



## **NCR Helping Credit Unions, Thrifts and Community Banks Step Up to Back-Office Imaging from the ATM; ImageMark ATM Deposit Makes Next Phase of Check 21-enabled Technology a Viable Reality**

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LAS VEGAS--(BUSINESS WIRE)--July 14, 2005--Since May 2002, when NCR Corporation (NYSE:NCR) first began advocating for the Check Clearing for the 21st Century Act (Check 21), the company has been called upon by the majority of the leading financial institutions in the United States to plan imaged-based technology strategies. Today, NCR announced the availability of ImageMark ATM Deposit, its latest offer to help community banks, thrifts and credit unions move into the next progression of their Check 21 implementation plans.

ImageMark ATM Deposit is a new integrated platform that combines NCR's leading 'No Envelope' Deposit technology with ImageMark NCompass and ImageMark Passport. ImageMark Passport drives the back-office processing of captured check images, while ImageMark NCompass provides the connectivity for image exchange. NCR's unique expertise in both self-service and payment processing unites perfectly with this offer, which is specifically engineered to drive image-based transactions from the automated teller machine (ATM) to the back office and exchange servers. It offers a comprehensive end-to-end means for smaller financial institutions to enhance their image-based offers.

Joe Kniceley, vice president of sales for NCR's Payments and Imaging Solutions group, said, "NCR has more envelope-free, imaged-based deposit customers than anyone. Most financial institutions are capturing the images at the ATM and using them on the screen and on the receipt to enrich the customer experience. Since the signing of Check 21, everyone has been talking about the ability to move those captured images all the way through the back office. With this platform, small and mid-sized institutions have the technology to make that happen."

Using NCR's ImageMark ATM Deposit, a customer's deposit in an image-enabled ATM is immediately routed to the back office for review and correction, if necessary. Processing can begin in minutes rather than the more traditional hours or days. Empty envelope fraud is eliminated, delivery is guaranteed between the ATM and the central operation and a common workflow for all remote-deposit capture points is introduced.

NCR's ImageMark NCompass is engaged to provide sophisticated balancing and error detection tools designed to reduce back-office time, virtually eliminate errors and flag questionable transactions for investigation. Smaller financial institutions can use this capability to expand their geographic reach and establish virtual branches by using enhanced deposit features and validation with the automated self-service channel.

Conference and Exhibition Update: See NCR's ImageMark solutions in booth #4 at the National Association for Credit Unions' Annual Conference and Exhibition, July 13 through 16 in Las Vegas.

### 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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CONTACT: NCR Corporation, Dayton  
Lorraine Russell, 937-445-3784  
[lorraine.russell@ncr.com](mailto:lorraine.russell@ncr.com)  
NACFU Booth #4

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