



NCR Offers Banks and Grocery Stores a 60-Day Quick-Start for Convenience Connexions Advanced-Function ATMs; Bankers Expect Personas 78 to Enhance Various Interior Lobby Operations

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DAYTON, Ohio--(BUSINESS WIRE)--Nov. 14, 2003--NCR Corporation (NYSE:NCR) is taking its highly successful Convenience Connexions(TM) program to the interior bank lobby and grocery store customer service counter. Convenience Connexions offers a Quick-Start program, specifically designed to help banks and grocery stores simplify and accelerate the introduction of new, revenue-generating self-service transactions while reducing service delivery cost.

Delivered through NCR's Personas 78, the most advanced automated teller machine (ATM) ever, the Quick-Start program can bring a complex transaction set live and fully operational within 60 days. NCR's Quick-Start "plug-and-play" approach includes the deployment of up to four units, installation management and a complete set of ATM services and maintenance.

Convenience Connexions uses NCR's unparalleled Personas(TM) 78 ATM to offer check cashing, bill payment, money orders and standard ATM transactions. Since the rollout of 1,000 units of similar functionality by the 7-Eleven Corporation, retailers and bankers alike have taken notice of this innovative market development. Financial institutions, in particular, are expressing interest in the Convenience Connexions solution to solve challenging customer service concerns within the bank.

Brad Lozier, vice president and general manager for NCR's interior ATM products, said, "Quick-Start improves the time to market, giving the deployer a jump on validating return-on-investment expectations and the consumer acceptance of the advanced functions. NCR brings partners to the table to accelerate and simplify the deployment process. This also reduces the initial investment necessary. Potential Convenience Connexions customers told us to develop a quick and easy way to test the waters, and Quick-Start does just that."

Discussions within the industry have revealed the inherent flexibility of the Convenience Connexions solution. Some banks view Convenience Connexions as a way to compete for ATM floor space in the retail and grocery stores. Others want to use Convenience Connexions in the bank branch environment to move non-customer check cashing and other cumbersome transactions away from the teller line, thereby reducing costs and improving service to its core customers. Others simply understand the solid business case for automating deposits or check cashing.

The Convenience Connexions program is driven by NCR's APTRA(TM) open-architecture, multivendor software. Solution partners include Metavante, Certegy, Transaction Network Services and Mosaic, each playing a significant role in bringing the pilot testing to customers with relative ease and speed. Metavante provides ATM and point-of-sale support and Certegy authenticates and manages the risk on the check cashing, while TNS supplies data communication services to link transaction information. Mosaic's Postilion(TM) platform provides the critical routing and accounting software necessary to bring the entire solution together.

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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