

FIDUCIA Banks on NCR Software; Self-Service Systems to Be Converted To APTRA by NCR

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HANOVER, Germany, Mar 11, 2003 (BUSINESS WIRE) -- FIDUCIA AG, Germany's largest computing center for credit cooperatives, is equipping automated teller machines (ATMs) in the Kassel region with NCR Corporation's (NYSE:NCR) APTRA(TM) Top Client Server (TCS) software. APTRA TCS will replace proprietary applications.

With APTRA, FIDUCIA is implementing a solution that is vendor-independent. The company will benefit from increased efficiency as well as rapid deployment of new services. The project being carried out by FIDUCIA and NCR encompasses a total value of around \$4.4 million and is scheduled to be completed in late 2003.

While planning to replace the OS/2 operating system used in its ATMs, statement printers and service terminals, FIDUCIA AG wanted to switch to a local area network (LAN) based on standard protocols (TCP/IP) and at the same time find a software application that runs smoothly on self-service systems from all manufacturers. Moreover, an application was needed that would require minimum adaptation to the installed base of hardware, in order to protect the investments made in these systems. FIDUCIA AG chose NCR's APTRA TCS, a software package that offers all of these advantages.

Thanks to the use of a standardized application such as APTRA, FIDUCIA's partner banks will be able to tap additional savings potentials, since the self-service systems will now use the same IT infrastructure as the workstations. APTRA ensures the same short transaction times as before despite the fact that more powerful encryption methods are used to ensure greater security and higher performance of the self-service terminal.

Jim Piggot, general manager and vice president at NCR's Financial Solutions Division, said, "By choosing APTRA, FIDUCIA avoided further investment in outdated software and at the same time equipped itself with a flexible software architecture offering a standards-based solution for use throughout all cooperative banks that can stand up to future demands."

Through Web languages like HTML and XML, APTRA enables the presentation of customized interfaces for specific banks or even specific customers, as well as animated graphics and video clips.

In the project's initial phase, some 600 ATMs at FIDUCIA partner banks in the Kassel region will be switched over to the new software.

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 30,100 people worldwide.

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