

NCR Joins Visa Smart Partner Program

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NEW ORLEANS, Nov. 29 /PRNewswire/ -- NCR Corporation (NYSE: NCR) today announced that it has joined the Visa Smart Partner program and created a package of measures to boost Visa member banks' migration from magnetic stripe cards to chip-based EMV debit and credit cards.

NCR's migration program, specifically designed for Visa member banks, includes hardware and software products and professional services to help banks migrate to chip. The overall package on offer includes business discovery workshops to identify cost-effective and revenue enhancing synergies with existing and potential business opportunities, business impact models to quantify financials and guide decision making, application integration expertise, installation services and global project management.

In addition, having gained a substantial amount of experience from early involvement in the U.K. EMV pilot, NCR is currently developing a range of customized EMV Level 2 applications for deployment across Europe and the rest of the world. NCR expects to gain full EMV Level 2 approval for its first EMV application in early 2001.

Through its Smart Partner 2000 Program, Visa International is working with leading global technology vendors to offer low cost components and services that can help Visa member banks launch new smart card products. NCR's package of products and services is available to existing and new NCR customers.

Bob Tramontano, vice president of Marketing and Business Development in NCR's Financial Solutions Division, welcomed today's announcement and said NCR would work with customers to migrate to chip and comply with the international EMV standard.

"We are looking forward to working closely with Visa on this essential project. NCR has an important role to play in planning, product development, pricing, sales and marketing. We have committed resources to meet the critical milestones and will work with customers to ensure they get the right solution," Tramontano said. "At NCR, we do not offer 'one fit' solutions. Before a proposed solution can be offered, we undertake a full appraisal of the client's business situation and make an assessment of the potential impact of the changes upon the self-service channel. The solution can be packaged in various ways depending on customer needs."

"The Visa Smart Partner Program seeks to identify global vendors who can work with Visa member banks to make the transition to chip technology as cost- effective and efficient as possible," said Bernard Morvant, vice president of Visa Smart Partner Relations. "NCR will be a key partner in providing leading edge terminal technology and distribution, service and maintenance capabilities on a global basis."

About Visa International

As the "World's Best Way to Pay," Visa is the world's leading payment brand and the largest payment system worldwide with more volume than all other payment cards combined. Visa plays a pivotal role in advancing new payment products and technologies to benefit its 21,000 member financial institutions and their cardholders. Visa's Internet Address is www.visa.com . Visa International was the first payment brand to issue one billion cards. This milestone was achieved on May 17, 2000.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a US\$6.2 billion leader in providing Relationship Technology(R) solutions to customers worldwide in the retail, financial, communications, manufacturing, travel and transportation and insurance markets. NCR's Relationship Technology solutions include privacyenabled 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, valueadding 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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/NOTE TO EDITORS: The EMV Group was established in 1993, and consists of representatives from Europay, MasterCard and Visa. Together they devised industry specifications for chipcards, terminals and applications to ensure consistent, secure interoperability.

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