



Bank One Enhances Customer Deposit with NCR ATM Solution; First North American Bank to Offer No-Envelope ATM Deposits, Image Processing and Retrieval

December 16, 2002 at 10:05 AM EST

DAYTON, Ohio--(BUSINESS WIRE)--Dec. 16, 2002--Customers of Bank One Corporation (NYSE:ONE) will soon enjoy a new, easy-to-use and accurate system for making cash and check deposits into their Bank One accounts. Bank One is utilizing NCR Corporation's (NYSE:NCR) advanced Personas automated teller machines (ATMs) with enhanced deposit technology that eliminates the deposit envelope, directly accepting checks and cash.

Bank One is applying NCR's ImageMark(TM) distributed capture system to process ATM check images in the back office. This state-of-the-art technology is being piloted for customers in select locations in Indiana and Kentucky.

Using NCR's no-envelope ATM deposit technology, deposited checks are scanned and an image of the check appears on the ATM screen, allowing the customer to immediately verify the check amount. The check image is also printed on the customer's receipt, along with a full count by denomination of all inserted cash. This total view offers proof of the deposit and a more complete account than currently offered at the teller window.

Bank One's new ATMs are driven by the Star network, a subsidiary of Concord EFS, Inc. The integration of Star's transaction processing and the NCR APTRA(TM) software in the ATMs makes these new transactions possible.

The ability to capture a check image at any place within the banking system, be it the teller window, ATM or branch back office, significantly enhances Bank One's process efficiency while feeding its new NCR ImageMark Archive, announced earlier this month.

Dean Kontul, senior vice president and national ATM manager for Bank One, said, "For Bank One customers, NCR's technology makes it easier and more attractive to use our ATMs to make deposits. While allowing us to improve service to our customers, we will also have an opportunity to reduce our deposit-processing and back-office costs. All of this is made possible by processing support from the Star network."

Andrew Orent, vice president of self-service for NCR's Financial Solutions division, said, "Bank One is the first bank in North America to connect advanced cash and check deposit ATMs to a back-office check image processing system. Given our leadership position in both self-service and image payment solutions, NCR is uniquely positioned to provide Bank One with an integrated end-to-end solution that will rewrite the rulebook of ATM deposit processing."

About Bank One Corporation

Bank One Corporation (NYSE:ONE) is the nation's sixth-largest bank holding company, with assets of more than \$270 billion. Bank One currently serves 53 million credit card customers, 7 million retail households, including 485,000 small businesses, and 20,000 middle market companies. It also manages \$149 billion of clients' investment assets. Bank One can be found on the Internet at www.bankone.com.

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--slb/cl*

CONTACT: NCR Corporation

Lorraine Russell, 937/445-3784

lorraine.russell@ncr.com

or

Bank One Corporation

Nancy L. Norris, 502/566-3620

nancy_l_norris@bankone.com