



Banking Industry Software and Switch Providers Certify NCR's APTRA Multivendor ATM Software

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DAYTON, Ohio, Aug 30, 2002 (BUSINESS WIRE) -- An impressive field of banking industry software and switch providers have endorsed NCR Corporation's (NYSE:NCR) APTRA(TM) multivendor software platform for the automated teller machine (ATM) channel. APTRA provides the powerful flexibility needed to add advanced functionality to the ATM at a fraction of the cost of legacy ATM software.

Based on XFS standards, applications developed using APTRA(TM) are vendor-independent. That means the necessary software applications only need to be developed once to work for all machines within the bank's ATM channel, versus the usual separate initiatives for each manufacturer's ATMs -- a major efficiency saving.

Software and switch-service partners now certifying APTRA in the United States include Concord EFS, Inc., ACI Worldwide and Mosaic Software. NCR's APTRA software suite is active in over 125 projects worldwide and has proven its viability in the United States with customers such as FleetBoston, Fidelity Investments and 7-Eleven.

More than 50 representatives of U.S.-based service providers came together recently for NCR's Fourth Annual Self-Service Partner Summit, held at the NCR world headquarters in Dayton, Ohio. The centerpiece of the program was discussion of and deployment plans for NCR's APTRA multivendor software.

Kevin Carroll, Concord product manager, said "APTRA supports new deposit functionality, Triple DES (Data Encryption Standard) and voice guidance regulatory requirements. Concord will use APTRA to help our joint customers stay competitive and increase revenue opportunities by quickly implementing new transactions, user interfaces and advanced functionality."

George Throckmorton, marketing manager for ACI Worldwide, said "NCR's APTRA software is very flexible and modular and provides an excellent compliment to ACI's world-class BASE 24 processing application. We believe that APTRA and the new IFX message standard will provide significant application enhancements, while reducing our customers' costs."

"NCR's APTRA and Mosaic's Postilion(TM) software make a powerful combination," added Johann Dreyer, chief executive officer of Mosaic Software. "The standard-based architecture offers unprecedented productivity and potential. In addition to the newer Windows-based platforms, we can coexist with legacy self-service environments. This gives deployers a faster, more cost-effective means to offer the exciting new transactions their customers want."

"The adoption of multivendor software will explode in the next 12-18 months," predicted Andy Orent, vice president of NCR's Financial Solutions division, Americas region. "Having our multivendor software certified and proven in a live environment has enabled financial institutions to see the benefit of transitioning their ATM channel platform. Together with our partners, we can make that transition seamless."

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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