



NCR and Vantiv to Grow Multivendor ATM Software Availability in U.S.

October 3, 2012 at 8:00 AM EDT

Vantiv certifies NCR APTRA multivendor ATM software, allowing U.S. deployers to consolidate on a single ATM software infrastructure across their self-service fleets

DULUTH, Ga.--(BUSINESS WIRE)--Oct. 3, 2012-- Multivendor software took its next step toward universal availability to U.S. financial institutions today with Vantiv's (NYSE: VNTV) certification of NCR Corporation's multivendor ATM software on its network. NCR (NYSE: NCR) is the worldwide leader in multivendor ATM software.

Vantiv is a leading provider of payment processing services and related technology solutions for merchants and financial institutions of all sizes and is based in Cincinnati, Ohio. Vantiv's network drives more than 12,000 ATMs for financial institutions across the U.S., many of whom operate mixed-vendor fleets comprised of ATMs from NCR and other manufacturers. While Vantiv has supported NCR APTRA Edge software for several years, certification of APTRA Edge for multivendor environments will help financial institutions of all sizes reap the benefits of a single software platform.

"Momentum for multivendor ATM software has been building for several years, and network support is critical to ongoing growth," said Nicole Sturgill, CEB TowerGroup research director. "As more banks adopt multivendor environments to improve the customer experience and create operating efficiencies, we expect more networks to support multivendor ATM software."

Consolidating on a single software application enables financial institutions to project a consistent and rich consumer experience across their self-service networks. In addition, a multivendor environment helps financial institutions streamline their development and support operations by not having to maintain and enhance multiple, separate delivery infrastructures for each new function or service that they offer. The country's largest financial institutions have enjoyed the benefits of multivendor ATM software for years. However, according to NCR estimates, only one percent of U.S. financial institutions with less than \$50 billion in assets have installed multivendor software applications. Vantiv's customers now will be able to take advantage of this growing trend.

"Vantiv, through its single integrated processing platform provides its partners with industry leading innovative solutions. We are pleased that we can offer the capabilities and robustness of APTRA Edge as part of our suite of ATM solutions to our valued customers who deploy non-NCR ATMs," said Chuck Gidaro, vice president, ATM Channel Management at Vantiv. "As a leading ATM network processor, this enables financial institutions with split ATM hardware the ability to run one version of software on all of their ATMs, while maintaining continuity within their fleet of hardware. Features, functionality, training, and enhanced offerings can all be deployed without the worry about doing it multiple times for the different versions of software."

With NCR's multivendor APTRA ATM application, Vantiv will be able to offer ATM deployers a streamlined ATM software environment through "Software Choice", consisting of configuration management, remote key downloading, and complete ATM management to both NCR and its competitor's hardware, all on a single software application package.

"Our APTRA Edge ATM application has repeatedly proven itself as the best-in-class advanced self-service application available in the industry. It allows ATM deployers to offer an outstanding set of advanced functions, while setting the bar for manageability, performance and security," said Michael O'Laughlin, senior vice president, NCR Financial Services. "We are seeing an increasing desire for financial institutions of all sizes to deploy these advanced functions, while streamlining their delivery infrastructure on a single ATM application across their fleets. With this certification, we can open up those multivendor possibilities for customers across Vantiv's network."

Research published by Banking Research (RBR) shows that NCR is the world's largest supplier of multivendor ATM middleware and applications. Most notably, substantially more financial institutions in North America rely on NCR's APTRATM software suite than the next three providers combined, and RBR also finds that NCR holds market share leads in Western Europe and Latin America. NCR has been the worldwide leader in ATM hardware for 25 consecutive years.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a global technology company leading how the world connects, interacts and transacts with business. NCR's assisted- and self-service solutions and comprehensive support services address the needs of retail, financial, travel, healthcare, hospitality, gaming, public sector, telecom carrier and equipment organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Duluth, Georgia.

Follow us on Twitter: @NCRCorporation and @careersatncr

Like us on Facebook: <http://www.facebook.com/ncrcorp>

Connect with us on LinkedIn: <http://linkd.in/ncrgroup>

Watch us on YouTube: www.youtube.com/user/ncrcorporation

About Vantiv, Inc.

Vantiv, Inc. (NYSE: VNTV), is a leading, integrated payment processor differentiated by a single, proprietary technology platform. Vantiv offers a comprehensive suite of traditional and innovative payment processing and technology solutions to merchants and financial institutions of all sizes in the U.S., enabling them to address their payment processing needs through a single provider. We build strong relationships with our customers,

helping them become more efficient, more secure and more successful. Vantiv is the third largest merchant acquirer and the largest PIN debit acquirer based on number of transactions in the U.S. The company's growth strategy includes expanding further into high growth payment segments, such as prepaid, ecommerce, mobile and information solutions, and attractive industry verticals, such as business-to-business, government, healthcare and education. For more information, visit www.vantiv.com.

NCR is a trademark of NCR Corporation in the United States and other countries.

Source: NCR Corporation

NCR Corporation
Jeff Dudash, 919-435-6976
jeff.dudash@ncr.com
or
Vantiv
Lynn M. Rhoads, 513-900-4942
Lynn.rhoads@vantiv.com