



Picture This: NCR Captures All the Proof You Need to Make ATM Deposits; Harris Interactive Survey Points to a Potential Increase in Depositing at The ATM

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DAYTON, Ohio, Apr 21, 2003 (BUSINESS WIRE) -- Banking customers in the United States like the idea of having proof positive when making an automated teller machine (ATM) deposit. More than half of U.S. consumers with bank accounts would be more likely to make a deposit at an ATM if their bank provided the new ATM receipt that captures a picture of all deposited checks. That's according to an April 2003 Harris Interactive(R) survey of U.S. adults commissioned by NCR Corporation (NYSE:NCR), the world's leading manufacturer of self-service devices. NCR's "no-envelope" deposit technology prints a picture of each individual check directly on the customer's ATM receipt. The receipt also lists all cash deposited, by denomination.

Andrew Orent, Americas region vice president for NCR's Financial Solutions Division, said, "According to Dove Consulting, only 10 out of every 100 banking customers use an ATM today to make a deposit. We believe that is due to a lack of confidence in using the current envelope-based system. Several major banks are now verifying consumer acceptance of the imaged-based technology and their responses also support these survey results."

Bankers hope more deposits will transition to the ATM in order to provide faster, 24/7 customer service. Deposit imaging is considered a stepping stone for banks preparing for the "Check Clearing for the 21st Century Act." This proposed legislation would legalize the use of a substitute check within the check clearing system, thereby speeding the availability of funds.

The survey pointed to a consumer confidence issue with the current ATM deposit system. Twenty-one percent report that a lack of confidence the machine got the deposit right deterred them from making cash/check deposits at an ATM, while 11 percent said looking for or hassling with filling out a deposit envelope deters them from making cash or check deposits at an ATM.

NCR holds the ATM imaging transaction patent that drives the no-envelope deposit capability. NCR's unique ImageMark(TM) technology carries the image from the ATM or point of sale through the bank's back-office operations. Image archiving can also offer consumers direct online research capabilities using a personal computer.

About Harris Interactive(R)

Harris Interactive (www.harrisinteractive.com) is a worldwide market research and consulting firm best known for The Harris Poll(R), and for pioneering the Internet method to conduct scientifically accurate market research. Headquartered in Rochester, New York, U.S.A., Harris Interactive combines proprietary methodologies and technology with expertise in predictive, custom and strategic research. The company conducts international research through wholly owned subsidiaries - London-based HI Europe (www.hieurope.com) and Tokyo-based Harris Interactive Japan - as well as through the Harris Interactive Global Network of local market- and opinion-research firms, and various U.S. offices. EOE M/F/D/V

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. NCR (www.ncr.com) is based in Dayton, Ohio.

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Survey methodology:

Harris Interactive, via its QuickQuery(SM) online omnibus, fielded the survey, between April 3-7, 2003, using a nationwide sample of 2,373 U.S. adults (18+). Data were weighted to be representative of the total U.S. adult population on the basis of region, age, gender, education, household income and race/ethnicity. "Propensity score" weighting was also used to adjust for respondents' propensity to be online. In theory, with probability samples of this size, one could say with 95 percent certainty that the results have a statistical precision of plus or minus 3.1 percentage points of what they would be if the entire adult population had been polled with complete accuracy. This online survey is not a probability sample.

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