



NCR Drives the ATM Deposit Envelope Out of the Glove Compartment; World's First "No Envelope" Drive-up ATM Joins NCR's Personas M Series

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NEW ORLEANS--(BUSINESS WIRE)--Nov. 18, 2003--No more searching in the glove compartment for an automated teller machine (ATM) deposit envelope or hoping that the ones you have aren't permanently stuck together. NCR Corporation (NYSE:NCR) is driving the deposit envelope out of the ATM experience by introducing "No Envelope" Deposit capability as the latest convenience for drive-up banking.

Using imaging technology, customers can see a photo of their deposited checks on the screen and on the ATM receipt. NCR's "No Envelope" Deposit technology also sets the stage for cash deposit by including a breakdown of each deposited note by denomination, which is also printed on the customer's receipt. The receipt provides proof positive of the transaction.

Phil Kasper, assistant vice president of marketing for NCR's Financial Solutions Division, Americas region, said, "Imaging technology is one of the hottest functions being looked at by financial institutions across the country today, spurred in part by the now-approved Check Clearing for the 21st Century Act. The United States has the highest usage of drive-up ATMs in the world. Customers who want to make a deposit at the drive-up ATM will now find the process easier and more secure. There is great comfort in driving away with that image on your receipt as proof of the transaction."

This advanced technology is now a solid part of the flexible options included in NCR's Personas M Series ATMs. First introduced in November 2002, the Personas M Series enables banks or other ATM deployers to significantly customize the size, shape and functionality of their ATMs. For example, several popular models are also now available with slimmer safe sizes and smaller footprints, meaning less impact on premium banking floor space.

NCR's "No Envelope" Deposit technology is on display this week at the BAI Retail Delivery Conference and Expo 2003, being held at the Ernest Morial Convention Center in New Orleans (booth #2132).

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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