



NCR Announces Deals Totaling \$6.7 Million with Two Chinese Banks; NCR Providing ATMs and APTRA Software for Bank of Communications and Agricultural Credit Union Bank's Expanding Networks

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BEIJING--(BUSINESS WIRE)--May 21, 2003--NCR Corporation (NYSE:NCR) today announced that it has won two significant deals with Bank of Communications and Agricultural Credit Union Bank in China with a combined value of over \$6.7 million, which include NCR Personas automated teller machines (ATMs) and NCR's APTRA(TM) software.

In the two separate deals, NCR will provide the Bank of Communications in Shanghai with ATMs for the bank's 50 branches throughout China and furnish Personas ATMs for Agricultural Credit Union Bank's Dongguan city branch.

Based on Microsoft(R) Windows(TM), APTRA is standards-based and Web-enabled to deliver more flexibility to the self-service channel. The APTRA platform is the basis of multiple NCR solution initiatives enabling further revenue-generating opportunities for the banks. The introduction of this software enables value-added services such as advertising and joint promotional activities.

CK Chan, area general manager for NCR's Financial Solutions Division, China and Hong Kong, said, "China now has 50,000 ATMs serving 1.2 billion people. The most popular functions remain the withdrawal and deposit of cash. However, the gradual acceptance of the ATMs as people's 'personal banks' will certainly create demand for further functionality. I believe the introduction of NCR's APTRA software to China will help banks develop more revenue streams and, at the same time, meet the increasing demand from the public."

In 1997, NCR led the industry in the decision to move away from OS/2 and to adopt the Microsoft Windows operating system for ATMs. This move fundamentally changed the operating model of self-service development as it unlocked the previously proprietary, vendor-specific systems to the use of contemporary and industry standard software and hardware, including advanced PCs, Web technologies, wireless-based communications, high-performance graphics and audio.

"Today, NCR is active in over 200 APTRA projects worldwide and leads the market in terms of functionality, support, experience, research and development and market share," said Chan. "We are delighted to share the benefits of our global experience with our customers in China."

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 29,600 people worldwide.

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