

## NCR's New CRM Software Raises the Bar for eCRM by Providing Personalized Dialogue Across all Channels

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DAYTON, Ohio, Nov. 20 /PRNewswire/ -- NCR Corporation (NYSE: NCR) today announced the latest release of its customer relationship management tool, NCR CRM Solution version 4. This release is the first to unify NCR's Relationship Optimizer product line with that of Ceres Integrated Solutions, a CRM company NCR acquired in April. It enables marketers to engage in personalized dialogues with their customers across all channels, including Web sites, kiosks, ATMs, call centers and emails. The new real-time rules engine allows these to be executed for time-sensitive communications.

The software includes the industry's most advanced pattern-detection capabilities for "time-based affinity analysis" to determine which products drive the sales of additional products. It also includes automated modeling for statistical segment profiling and predicting sales, churn and response to campaigns.

The new release takes sophisticated multi-step event-based marketing features from NCR Relationship Optimizer and combines them with the industry- leading campaign management and analysis from recently acquired Ceres Integrated Solutions. This presents marketers with analysis, action, evaluation and learning from within one tool. The software's powerful event- driven marketing enables vendors to make personalized (multi-step) offers to their customers at their point of need.

Pattern detection is a powerful module used to determine what interactions or transactions precede or follow the purchase of the target product. For example, a company can determine whether a drill buyer is purchasing the accessories for that drill over time; and if not, then specific campaigns can be created to increase subsequent accessories purchases.

The application is a "multi-step, multi-channel" system; it can escalate offers through a number of steps across many channels. For example, a retail bank's campaign might start by making an offer through an ATM, a very low cost route to the customer. If after, say, 10 days there is no response, the system might try again. If, after another 10 days, there is still no response, the system could make a judgment based on the value of the customer whether or not to try a more expensive, higher-impact channel, such as a call center. High-value customers might get the offer one more time, through a personal call from their branch manager.

The software will enable users to discover events and determine which are significant indicators of customer value. Events include purchase patterns, complaints to a call center, Web site surfing, or even "non-events" such as not hearing from a customer for a period of time -- perhaps a customer has not responded to the last four special offers, which might trigger a customer survey interview from the vendor's call center.

Events are not always an opportunity to sell more product; they can also be an opportunity to improve service. For example, the NCR CRM solution can detect in real time that an airline flight departure has been delayed which can trigger a phone call alerting passengers to the delay.

"Making good use of marketing dollars when your company sells a large variety of products across many distribution channels is already a challenge," said Peter Heffring, president of NCR CRM Division and founder and former CEO of Ceres. "And it's getting harder as companies expand into new channels and new products. The only way to manage this complexity will be with software that has the power to meet these needs today and scalability for tomorrow."

NCR CRM Solution version 4 will be available at the end of the first quarter of 2001. Pricing is dependent on system configuration and starts at \$150,000.

## About NCR Corporation

NCR Corporation (NYSE: NCR) is a US\$6.2 billion leader in providing Relationship Technology(TM) solutions to customers worldwide in the retail, financial, communications, manufacturing, travel and transportation, and insurance markets. NCR's Relationship Technology solutions include privacy-enabled Teradata(R) warehouses and customer relationship management (CRM) applications, store automation and automated teller machines (ATMs). The company's business solutions are built on the foundation of its long- established industry knowledge and consulting expertise, value-adding software, global customer support services, a complete line of consumable and media products, and leading edge hardware technology. NCR employs 31,900 in 130 countries, and is a component stock of the Standard & Poor's 500 Index. More information about NCR and its solutions may be found at www.ncr.com .

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