



Chinatrust Commercial Bank Experiences Impressive Business Results with Teradata CRM on a Teradata Warehouse; Event-Based Marketing Program Delivers up to 220 Percent Return on Investment in First Wave of 10 Customer Campaigns

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TAIPEI, Taiwan--(BUSINESS WIRE)--Oct. 12, 2005--Teradata, a division of NCR Corporation (NYSE:NCR), announced that Chinatrust Commercial Bank (CTCB), one of Taiwan's foremost retail banks, has deployed Teradata CRM, a customer relationship management software solution, to achieve a success rate nearly 12 times the industry average for marketing campaigns. CTCB implemented Teradata CRM earlier this year to launch a series of sophisticated event-based marketing campaigns.

CTCB has reported that the initial 10 campaigns were completed in the first half of 2005, generating more than 24,000 new business leads, at a success rate of 25 percent. This compares with an average success rate of 1 percent to 2 percent for traditional, product-based direct marketing campaigns. Buoyed by the success of its campaign management initiative, CTCB now plans 30 more campaigns for the second half of the year.

"The Taiwan financial market is mature and extremely competitive," said Michael Sung, senior vice president of Chinatrust's Strategic Marketing Department. "We had a very competent marketing team executing more than 300 direct marketing campaigns a year and achieving industry-average returns, but we felt sure we could improve on that by moving to event-based marketing with a tighter customer focus."

"After evaluating three data warehouse solutions, we chose Teradata as the platform for our enterprise-wide CRM solution," Sung said. "Teradata provided the only solution that could meet the requirements of a best-practice environment, involving daily updates of detailed transaction data and the processing power to design, implement and monitor hundreds of multi-step campaigns simultaneously."

CTCB estimates that the first 10 campaigns alone generated NT\$479 million in new business, repaying the cost of the CTCB campaign management project twice over and generated an average return on investment (ROI) of 168 percent. The most successful campaign targeted former customers, with a 52 percent renewal rate.

A campaign focusing on customers' loan needs achieved a 32 percent success rate, while a customer retention campaign produced a success rate of 24 percent and an ROI of 220 percent.

Building on the success of its pilot project, CTCB aims to expand its event-based marketing program to hundreds of campaigns by 2007, making its Teradata CRM solution a major factor in achieving its business goals. Teradata has also provided CTCB with a comprehensive CRM business consulting service that has built a strategic plan for the bank and transferred knowledge, experience, methodologies and skills to the local marketing and sales teams.

On Sept. 19, 2005, Teradata introduced Teradata Relationship Manager, its next-generation solution portfolio for customer relationship management. The new solution is a browser-based application suite that builds upon the success of and will supersede Teradata CRM in December 2005.

About Chinatrust Commercial Bank

Chinatrust Commercial Bank Co., Ltd. (CTCB), was founded in 1966. CTCB adheres to the philosophy of innovation and has set many records, including being the first bank to bring credit cards to Taiwan and the bank that has issued the most number of credit cards. At the beginning of 2004, there were more than six million credit cards in circulation. Currently CTCB has 111 domestic branches and 58 overseas branches. By integrating existing and future establishments throughout the world, CTCB will form an extensive international network to provide customers with excellent global and diversified financial services. For additional information about Chinatrust, please visit the firm's Web site at www.chinatrust.com.tw.

About Teradata Division

Teradata (www.teradata.com), 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 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) is based in Dayton, Ohio.

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