



## Discover Financial Services Selects Teradata for Large-Scale Data Warehouse Effort

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SEATTLE--(BUSINESS WIRE)--Oct. 13, 2004--Teradata, a division of NCR Corporation (NYSE:NCR), announced today that Discover Financial Services, a business unit of Morgan Stanley (NYSE:MWD), has selected the Teradata(R) data warehouse to support Discover's reporting and analysis needs with a multi-terabyte computer system.

As part of the agreement, Discover has purchased Teradata hardware, software and consulting services and will migrate its legacy data warehouse to Teradata-based technology while closely integrating with Discover's existing third-party tools and partners.

"Discover is committed to being a leader in information management to better serve our more than 50 million Cardmembers and approximately 4 million merchant and cash access locations," said Diane Offereins, chief information officer at Discover Financial Services. "Teradata's database system will allow us to realize faster response times to query and report requests with improved reliability and accessibility. The database system is scalable, flexible and easy to grow and manage, and we look forward to working in this new environment."

"Teradata has always focused on helping our customers realize significant value and competitive differentiation, and we are excited about the deployment of Teradata technology at Discover," said Rocky Blanton, Teradata vice president for the Americas. "We look forward to a strong and enduring partnership that will support Discover's growing technology and business needs."

About Discover Financial Services, Inc.

Discover Financial Services, Inc., a business unit of Morgan Stanley (NYSE:MWD), operates the Discover(R) Card and the Discover(R) Network for its more than 50 million Cardmembers. The Discover Network is the largest independent credit card network in the United States with approximately 4 million merchant and cash access locations. For more information, visit [www.discovercard.com](http://www.discovercard.com).

About Teradata Division

Teradata, a division of NCR Corporation (NYSE:NCR), is the global technology leader in enterprise data warehousing, analytic applications and data warehousing services. Organizations around the world rely on the power of Teradata's award-winning solutions ([www.teradata.com](http://www.teradata.com)) to get a single, integrated view of their business to enhance decision-making, customer relationships and profitability.

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. NCR ([www.ncr.com](http://www.ncr.com)) is based in Dayton, Ohio.

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