



NCR Launches Three-Tiered Currency Management Offer

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Flexible Program Designed to Optimize Currency Efficiency within

the ATM, Branch or Vault

LAS VEGAS--(BUSINESS WIRE)--Nov. 13, 2007--NCR Corporation (NYSE:NCR) today expanded its currency management offer for large, small or medium-sized financial institutions (FIs) and ATM deployers. The new service will help these organizations effectively manage cash supply needs for automated teller machine (ATM) networks, branch networks and vaults. Currency Management is a supply chain management function which predicts and optimizes future cash replenishments through the analysis of historical cash usage.

NCR's flexible three-tiered approach ranges from basic execution of the cash ordering process to re-engineering of replenishment schedules based on careful analysis of historical cash usage. This service has been shown to result in a 10- to 25-percent reduction in the amount of cash within the ATM network. Through careful evaluation of peak times, upcoming events and usage trends, NCR is able to optimize cash management efficiency and, if desired, provide oversight of the entire process on behalf of the customer.

With this program, NCR customers can experience recurring savings through improved operational efficiency and the associated cost reductions, including smarter use of cash on hand. NCR research and experience with its FI customers has found the average savings resulting from this service is \$500 to \$2,000 per ATM annually.

Ted Murphy, head of ATM Channel for Royal Bank of Canada, said, "At RBC, a key strategic driver is to ensure our ATMs are available and ready to dispense cash when a client chooses to use our ATMs. Another key strategic driver is to ensure that all of our ATM processes operate as efficiently and cost effectively as possible. In using NCR's Currency Management services for the past seven years we have been able to realize both of these strategic objectives. NCR is able to accurately predict usage needs, which ultimately means our ATMs have experienced increased availability. As well, the efficiency gains and savings for our institution certainly make this service worthwhile from our standpoint."

John Di Leo, NCR's vice president of Customer Services for Financial Solutions, said, "The cost of managing cash is one of the largest costs of the ATM channel. The optimal balance is a dynamic and moving target - a challenge to find. With NCR's three-tiered Currency Management offer, customers have the flexibility to choose the right level of service to fit their business environment and maximize savings."

Currency Management is one in a suite of interdependent ATM Managed Services available from NCR. NCR has been providing Managed Services for the management and maintenance of ATM hardware, software, cash, assets and productivity to FI customers for more than seven years, particularly in countries such as India, where the purchase of a new ATM often includes end-to-end management services. This can range from site selection and design to installation and maintenance services, training, signage and important ancillary needs, such as currency management, and other key aspects of ATM channel uptime. NCR's new three-tiered Currency Management offer expands on basic cash replenishment to include additional levels of analysis and supply chain management.

About NCR Corporation

NCR Corporation (NYSE:NCR) is a global technology company leading the way businesses interact with customers. NCR's assisted- and self-service solutions and comprehensive support services address the needs of retail, financial, travel, healthcare, hospitality, gaming and public sector organizations in more than 100 countries. NCR (www.ncr.com) is headquartered in Dayton, Ohio.

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