NCR to Become First ATM Manufacturer to Receive EMV Level 2 Approval

April 11, 2001 at 8:15 AM EDT

LONDON, April 11 /PRNewswire/ -- NCR Corporation (NYSE: NCR) today announced a major "first in the world" advance in security and fraud prevention. An NCR ATM application solution for chip (or smart) cards in Denmark has passed all the applicable EMV Level 2 tests and is set to become EMV Level 2 approved by Visa and EMVCo.

This is a major achievement and allows full end-to-end security and encryption features which will reduce fraud. Migration to chip card technology is seen as an essential step in countering plastic card fraud and, in particular, as a means of preventing the rising threat of counterfeit card fraud.

NCR received EMV Level 1 approval in February 1999 and now becomes the first ATM manufacturer to support end-to-end chip (or smart) card transactions. Today's announcement heralds a significant development in expediting the global rollout of chip cards.

The EMV Group was established in 1993 and consists of representatives from Europay, MasterCard and Visa. Together they devised industry specifications for chip cards, terminals and applications to ensure consistent, secure interoperability. EMVCo ensures that single terminal and card approval processes are developed at a level that will allow cross payment system interoperability through compliance with the EMV specifications. The NCR solution complies with the EMV 3.1.1 Credit and Debit Chip Card specifications developed by EMVCo.

With EMV approved hardware (Level 1) and EMV approved software (Level 2), the ATM deployer can now provide the support required for end-to-end chip transactions. With the appropriate upgrades to the ATM switch and host software, the transaction acquirer can demonstrate compliance to the international card scheme mandates and qualify for any incentives made available under the chip migration program.

Christophe Primault, vice president, global marketing and communications at NCR's Financial Solutions Division, welcomed today's announcement.

"This is the culmination of a great deal of work to solve a difficult technical problem. With around 300 different software applications in use in Europe alone, the development of the 'NCR FBD EMV Application Kernel' will make the task of individual ATM deployers easier in obtaining approval for their applications," he said.

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. SOURCE NCR Corporation

/NOTE TO EDITORS: NCR Professional Services in Denmark modified the existing NCR ATM Application Solution currently used in the country and integrated this with an 'NCR FBD EMV Application Kernel.'

The 'Kernel' has been especially developed by NCR in order to cover the needs of the various existing ATM Applications Solutions, solving most EMV Level 2 issues and requirements. It is multi-platform and can also integrate any type of EMV Level 1 Smart Card Reader Interface./

CONTACT: Wynne Evans of NCR Corporation - London, 00-44-20-7725-8997, or wynne.evans@ncr.com ; or Lorraine Russell of NCR Corporation - Dayton, OH, 937-445-3784, or lorraine.russell@ncr.com /