

NCR Enhances its Video ATM Technology Through Acquisition of Software-Maker uGenius Technology

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Integration of uGenius' technology and team to help further accelerate bank and credit union adoption of APTRA Interactive Teller

DULUTH, Ga.--(BUSINESS WIRE)--Jan. 3, 2013-- NCR Corporation (NYSE: NCR) has purchased uGenius Technology. Inc., a Utah-based pioneer in video banking software. NCR's acquisition of uGenius will help it continue to grow its APTRA Interactive Teller solution, which lets consumers conduct remote, assisted-teller transactions over an ATM – speaking with a live teller who has control of the machine. NCR anticipates that it will begin pilots for APTRA Interactive Teller with multiple top 10 U.S. banks in the first half of 2013.

APTRA Interactive Teller from NCR Corp (NYSE: NCR) installed at Dollar Bank in Pittsburgh, Pa. Inter ...

APTRA Interactive Teller from NCR Corp (NYSE: NCR) installed at Dollar Bank in Pittsburgh, Pa. Interactive Teller lets consumers conduct live, assisted-service transactions over an ATM (Photo: Business Wire)

In 2011, NCR and uGenius collaborated to build the first ATM that lets consumers talk and bank with a live, remote teller, which will let banks deliver a face-to-face banking experience for longer hours and offer more services to their customers. In January 2012, NCR acquired a minority stake in

uGenius.

NCR also anticipates leveraging other uGenius technologies such as SmartOffice and Online Video Banking to expand the delivery of video banking to multi-channel solutions across NCR Financial Services and other industry verticals.

"Video banking – or, as we prefer to call it, remote assisted service – will continue to gain momentum in the U.S. and other countries in 2013. Remote assisted service is proving to help financial institutions grow revenues while at the same time reduce their operating and real estate costs," said <u>Peter Leav</u>, executive vice president, NCR Corporation. "Through our development work with uGenius and the resulting purchases and pilots by banks and credit unions, we have definitively placed NCR in front of all other technology companies in this area. By acquiring uGenius, we are delivering against our corporate strategy of innovating for our customers and reinventing NCR as a software-driven business, while allowing us to enhance existing technology platforms and create a new segment of remote assisted service."

APTRA Interactive Teller is part of NCR's assisted service suite of solutions, combining the advantages of video collaboration and remote transaction-processing technology on an ATM. Through Interactive Teller, consumers will be able to connect and interact with a remote teller in a highly personalized, two-way audio/video experience. Approximately 95 percent of all teller transactions can be performed via Interactive Teller in addition to the usual product sales and service that an in-branch teller provides. For instance, customers can perform secure transactions without using a traditional ATM card and, like branch tellers, remote tellers can provide customers access to cash in their accounts in amounts over the standard ATM daily cash withdrawal limits.

For more information on NCR's branch transformation portfolio, visit www.ncr.com.

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, hospitality, gaming, public sector, telecom carrier and equipment organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Duluth, Georgia.

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Forward-looking statements are not guarantees of future performance, and there are a number of factors, risks and uncertainties that could cause actual outcomes and results to differ materially from the results contemplated by such forward-looking statements. In addition to the factors discussed in this release, these other factors, risks and uncertainties include those relating to: domestic and global economic and credit conditions, including the

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Photos/Multimedia Gallery Available: http://www.businesswire.com/multimedia/home/20130103005182/en/

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NCR Corporation Jeff Dudash 919-435-6976 jeff.dudash@ncr.com