



## **M&T Bank Invests in NCR Personas ATMs; Transitions ATM Channel from OS/2 to NCR's Multivendor APTRA Edge Software**

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DAYTON, Ohio--(BUSINESS WIRE)--May 16, 2006--M&T Bank, one of the 20 largest bank holding companies in the United States, has purchased 390 NCR Personas(TM) 77 automated teller machines (ATMs). This investment, which includes NCR's APTRA(TM) Edge software, represents a major step forward in M&T Bank's transition to an open architecture software platform to drive its ATM channel.

Heather Briganti, administrative vice president from M&T Bank's Electronic Banking group, said, "We are very pleased with the capabilities of NCR's Personas 77 and, in particular, NCR's robust software platform. It is important to us to invest wisely so that our ATM channel can not only meet our customers' demands today, but can also be easily adapted when we want to add transaction capabilities in the future or if we need additional upgrades to meet industry standards. NCR delivers that added assurance for us."

"The industry has been talking for some time about the transition from its legacy OS/2 operating system to the more robust Windows-based open platform. M&T is making a major commitment to move to a Windows ATM platform and we are pleased that they have chosen APTRA Edge," said Andy Orent, vice president of NCR's Financial Solutions Division, Americas region. "The APTRA architecture brings new opportunities for additional revenue-generating transactions, new ways to meet consumer demands and greater efficiencies, both in cost and in the overall management of the ATM channel. That is why the vast majority of all multivendor deployments in the United States and worldwide are running on APTRA."

NCR's Personas 77 is a free-standing ATM, designed for medium- to high-volume interior locations. This unit offers a full range of security options, including remote key management and dual-safe variations, greater reliability and serviceability, all within an upgradeable smaller footprint. The plug-and-play APTRA Edge software platform enables ATM deployers to easily transition to a Windows-based architecture, which immediately broadens the range of functions that can be made available to customers, while also future-proofing the unit for additional capabilities.

### **About M&T**

M&T Bank Corporation, founded in 1856, is one of the top 20 bank holding companies in the nation, with \$55.1 billion in assets as of December 31, 2005. With more than 650 branch offices and more than 1,500 ATM locations, M&T Bank has a strong presence in Maryland, Washington, D.C., Virginia, Pennsylvania, New York and West Virginia. More information is available at [www.mandtbank.com](http://www.mandtbank.com).

### **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, ATMs, retail systems, self-service solutions and IT services provide Relationship Technology(TM) that maximizes the value of customer interactions and helps organizations create a stronger competitive position. Based in Dayton, Ohio, NCR ([www.ncr.com](http://www.ncr.com)) employs approximately 28,400 people worldwide.

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