



NCR Steers the Deposit Envelope Out of the Drive-up ATM Experience

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DAYTON, Ohio, Aug 26, 2002 (BUSINESS WIRE) -- NCR Corporation (NYSE:NCR), the world's leading supplier of self-service solutions, today launched the latest enhancement to its popular line of drive-up automated teller machines (ATMs).

The Personas 86 Drive-up is the first drive-up ATM to offer the very latest automated check- and cash-deposit technology, which avoids the need for envelopes when depositing cash or checks. The new deposit technology can include bunch note acceptance (BNA), allowing for multiple notes (currency) to be inserted directly into the ATM at one time, without an envelope. Imaging of deposited checks on the ATM screen and the customer's ATM receipt are also featured, giving customers instant proof of deposit. NCR's end-to-end deposit capability also allows the images to be used for back-office archiving.

The Personas 86 Drive-up joins the previously released Personas 86 walk-up model, forming the industry's only branch through-the-wall ATM family that can be upgraded to a no-envelope deposit solution. PFF Bank & Trust, of Pomona, Calif. is the controlled U.S. deployment site for the new drive-up ATM.

Bob Golish, senior vice president, PFF Bank & Trust, said, "We were impressed with NCR's approach and solution offering to address the ATM deposit challenge. The potential cost savings and improved customer service from eliminating deposit envelopes and capturing the check image at the ATM can be significant. It is our intention to position PFF Bank to take advantage of this capability as we replace our older ATMs."

"NCR's ATM deposit automation solution, which includes our ImageMark(TM) back-office check-image processing system, is revolutionizing the way our customers look at their ATM channel," says Andy Orent, vice president of NCR's Financial Solutions division for the Americas. "Over 90 percent of the drive-up ATMs sold in the United States are equipped with envelope depositories. We believe the ability to upgrade to a no-envelope solution must be offered as a feature across both our drive-up and walk-up branch ATM product lines."

The design of the Personas 86 Drive-up resulted from U.S.-based research conducted by NCR. Vehicles ranging from sports cars to larger family vans were tested with average consumers to determine optimal reach and ease-of-use. As a result, the Personas 86 Drive-up features the most compact and easy-to-reach fascia of any through-the-wall drive-up ATM in the industry.

About NCR Corporation

NCR Corporation (NYSE:NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's ATMs, retail systems, Teradata data warehouses and IT services provide Relationship Technology(TM) solutions that maximize the value of customer interactions. Based in Dayton, Ohio, NCR (www.ncr.com) employs approximately 30,400 people worldwide.

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CONTACT: NCR Corporation
 Lorraine Russell, 937/445-3784
 lorraine.russell@ncr.com

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