



Russian Standard Bank Orders 1,250 NCR ATMs, Including Intelligent Deposit, APTRA(TM) Software and Services; Russian Standard Bank Customizes New ATMs to Drive Expansion of Its Loan Business Through Retail Outlets

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LONDON--(BUSINESS WIRE)--June 15, 2006--NCR Corporation (NYSE:NCR) announced today that Russian Standard Bank has placed an order for 1,100 NCR Intelligent Deposit Personas automated teller machines (ATMs), as well as 150 cash-dispensing ATMs, APTRA(TM) Advance NDC software and maintenance and installation services. Russian Standard Bank is the largest private lending bank in the country with 40 percent of the retail loan market, and plans for the rapid expansion of its loan business across Russia.

NCR's Intelligent Deposit Personas ATMs are a key component in the bank's expansion strategy since they allow customers to make monthly loan repayments in cash at the ATM. Cash is the most common method of repaying loans in Russia. The machines can also be used to make monthly credit card repayments.

Most of the ATMs will be located in off-premise locations, such as department stores, shopping malls or underground stations. The bank has partnerships with a growing network of retailers where customers will be able to take out a loan to cover their purchases on the spot and then make their monthly cash repayments through an ATM.

"Intelligent deposit technology provides customers with a fast, convenient means of making cash repayments," said George V. Gorshkov, senior vice president and marketing director for the Russian Standard Bank.

"We chose NCR because of its track record in pioneering this technology and because it is the only ATM supplier with the service infrastructure to provide maintenance and staff training across the whole of Russia."

The bank has already successfully installed NCR Intelligent Deposit ATMs in Moscow, as well as other major cities, but will now roll out its network to 120 smaller towns and cities throughout the country.

The new ATMs are equipped with barcode readers. NCR has customized its APTRA software so that customers can repay their loans by simply scanning in their loan agreements, as well as bills, and inserting their cash. Customers are provided with a receipt confirming the amount deposited together with itemized totals of the different bank note denominations accepted. To support the bank's expanding network, NCR will provide second-line maintenance services and train staff to deal with first-line maintenance issues such as bank note jams.

"While the Russian consumer lending market is still in the early stages of development, this is a highly innovative application for our deposit technology," said Ruth Fornell, vice president for NCR's Financial Solutions Division in Europe, the Middle East and Africa. "It provides Russian Standard Bank with an effective means of collecting millions of cash repayments each month and also helps its retail partners to develop their relationship with customers."

About Russian Standard Bank

Russian Standard Bank is the leading independent bank in the nascent Russian consumer finance market. A clearly-focused business strategy based on strong partnerships with Russia's leading retail chains, world-class products and the strategic use of IT have allowed it to create a new consumer lending market in Russia.

About NCR Corporation

NCR Corporation (NYSE:NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's Teradata(R) data warehouses, ATMs, retail systems, self-service solutions and IT services provide Relationship Technology(TM) that maximizes the value of customer interactions and helps organizations create a stronger competitive position. Based in Dayton, Ohio, NCR (www.ncr.com) employs approximately 28,400 people worldwide.

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