

## Capitol Federal Upgrades ATM Network with NCR SelfServ and SDM

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## Bank brings customers a faster, easier deposit experience

DULUTH, Ga.--(BUSINESS WIRE)--Dec. 4, 2012-- Capitol Federal® Savings Bank, the operating unit of Capitol Federal® Financial (NASDAQ: CFFN), will give its customers a faster and easier ATM deposit experience, deploying 69 NCR (NYSE: NCR) SelfServ ATMs equipped with Scalable Deposit Module (SDM). NCR's Scalable Deposit Module (SDM) technology was the first technology on the market to allow consumers to deposit both cash and checks simultaneously through a single slot and delivers a consumer deposit experience that is twice as fast as separate cash and check deposits.

In addition to the new ATMs, Capitol Federal will install Solidcore Suite for APTRA<sup>TM</sup>, the only ATM software that proactively protects ATMs from insider attacks by preventing the introduction of unauthorized code on the network, maintaining its integrity and availability. The hardware and software installations will begin in early 2013.

"Capitol Federal makes it a priority to connect with our community in a variety of ways, which is why we wanted to provide the latest and greatest self-service options for our customers," said Frank Wright, senior vice president for Capitol Federal Savings Bank. "We were very impressed with NCR's scalable deposit module technology. We believe our customers will find the speed and ease of use of these new ATMs will make cash and check deposits even easier at the ATM."

With SDM, a typical consumer transaction of five bank notes and two checks can take less than 60 seconds to deposit.

Solidcore Suite for APTRA is a multivendor ATM software security solution with real-time centralized management that proactively allows only authorized code to run, rather than reacting to known attacks as they arise. Specifically, Solidcore Suite for APTRA automatically creates and updates the inventory of good code, while protecting the system's memory so authorized code cannot be modified, deleted or hijacked - the process by which malicious code replaces authorized code with itself.

"Software patches just address the symptom of security breaches. That is why we worked with our partners to develop Solidcore for APTRA, which addresses the real root cause of software security problems by protecting ATMs from potentially damaging unauthorized code in any form from unauthorized sources," said Bob Tramontano, vice president of Marketing, NCR Financial Services.

## About Capitol Federal® Savings Bank

Capitol Federal Savings Bank is a \$9.45 billion federally chartered savings bank headquartered in Topeka, Kansas. The Bank is a community-oriented financial institution offering a variety of retail financial services, and primarily serves the metropolitan areas of Topeka, Wichita, Lawrence, Manhattan, Emporia and Salina, Kansas and the greater Kansas City metropolitan area through 36 traditional and 10 in-store branches and a proprietary network of more than 70 NCR ATMs. The Bank is consistently one of the top one- to four-family mortgage lenders for loan origination volume in the state of Kansas, and is a wholly-owned subsidiary of Capitol Federal Financial, Inc. (NASDAQ: CFFN). News and other information can be found at the Bank's website, <a href="http://www.capfed.com">http://www.capfed.com</a>.

## **About NCR Corporation**

NCR Corporation (NYSE: NCR) is a global technology company leading how the world connects, interacts and transacts with business. NCR's assisted- and self-service solutions and comprehensive support services address the needs of retail, financial, travel, hospitality, gaming, public sector, telecom carrier and equipment organizations in more than 100 countries. NCR (<a href="https://www.ncr.com">www.ncr.com</a>) is headquartered in Duluth, Georgia.

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