



## **Middle East and Gulf Region Leads the World in Use of NCR's "No Envelope" Intelligent Deposit Technology for the ATM Channel; Dubai Islamic Bank Signs \$1.1 Million Deal Including New Personas 79 Deposit Terminals**

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DAYTON, Ohio, Jun 02, 2005 (BUSINESS WIRE) -- Advances in automated teller machine (ATM) technology have not gone unnoticed in the Middle East and Gulf region. Countries such as United Arab Emirates, Kuwait, Saudi Arabia and Egypt are leading the world in the adoption of automated deposit technology for the ATM, with more than 600 of the latest NCR Corporation (NYSE:NCR) Intelligent Deposit units up and running in the region.

Dubai Islamic Bank is the latest to add to the base of automated Intelligent Deposit units, signing a \$1.1 million deal for NCR's Personas(TM) ATMs and services, including the new Personas 79 lobby deposit terminal. The deal also includes software installation, second line maintenance, camera security and other professional services.

NCR's automated Intelligent Deposit technology enables ATM customers to deposit cash or checks directly into the ATM. Notes are validated then sorted and the amount deposited is totaled and printed, by denomination, on the customer's receipt. Using NCR's intelligent APTRA software, a digital image of deposited checks is captured, displayed on the screen for customer verification and also printed directly on the customer's receipt.

Recent global research undertaken by Retail Banking Research Limited indicates that one of the key drivers behind the growth of self-service deposit solutions is the desire by banks to improve customer service. The automation of these high volume, but low commercial value transactions ultimately leads to increased levels of customer satisfaction and cost savings for the bank. Customers worldwide have reacted favorably to the increased assurance that the NCR-patented "check image on receipt" transaction provides when making an ATM deposit.

Musabbah Al Qaizi, vice president of Information Technology for Dubai Islamic Bank, said, "We are quite pleased to expand our deposit technology in Dubai. Our customers are accepting this technology and it is helping us maximize the value we receive from the ATM channel. It is important to offer the highest level of service in the most efficient manner, and NCR's Intelligent Deposit solution does just that."

Jeff Lutz, vice president of Global Sales and Marketing for NCR's Financial Solutions Division, said, "With an estimated 40 to 60 percent of all branch activity involving the acceptance and processing of deposit transactions, any progress in automating that process will result in significant cost savings for the bank. The Middle East and Gulf region has been taking advantage of advanced ATM technology for many years, so it is a natural progression to see the latest Intelligent Deposit technology being deployed there. We certainly see evidence of this taking off worldwide."

While NCR's Intelligent Deposit technology can be added to existing Windows-based ATMs, Dubai Islamic Bank is also taking advantage of NCR's new Personas 79 deposit terminal. The Personas 79 can accept bunches of up to 60 notes and its iTRAN 1000 ATM Check Processor can process and store up to 1,100 checks in three separate compartments. It can be integrated as part of an end-to-end check processing solution where full, image-based check clearing is implemented.

### **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](http://www.ncr.com)) employs approximately 28,000 people worldwide.

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