, UK and the United States, and has more than 125 branches and representative offices around the world. OCBC Bank offers a range of specialist financial services, including consumer, corporate, investment, private and transaction banking, global treasury, asset management and stockbroking services, to its customers. Additional information may be found at www.ocbc.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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