



UMB Selects NCR ImageMark for Processing Images in Today's Check 21 Image-Exchange Era; ImageMark Transaction Manager to Handle All Primary Image Capture at UMB

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DAYTON, Ohio--(BUSINESS WIRE)--Nov. 15, 2004--NCR Corporation (NYSE:NCR) has been selected by UMB Financial Corporation to provide image-based technology that will enable UMB to achieve greater operational efficiencies in preparation for the opportunities that will arise from the Check Clearing for the 21st Century Act, or "Check 21." UMB, an \$8 billion financial services holding company headquartered in Kansas City, Mo., will utilize NCR's ImageMark Transaction Manager solution, including hardware, software and services infrastructure.

By permitting the acceptance of image-replacement documents, Check 21 enables financial institutions to process checks electronically rather than having to forward the original paper check. This speeds the collection process while providing a new avenue for cost reduction.

Using NCR's ImageMark Transaction Manager system, UMB will easily capture and process images of all of its un-encoded, pre-encoded and inclearing checks and other items through a common hardware and software platform and then forward those images to its archive for storage and retrieval. UMB expects to significantly reduce labor costs associated with the keying that is currently required to balance transactions.

"We liked the idea of being able to consolidate our item image processing onto a common platform," said Jerry Holder, senior vice president of operations at UMB. "Having a solid image-capture infrastructure in place is critical to our goal of exchanging images with other banks. NCR's ImageMark Transaction Manager system is compatible with our SuperMICR check processing application, which will ease conversion and minimize risk."

As part of the agreement, NCR will also provide UMB with a pilot system for image-capture transactions at commercial customer locations. This pilot will allow UMB to assess the business viability of extending the capture function to the point of acceptance within the context of its ImageMark workflow.

"ImageMark Transaction Manager is part of a complete transaction processing strategy and product family that streamlines the entire transaction process from image capture through proof, balancing, reconciliation, archive and integration to customer support locations such as call centers and branches," said Joe Kniceley, vice president of sales for NCR's Americas Payment and Imaging Solutions group. "This is a proven solution that is making an impact for our customers."

About UMB

UMB Financial Corporation (Nasdaq:UMBF) is a multi-bank holding company headquartered in Kansas City, Missouri (www.umb.com), offering complete banking and related financial services to both individual and business customers. Its banking subsidiaries own and operate 153 banking centers throughout Missouri, Illinois, Colorado, Kansas, Oklahoma and Nebraska.

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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