



NetBank Selects NCR for Check Imaging Outsourcing Services

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DAYTON, Ohio, Feb. 13 /PRNewswire/ -- NCR Corporation (NYSE: NCR) today announced it has been awarded a five-year outsourcing contract to provide check imaging services for the nation's premier Internet bank -- NetBank (Nasdaq: NTBK), www.netbank.com. This contract expands NCR's relationship with NetBank, a current user of NCR's Internet banking outsourcing service.

NCR will provide NetBank with check image capture and digital image storage and retrieval (including image statement delivery) via a dedicated image and transaction archive. This provides NetBank customers with 24-hour on-demand access to check images via the Internet. Customers requiring a copy of a check transaction can then print check images easily and at no cost.

"As the fastest-growing Internet Bank in the country, it was important for us to find a business partner that could provide high-quality, efficient services," said D. R. Grimes, CEO of NetBank. "NCR's integration of Internet banking and imaging services offers faster access times to images, and convinced us that NCR was the company best suited to meet our needs. The 24x7 Web access to images enhances the services we provide our customers."

NCR offers a comprehensive and innovative suite of outsourcing services for all aspects of image-based item processing, including a "Common Platform Strategy" that allows financial institutions the flexibility to optimize their item processing operation. NCR's common platform strategy will tailor the system deployment to meet each customer's specific needs with three implementation options: outsourced, in-house, or a blend of both. The system can be adapted to meet new requirements without expensive conversion costs.

"NetBank has chosen to take advantage of NCR's continuing investment in new imaging solutions, available at our outsourcing data centers nationwide," says Joe Kniceley, vice president, NCR Payment Solutions, Americas. "Image and information delivery via the Internet will soon be the preferred method of transaction research for all bank customers. Our partnership with NetBank is creating a new, higher standard for customer service now and for the future."

About NetBank(R)

NETBANK, Inc. (Nasdaq: NTBK), is a financial services company whose wholly owned subsidiary, NetBank, Member FDIC, is the first profitable pure Internet bank in the country, having achieved profitability in the past eleven consecutive quarters. With more than \$1.8 billion in assets and customers in all 50 states and 20 foreign countries, NetBank was recently recognized as the best online bank by readers of Worth magazine in its annual "Readers' Choice Awards" survey and as a Money.com pick for "Best Online Banks." With its low-cost, branchless business model, NetBank is able to reward its customers with high interest rates on deposits with low- or no- fee banking services. Products and services include free online account access, free checking, free unlimited online bill payment and presentment, free unlimited ATM use, VISA(R) Check Card, VISA(R) credit card, online brokerage services, mortgage lending, home equity lines and loans, insurance, IRAs, online safe deposit boxes, and business equipment leasing services. NetBank is a member of the AFFN, Cirrus, Honor/Star, MAC and NYCE ATM Networks. For more information on NetBank, its products and services, visit the Web site at www.netbank.com, or call 1-888-BKONWEB (256-6932).

About NCR Corporation

NCR Corporation (NYSE: NCR) is a 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 32,900 in more than 100 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.

NCR and Teradata are trademarks or registered trademarks of NCR Corporation in the United States and other countries.

"Safe Harbor" Statement under the Private Securities Litigation Reform Act of 1995:

Information in this press release contains forward-looking statements involving risks and uncertainties that could cause actual results to differ materially. The bank has no obligation to update any forward-looking statements. For a discussion of additional risks and uncertainties facing NetBank, see "Risk Factors" in the Company's SEC filings. SOURCE NCR Corporation

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