

NCR Furthers Partnership with China Construction Bank with \$17 Million Agreement

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BEIJING--(BUSINESS WIRE)--Oct. 31, 2003--NCR Corporation (NYSE:NCR) today announced that it has signed a \$17 million contract with China Construction Bank (CCB), one of the leading state banks in China. NCR will provide the bank with security-enhanced automated teller machine (ATM) hardware and software solutions, including the encrypting pin pad (EPP) module.

CCB is the first major bank in China to embark on an aggressive move to further expand its ATM network immediately following the disruption caused by SARS. After securing more than \$28 million worth of ATM business from CCB last year, NCR once again has been chosen as the bank's strategic business partner and was awarded a lead share of the bank's first ATM purchase in 2003.

The Personas 77, Personas 84 and Personas 86 ATMs to be installed in CCB's branch network throughout China by the end of this year are manufactured in NCR's ATM factory in Beijing. The intelligent capabilities in these Personas series ATMs will offer CCB's customers more diversified services, from basic withdrawal and deposit to more advanced functions, including bill payment, marketing promotion print-outs and advertising.

"What we are offering to China Construction Bank is best-in-class ATM solutions. Take the NCR Personas 86 as an example. Rapidly adopted by many banks worldwide, it has quickly become the world's most popular full-function ATM," said CK Chan, general manager of NCR's Financial Solutions Division in China and Hong Kong.

In addition to enhanced self-service functionalities, the NCR Personas series ATMs are equipped with the most advanced security solutions that comply to international security standards.

The international card associations have made the implementation of triple data encryption standard (Triple DES) encryption and physical security requirements for the keyboard mandatory. MasterCard has set an April 2005 deadline for all ATMs to be compliant.

The EPP solution purchased by CCB is a complete security offering which not only supports Triple DES but is certified as meeting the global ISO standards-based requirements for physical security.

Chan further commented, "As more and more aggressive foreign banking competition emerges in the China banking market as a result of China's entry into the World Trade Organization and as China gears up for 2008 Olympics and 2010 Expo, local banks here have to be prepared. The EPP, certified to be fully compliant with international security industry standards mandated by MasterCard and Visa, enables CCB to effectively service international bank card users who can use CCB's ATMs with peace of mind. It also helps CCB to capture more service revenue."

China Construction Bank is one of the big four state banks in China, with an extensive network of more than 20,000 branches.

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 29,300 people worldwide.

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