



NCR Announces Field Trials of Personalized ATMs; NCR Software Brings Personalization and Customer Relationship Management to ATMs

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ATLANTA--(BUSINESS WIRE)--Nov. 6, 2002--NCR Corporation (NYSE:NCR), the worldwide leader in financial self-service solutions, has announced field trials of the company's APTRA(TM) Personalization and Customer Relationship Management (CRM) software for automated teller machines (ATMs). Two major financial institutions in the Asia-Pacific region and North America are testing the NCR solution, giving customers the ability to boost revenue through more targeted, relevant marketing, resulting in reduced costs and improved overall customer service and retention.

Demonstrated at the BAI Retail Delivery Show in Atlanta, Nov. 6-7, the APTRA Personalization and CRM software is designed to allow banks to deliver targeted messages and services that are interactive and customized to individual customer behavior and interests.

The APTRA Personalization and CRM software is unique as it connects to open CRM enterprise e-commerce systems like BroadVision, enabling the ATM to be an intelligent touchpoint within an enterprise communication strategy. APTRA and data warehousing solutions from Teradata, a division of NCR Corporation, enable the ATM to be an effective communication and distribution channel to run targeted marketing and advertising campaigns on the most-used channel, offering banks higher returns on marketing campaign investments.

This solution is part of a broader APTRA suite of open software, enabling reuse of components and consistency across multiple channels such as call centers, the Web, telephone and bank branches.

NCR's personalized ATMs will help institutions make the most of brief ATM customer interactions by providing messages tailored for each consumer. For example, a 19 year-old ATM customer may be offered a special college loan rate since the bank's database indicates he has recently graduated from high school. The next ATM user may not be interested in college loans but may be nearing the payoff of her auto loan. Since the bank knows she immediately purchased a new car after paying off her last loan, the ATM could offer her a pre-approved auto loan for her next purchase.

In each example, APTRA Personalization and CRM software provides the personalized view of the ATM screen and manages the interaction sequence, and NCR's Teradata(R) warehouse provides the repository and campaign plans, goals and rules. The consumers' responses are captured and passed along to the bank's data warehouse for analysis to improve the consumers' experience on subsequent visits.

The personalized ATM also allows the customer to define a "My Favorite" transaction. For instance, if the customer routinely withdraws \$100 cash and wants a receipt, NCR's software will enable him to preset this option, shortening the transaction time and increasing ATM availability.

Jim Piggot, vice president and general manager of software and services at NCR's Financial Solutions division, said, "In their banking lifetime, consumers will spend hundreds of hours in front of the ATM. Customized messages and services can make the interaction more valuable for both the consumer and the bank. In today's competitive market, the personalized ATM enables NCR's customers to make best use of their self-service channel.

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.

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