New "NCR Branch Assist" Delivers Personalized Banking Experience; Self-Service Expertise Gained in Retail, Airline and Hotel Industries Applied to Banking

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DAYTON, Ohio--(BUSINESS WIRE)--Nov. 11, 2005--NCR Corporation (NYSE:NCR) is set to introduce personal self-service, a new category of service for the banking industry which combines traditional self-service with personalized teller interaction. At next week's BAI Retail Delivery Conference & Expo in Orlando, NCR will highlight its comprehensive Branch Optimization portfolio, designed to significantly enhance consumer experience in the branch. One of the newest elements, NCR Branch Assist, enables bank customers to conduct transactions faster, while allowing tellers to personalize their interaction with each customer.

With NCR Branch Assist, customers can initiate or complete standard transactions, with assistance by a teller when appropriate. Each teller can monitor several terminals. The technology uses NCR's APTRA(TM) software suite, the industry's most widely-selected, multi-vendor software, coupled with industry-leading teller applications, including Harland Financial Solutions' Encore!(R) Teller platform.

Tom Richards, executive vice president, general manager, Retail Solutions at Harland Financial Solutions, said, "NCR's new technology offers an innovative way of completing teller transactions. We are pleased to be on the cutting edge with NCR to help financial institutions truly drive better customer service and improve teller efficiencies."

NCR Branch Assist applies the unique expertise and proven technology NCR has deployed as the world's leader in financial self-service, but it also capitalizes on NCR's leadership in self-checkout and self-check-in technologies that have dramatically changed the way consumers view airline, hotel and even retail store automation.

Research conducted by Celent, a leading financial industry research firm, indicates that 39 percent of a teller's time is wasted daily, often due to customers not being prepared with identification or transaction paperwork when approaching the teller window. Easy-to-automate deposit and check-cashing functions make up 45 percent of a teller's work. NCR Branch Assist provides a speedier self-service option for these transactions using proven technology, such as NCR ImageMark(TM) Passport for check imaging. With NCR Branch Assist, tellers can readily identify customer needs and introduce other individualized bank offerings as appropriate.

For financial institutions, NCR Branch Assist offers important efficiencies, such as increased transaction capacity, reduced cue time for customers, reduced reliance on additional tellers for peak hours and the ability to serve more customers without branch expansion or relocation.

Bob Tramontano, vice president of engineering and product marketing for NCR's Financial Solutions Division, said, "Consumers today use multiple channels. Sometimes that means using an ATM, but other times interacting with a teller is important. Bringing an element of self-service to teller transactions gives consumers the best of both worlds. Personal self-service creates a viable consumer experience and service option. NCR Branch Assist is a natural progression of the expertise NCR delivers to our customers."

About Harland Financial Solutions

Harland Financial Solutions (www.harlandfinancialsolutions.com) supplies software and services to thousands of financial institutions of all sizes, offering its solutions in both an in-house and service bureau environment. Harland Financial Solutions is a leader in core systems, item processing, payment processing, electronic document management, financial accounting systems, electronic documents, deposit and loan origination, customer relationship management, compliance training, branch automation, check & MICR printing, mortgage lending, and solution consulting.

About NCR Corporation

NCR Corporation (NYSE:NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's Teradata(R) data warehouses and ATMs, retail systems 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 28,500 people worldwide.

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