



Frost Bank Selects NCR's ImageMark Technology for Remote Capture of Commercial Customer Deposits; Integrated Processing Solution Accelerates Transition to Check Truncation

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DAYTON, Ohio, May 02, 2005 (BUSINESS WIRE) -- Frost Bank of San Antonio, Texas, is now delivering remote capture to several of its commercial clients. Working with NCR Corporation (NYSE:NCR), Frost Bank can now forward image-based cash letters, rather than paper checks, on behalf of its commercial clients to the Federal Reserve for clearing to the paying banks.

Frost Bank has already moved several commercial customers to NCR's ImageMark application and plans to gradually provide the service to additional commercial customers. Taking advantage of opportunities created by the Check Clearing for the 21st Century Act, Frost will be able to help clients reduce processing costs and enable faster internal reconciliation.

Using NCR's ImageMark Commercial Passport application, a pilot group of Frost customers capture magnetic ink character recognition, or "MICR," data and the front and rear check images to build daily deposits. NCR's recognition and balancing tools efficiently build balanced deposits that are then electronically delivered to Frost for clearing. NCR's ImageMark Transaction Manager system receives the image deposits, further validates each item and performs any necessary corrections. Frost then creates an image cash letter for clearing. This combined solution allows the original checks to be retained by the commercial client at point of entry into the processing system and not be sent to the bank. Frost expects to increase the volume of items in its image cash letter.

"Our commercial customers see the sweeping changes in payment processing as a substantial benefit," said Gary McKnight, Frost's senior executive vice president for operations and processing. "By delivering remote deposit capture to our customers through NCR's ImageMark Commercial Passport application and then integrating that into ImageMark Transaction Manager in our central operations, we ensure that our commercial customers' electronic deposits continue to be processed soundly and securely. We look forward to gaining efficiencies in processing and providing our customers with the ability to improve their internal reporting capabilities with electronic updates to their accounts receivable and other systems."

"Frost Bank and NCR have a long and successful history and we are pleased to deliver these leading-edge solutions to them," said Joe Kniceley, NCR Payment Solution's vice president of Sales for the Americas. "Frost's successful implementation of remote deposit capture reinforces the strategic importance of end-to-end imaging solutions as financial institutions look to deliver new value-added, competitive services to their customers."

About Frost Bank

Cullen/Frost Bankers, Inc. is a financial holding company, headquartered in San Antonio, with assets of \$9.8 billion at March 31, 2005. The corporation provides a full range of commercial and consumer banking products, investment and brokerage services, insurance products and investment banking services. Its subsidiary, Frost Bank, operates 78 financial centers across Texas in Austin, Boerne, Corpus Christi, Dallas, Fort Worth, Galveston, Harlingen, Houston, McAllen, New Braunfels, San Antonio and San Marcos. Founded in 1868, Frost is the largest national bank headquartered in Texas, helping Texans with their financial needs during three centuries. Cullen/Frost Bankers' stock is traded on the New York Stock Exchange under the symbol CFR. For more information, visit www.frostbank.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 28,000 people worldwide.

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