



NCR's New Large-Screen, Space-Saving ATM Packed with Power

July 10, 2001 at 9:49 AM EDT

DAYTON, Ohio, Jul 10, 2001 /PRNewswire/ --

Personas 77 Specifically Designed for U.S. Retail Deployment

According to research conducted by NCR Corporation (NYSE: NCR), financial institutions currently deploy more than 40 percent of the Automated Teller Machines (ATMs) operated in retail locations throughout the United States. That number is expected to grow as financial institutions recognize the strength of the retail market and growing competition for deployment opportunities.

The newest U.S. release in NCR's Self-Service Touchpoints(TM) family is designed specifically to display dramatic graphics in the smaller footprint necessitated by retail requirements. The multifunction Personas 77 includes more standard features than any ATM in its class.

The Personas 77 is advertising-ready to take advantage of the multitude of fee income opportunities that have surfaced in the industry. The easy-to-read, 15-inch color screen and high-performance audio system intensify high impact video clips and graphics screens. A powerful PC engine is ready to run Microsoft(R) Windows(R) NT. The Personas 77 also includes a thermal graphics receipt printer for coupon dispensing and advertising.

NCR's new Personas 77 offers the most compact yet expandable footprint design, a factor of particular interest to high-traffic retail site owners. Featuring a 13 percent smaller footprint than competitive offerings, NCR's Personas 77 can be upgraded with a sidecar to allow cash and check deposit collection. The sidecar's image scanning Check Processing Module and Bunch Note Cash Acceptor permit the addition of deposit capability at a later date. The Personas 77 and sidecar will enable financial institutions to reduce the processing costs currently associated with deposit acceptance, as federal regulations open to check truncation and image clearing.

"The Personas 77 is packed with a lot of power and a lot of possibilities for revenue generation. Its compact, yet expandable footprint and standard components are important to financial institution buyers requiring cash dispenser ATMs with a long, useful life," said Brad Lozier, vice president, NCR's Financial Solutions Division, Americas region. "The upgrade path adds significant value to this offering. We've seen sidecar orders in excess of 500 units in the past several months because deployers see the need to offer convenience beyond cash withdrawal in the retail environment."

Keeping with NCR's commitment in the U.S. to meet Americans with Disabilities Act (ADA) requirements, the Personas 77 offers more standard accessibility features than any similar class ATM currently in the market. This compact ATM includes high-performance audio, private audio enable and media indicator lights -- all as standard hardware components. NCR's flashing media indicators extend beyond anticipated ADA requirements. These accessibility features are activated via a simple software update, avoiding costly upgrade kits and installation charges.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a leader in providing Relationship Technology(TM) solutions to customers worldwide. NCR's Relationship Technology solutions include the Teradata(R) database and analytical applications for customer relationship management (CRM) and business performance management, store automation systems 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 33,200 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.

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