



HBOS Uses NCR's APTRA Edge Software on New ATMs

December 18, 2001 at 11:02 AM EST

LONDON, Dec 18, 2001 /PRNewswire via COMTEX/ --

First operational vendor-independent ATM software implementation in the UK

NCR Corporation (NYSE: NCR) today announced a multimillion-pound contract with HBOS, the financial services group formed by the recent merger of the Halifax and the Bank of Scotland, to implement NCR's APTRA Edge self-service software on 200 NCR Personas automated teller machines (ATMs), which were bought to replace old units.

The implementation, a joint development between NCR and HBOS, will include NCR software, tools and licenses, architecture and design, professional services, and project management. APTRA Edge will be installed initially on the new NCR ATMs, including Personas 75 and Personas 70 models. Plans to roll-out the software to the bank's other ATMs are under consideration.

As truly vendor-independent software, APTRA Edge offers flexibility regardless of the make of ATM manufacturer or switching provider. APTRA Edge will also enable HBOS to integrate its ATM network with the other service channels and back-end systems, bringing improved product design and delivery, and consistent branding.

"In this competitive climate, speed is essential," said David Walken, head of Retail Operations at HBOS. "In the future, we will be able to develop one version of software that can be used at ATMs and kiosks. APTRA Edge enables us to reduce our software development costs and introduce services quickly on these channels."

The new partnership with NCR follows a successful pilot of APTRA Edge in 2001 that saw NCR and Halifax jointly develop the software to deliver Halifax images from the latest advertising campaigns to multiple vendor ATMs.

"APTRA Edge is the first environment that provides Internet-ready, multivendor, self-service applications using Microsoft's market-leading Windows NT software and industry standard ActiveXFS technology," said Jim Piggot, software solutions vice president for NCR's Financial Solutions division. "Combined with our world-leading professional service multivendor experience, APTRA Edge gives HBOS a powerful competitive advantage in the UK banking market."

About HBOS

HBOS, formed in September from the merger of Halifax and Bank of Scotland, has assets of over 290 billion pounds sterling and has over 25 million customers. It is the UK's leading mortgage and savings provider as well as being one of the most innovative players in the Corporate and Business Banking markets. It is also one of the leading players in Long Term Savings and Asset Management. The HBOS Group consists of leading brand names such as Halifax, Bank of Scotland, Clerical Medical, Intelligent Finance, Birmingham Midshires and E-Sure.

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 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.

MAKE YOUR OPINION COUNT - Click Here

<http://tbutton.prnewswire.com/prn/11690X14641725>

SOURCE NCR Corporation

CONTACT: Giovanna Puma of NCR, +44-0-20-7725-8253, or
 giovanna.puma@ncr.com; or Joel Morris, joelm@harvard.co.uk or Simon Rothwell,
 simonr@harvard.co.uk of Harvard Centro, +44-0-20-7861-3800

URL: <http://www.ncr.com>
<http://www.prnewswire.com>

Copyright (C) 2001 PR Newswire. All rights reserved.