



Start Spreading the News: North Fork Steps Out in New York City with NCR's 'No Envelope' ATM Technology; First to Deploy End-to-End Image-Based ATM Deposit Technology in New York City

July 5, 2006 at 10:31 AM EDT

NEW YORK--(BUSINESS WIRE)--July 5, 2006--North Fork Bancorporation, Inc. (NYSE:NFB), one of the nation's top-20 financial institutions, is the first bank to introduce image-based "No-Envelope" Deposit technology with complete end-to-end image transfer capabilities into the New York City metropolitan area. Using leading technology from NCR Corporation (NYSE:NCR), North Fork customers in central Manhattan now receive instant proof-of-deposit when using the automated teller machine (ATM) at 1001 Avenue of the Americas in the heart of New York City.

North Fork partnered with NCR to deploy this technology last month at its Melville, N.Y. headquarters and has now introduced the new offer to Manhattan. The deployment is a full end-to-end initiative, meaning the check images captured at the ATM, together with its codeline data, are immediately transferred through NCR's ImageMark(TM) Passport ATM Agent and ImageMark(TM) Passport Consolidation Server to the Metavante Image Solutions Direct Deposit Gateway for processing. Metavante Image Solutions also provides the back-office processing services for North Fork Bank. NCR's robust APTRA(TM) Edge software enables the transaction. NCR also provides complete servicing on the newly-deployed units.

Spurred by the processing advances allowed by the Check 21 legislation, intelligent "No Envelope" Deposit technology enables checks to be inserted directly into the ATM. This gives the customer an on-screen image of the check for immediate verification, and a printed image of all checks will also appear on the customer's ATM receipt. Deposited cash can be immediately credited to the customer's account and is tallied and listed on the receipt by denomination as proof-of-deposit.

John Adam Kanas, North Fork chairman, president and CEO, said, "We are very excited to be the first bank to deliver complete end-to-end, image-based ATM deposit services to New York City. The technology is not only simple to use, but it gives customers an added assurance that the ATM received their deposit. We believe this process improvement will also help us transition more of the deposit-taking task to the ATM, helping to decrease lines in the branch while freeing tellers for more relationship building and consulting services."

Andy Orent, vice president of NCR's Financial Solutions Division, Americas region, said, "Time after time, consumers who experience NCR's 'No Envelope' Deposit at the ATM report a highly positive interaction. Not only is this a major customer service improvement, but as North Fork can attest, this technology is an important competitive differentiator. We see great opportunity ahead as banks deliver on their back-office strategies to enable end-to-end image processing and image capture at the ATM."

About North Fork

North Fork is a regional bank holding company headquartered in New York conducting commercial and retail banking from more than 350 branch locations in the Tri-State area, with a complementary national mortgage banking business.

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) employs approximately 28,400 people worldwide.

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