



## **NCR Expands its Internet Banking Solution Portfolio with Addition of MShift(R) Mobile Banking Technology**

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Solution Supports "Empowered Consumer" by Providing Wireless

Banking Access via Cell Phone or PDA - Regardless of Wireless Service

Provider

DAYTON, Ohio--(BUSINESS WIRE)--Aug. 28, 2007--NCR Corporation (NYSE:NCR) announced today that it has entered into a global reseller agreement with MShift, a leading provider of customizable wireless solutions.

Under the companies' agreement, NCR will offer the MShift(R) Mobile Banking Solution as part of its comprehensive suite of Internet banking services. The MShift solution enables financial institutions to provide customers with anytime, anywhere access to online banking services via their cellular phone, personal digital assistant (PDA), and other wireless devices.

NCR's decision to offer a mobile banking solution is a reflection of a growing hunger among consumers for a seamless banking experience. In a recent NCR-sponsored survey of approximately 650 consumers in the United States and Canada, over 90 percent of respondents indicated that they would value combining mobile devices - such as cell phones - with the Internet and ATMs in order to improve their overall service experience.

"In recent years, wireless networks have undergone major upgrades resulting in much higher bandwidth and access speeds," says Awele Ndili, chief executive officer of MShift. "Wireless devices have also undergone significant changes geared toward better data access. As a result, the wireless channel has become just as important and relevant as the wired PC-based channel."

"There are currently 2.6 billion mobile phone subscribers worldwide, and industry analysts predict a jump to 4 billion subscribers within the next three years," adds Greg Hanson, general manager for NCR eCommerce. "The MShift Mobile Banking application offers our financial clients the opportunity to enhance customer satisfaction and loyalty by providing Internet banking access via their cell phones or PDAs. Combining these channels empowers customers by letting them check their account balance, transfer funds or pay bills when and where it suits their schedule."

Unlike other mobile banking solutions which are often tied to a specific cell phone carrier, the MShift application works with any cell phone or PDA that has Web and/or text messaging capabilities. This eliminates any need for a customer to switch cellular service providers in order to take advantage of mobile banking. In addition, MShift's wireless banking technology does not require the banking customer to download any applets, which can pose security concerns.

According to Hanson, "The integration of MShift's mobile banking technology within our Internet banking platform enables NCR to offer a highly customizable and fully mobile Internet banking solution - fully backed by NCR Help Desk support. It's a leading edge solution that enables NCR's customers to provide their customers with a more convenient and flexible banking experience."

### **About MShift**

MShift, Inc. is the leading provider of Mobile Banking solutions, enabling banks and credit unions to rapidly extend the convenience of Online Banking to mobile devices. MShift Mobile Banking solutions offer the widest array of features, including bill payment, transfers, account summaries, history, ATM locators, and much more. Mobile Banking is available regardless of carrier or device type, including cell phones, iPhone, Blackberry, Palm(R) and Pocket-PC PDAs, pagers, WAP, SMS, and voice devices.

MShift ([www.mshift.com](http://www.mshift.com)) is headquartered in San Jose, Calif., and can be reached via (408)437-2740.

### **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](http://www.ncr.com)) employs approximately 29,650 people worldwide.

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