



NCR and ACI Set to Deliver New IFX ATM Messaging Standard at First National Bank of Omaha; IFX Transition Seen as a Watershed Change for The ATM Industry

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NEW ORLEANS--(BUSINESS WIRE)--Nov. 18, 2003--NCR Corporation (NYSE:NCR) and ACI Worldwide (Nasdaq:TSAI) today announced the first scheduled deployment of an automated teller machine (ATM) solution based completely on the new interactive financial exchange (IFX) messaging standard for ATMs. First National Bank of Omaha's (FNBO) upcoming deployment of IFX-based ATMs will represent a major industry transition to the next generation of applications, based upon the standard ratified by the Interactive Financial Exchange Forum earlier this year.

ATMs have traditionally utilized proprietary messaging protocols to authenticate and authorize transactions with the banks' or other ATM deployers' financial processing systems. The limitations of these proprietary protocols have restricted the functional capabilities of ATMs. Furthermore, due to the uniqueness of the ATM channel, deployers have been unable either to share transactional services or to use a common infrastructure between their ATMs and their other delivery channels, such as Internet and telephone banking.

The non-proprietary and more powerful IFX replaces these legacy ATM transaction authorization protocols that are no longer capable of handling today's functionality. IFX allows the bank or ATM deployer to use the same software applications and supporting infrastructure across several channels. This increases efficiency and reduces software development cost, while enabling advanced ATM functions to be supported, such as personalization, image-based "No Envelope" Deposit and additional banking transactions.

First National Bank of Omaha (FNBO) will deploy ATMs running NCR's APTRA(TM) Edge software, which enables an intelligent application to run on the ATM, supporting the new IFX transaction authorization protocol. APTRA Edge is the industry's leading advanced ATM application platform. The FNBO units will also utilize ACI's BASE24(R) transaction processing system, which also supports IFX messaging.

"The IFX messaging standard is a key component of our strategic ATM renewal initiatives," said Scott McCormack, second vice president of First National Bank of Omaha. "Due to their leadership, selecting NCR and ACI was vital to the success of our IFX implementation."

Jim Piggot, general manager of software and services for NCR's global Financial Solutions Division, said, "NCR strongly believes that IFX-based intelligent client/server ATM applications are the future of self-service. Our partnership with ACI is critical to making IFX a reality across the marketplace. We are very excited about the opportunity to deploy IFX at FNBO."

Mark Vipond, president of ACI Worldwide, said, "Support for IFX further extends the capabilities of BASE24 - demonstrating the value of our partnership with NCR. This functionality illustrates ACI's commitment to help our customers face the challenges of ATM renewal via the flexibility of IFX and the inherent cost savings due to reduced maintenance."

About First National of Nebraska

First National of Nebraska is one of the largest bank holding companies headquartered west of the Mississippi River. First National and its affiliates have \$16 billion in managed assets and over 7,000 employees located across the United States. Primary banking offices are located in Nebraska, Colorado, Illinois, Iowa, Kansas, South Dakota and Texas.

About ACI Worldwide

Every second of every day, consumers are initiating electronic payment transactions--getting cash at ATMs, using debit and credit cards to make purchases in stores and on the Internet, banking by phone and PC, paying bills online. Twenty billion times a year, ACI software is used to process these transactions, powering the world's online payment systems. Visit ACI Worldwide on the Internet at www.aciworldwide.com.

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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