



NBT Bancorp Inc. Implements NCR's Check Image Processing Services

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DAYTON, Ohio, July 25 /PRNewswire/ -- NCR Corporation (NYSE: NCR) today announced a five-year check imaging services outsourcing contract valued at over \$12 million, with NBT Bancorp Inc., a \$2.6 billion financial services holding company headquartered in Norwich, New York.

NBT's plans to grow its business and expand its geographic reach required a comprehensive and flexible suite of check imaging services, including the option for nationwide remote processing.

"We needed a solution partner that would complement our growth strategy by bringing efficiencies into our operations and providing the technology backbone needed to offer enhanced services to our customers," said Lance Mattingly, executive vice president and chief information officer, NBT Bancorp. "The utilization of a common imaging platform across all centers, a flexible approach to how the services could be deployed and the option for remote processing made NCR the choice for us."

NCR's processing center in Utica, New York, is providing NBT with a full suite of check imaging services, including Proof-of-Deposit, inclearing and returns processing, first-pass image capture and digital image storage and retrieval via a long-term image archive. Bank employees will have online access to transaction information for research and inquiries. NCR will also provide corporate cash management services and printed image statements to NBT's clients.

"As NBT grows its business, taking on new clients and increased volumes, it also adds operational challenges associated with the geographic dispersion of branches," said

Joe Kniceley, vice president, NCR Payment Solutions, Americas. "NCR's nationwide distribution of centers and remote processing options will allow NBT to expand outside its traditional geographic boundaries and add new products without sacrificing service."

About NBT Bancorp Inc.

NBT Bancorp Inc. is a financial services holding company headquartered in Norwich, New York with combined assets of \$2.6 billion at March 31, 2001. The company currently operates through three full-service community banking divisions and a financial services company, including NBT Bank with 37 locations serving Central and Northern New York, First National Bank of Northern New York with six locations, Pennstar Bank with 40 locations in Northeastern Pennsylvania, and NBT Financial Services, Inc., which includes M. Griffith, Inc., and Pennstar Financial Services, Inc.

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 such as customer relationship management (CRM) and demand chain 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 33,300 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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