FleetBoston Selects NCR's APTRA Software to Successfully Launch Advanced ATM Platform on Multiple Vendor Units

November 1, 2002 at 9:08 AM EST

ATLANTA--(BUSINESS WIRE)--Nov. 1, 2002--

FleetBoston Designs Behind-the-Scenes Technology So Customers Notice

the New Convenience

Behind the scenes of FleetBoston Financial's (NYSE:FBF) recent deployment of advanced automated teller machines (ATMs) in New York City, and coming soon to Boston, is a critical software transition made possible by NCR Corporation's (NYSE:NCR) APTRA software suite. The Microsoft(R) Windows(R) NT-based platform allowed FleetBoston to launch advanced functions, regardless of the units' original manufacturer.

FleetBoston's move to a browser-based platform enabled the first rollout of advanced functionality in the Northeast. NCR's APTRA software drives both the NCR-made machines in New York City and a competitive manufacturer's units in Boston.

Andy Orent, vice president of self-service for NCR's Americas region, said, "Previously, financial institutions deployed separate software for each manufacturer's units. Adding new functionality was expensive because it had to be duplicated for each hardware platform. Proving that APTRA works on multiple vendor units validates the effectiveness of NCR's robust solution."

Nandita Bakhshi, executive vice president of the deposit/payments product group at FleetBoston, said, "Our approach to advanced functionality was unique. Generally, consumers are unaware of the software behind the ATM and usually cannot differentiate between a traditional and an advanced ATM. At FleetBoston, we built-in new, obvious differences so our customers would immediately recognize that these ATMs are more convenient. So far, FleetBoston customers have responded quite positively to the new functionality."

FleetBoston customers can now select from seven language preferences, purchase postage stamps, have easy electronic access to their credit accounts, utilize a preset withdrawal amount through a "Fleet Cash" hot button and access voice guidance for the visually impaired. By year-end, Fleet's Advanced ATMs will provide access to online bill payment and 30-day statements through the Fleet HomeLink online banking service.

About FleetBoston Financial

FleetBoston Financial is the seventh-largest financial holding company in the United States, with assets of $191 billion. The company's principal businesses, Personal Financial Services and Wholesale Banking, offer a comprehensive array of innovative financial solutions to 20 million customers. Through its Personal Financial Services franchise, Fleet offers retail banking, wealth management and investment services, nationwide brokerage, credit card and consumer lending services. These services are available through approximately 1,500 branches and more than 3,500 ATMs in the Northeast; through Fleet HomeLink, one of the nation's leading online banking platforms; and through telephone banking. Fleet is the leading small business services and commercial banking provider in the Northeast. Fleet's Wholesale Banking division provides commercial lending, syndications, leasing, cash management, asset-based finance, foreign exchange and interest rate derivatives to corporate clients. FleetBoston Financial is headquartered in Boston and listed on the New York Stock Exchange (NYSE:FBF) and the Boston Stock Exchange (BSE:FBF).

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(R) 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 30,500 people worldwide.

NCR and Teradata are trademarks or registered trademarks of NCR Corporation in the United States and other countries.

--30--kmr/cl*

CONTACT: NCR Corporation

Lorraine Russell, 937/445-3784

lorraine.russell@ncr.com

or

FleetBoston Financial

Karl Felsen, 518/447-2184

karl_e_felsen@fleet.com