NCR Partners Identify Revenue Growth as Top Need for ATM Deployers

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DAYTON, Ohio, Aug. 28 /PRNewswire/ -- More than 60 software and switch company experts, including such names as Concord EFS, NYCE Corporation, Mosaic Software, Metavante Corp., S2 Systems, Genpass Technologies, Core Data Resources, Lynk Systems and ACI, recently attended a two-day self-service summit held for the third consecutive year at the NCR Corporation (NYSE: NCR) world headquarters in Dayton, Ohio.

An exit poll gathered insight on the most critical business needs of both financial institutions and non-financial automated teller machine (ATM) deployers. Attendees were asked to rate the importance of several identified business needs according to the perceived level of importance in the next three to five years in relation to operating the ATM channel.

For financial institutions, 82 percent rated "increased revenue streams at the ATM, such as third-party advertising or bank product sales" as "highly important" or "important." Seventy-five percent rated "improved back-office processing, such as re-engineered cash and check deposit processing for ATMs," as "highly important" or "important."

Brad Lozier, vice president of NCR Financial Solutions division, Americas region, said, "The summit attendees recognize financial institutions' desire to use their ATM channel to sell as well as drive down costs. NCR's APTRA(TM) Edge browser-based software makes delivering sales content to the ATM easy, while NCR's cash- and check-processing solutions for ATMs drive down the processing costs of deposits made at the ATM."

For non-financial ATM deployers, 93 percent rated "increased fee revenue generation through new transactions" as either "highly important" or "important."

"Summit attendees were again in lockstep with NCR's view. Non-financial institution deployers are aggressively looking for new ways to grow revenue with their ATMs. NCR's new ATMs that cash checks, print money orders and process wire transfers can generate up to 400 percent more fee revenue than a typical cash dispense ATM," said Lozier.

For summit attendees themselves, Triple-DES encryption was the highest top-of-mind technical issue facing the ATM industry. Both MasterCard and Visa will require this high-security encryption standard on new ATMs in 2002 and existing ATMs by 2005. With 300,000 ATMs installed in the United States, all ATM deployers will need to make investments to activate Triple-DES on both new and existing ATMs.

Summit attendees indicated that for software and switch providers, writing the code and achieving Triple-DES certification is an initiative similar in scope to Y2K-preparedness.

"We are committed to help NCR ATM owners achieve Triple-DES compliance in a timely and cost effective manner," said Lozier.

About NCR Corporation

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