



Halifax-NCR Deal Delivers New Service Levels on ATM Channel

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NEW ORLEANS, Nov. 28 /PRNewswire/ -- Halifax Plc, one of the U.K.'s top five banks, in partnership with NCR Corporation (NYSE: NCR), is developing an infrastructure to support unprecedented levels of customer service on the ATM channel.

Using APTRA Edge, the latest self-service software available from NCR, Halifax will be able to offer a range of services, previously available only to online customers, across different channels, such as ATMs and kiosks. Halifax sees the consistency between alternative channels as key to delivering superior customer service.

The project, which will be piloted in early 2001 and rolled-out later in the year, includes NCR software, tools and licenses, architecture and design, consultancy and project management.

Halifax will now have the ability to respond quickly to customer demands for increased levels of service in more abundant and convenient locations -- delivering the right service in the right place at the right time, with a consistent Halifax branding.

"The APTRA Edge software tools enable us to take advantage of economies of scale," said David Walkden, general manager of Halifax Direct. "We are now able to develop one version of customer products and offers and to deliver them across various channels, including ATMs and kiosks. The benefits are obvious. This will reduce our development costs and enable us to introduce services more quickly. Speed is essential to maintain our competitive advantage."

APTRA Edge is the first environment which provides Internet ready, multi-vendor, self-service applications using Microsoft's market-leading Windows NT software and Industry Standard ActiveXFS technology. Benefits include an industry standard, multi-vendor environment, which offers high performance graphics and Web access.

An example of how this will benefit customers is the use of high-quality graphics supporting the Royal National Institute for the Blind recommended fonts to ensure Halifax's ATM network is accessible by all sectors of the community.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a US\$6.2 billion leader in providing Relationship Technology(TM) solutions to customers worldwide in the retail, financial, communications, manufacturing, travel and transportation, and insurance markets. NCR's Relationship Technology solutions include privacy-enabled Teradata(R) warehouses and customer relationship management (CRM) applications, store automation and automated teller machines (ATMs). The company's business solutions are built on the foundation of its long-established industry knowledge and consulting expertise, value-adding software, global customer support services, a complete line of consumable and media products, and leading edge hardware technology. NCR employs 31,900 in 130 countries, and is a component stock of the Standard & Poor's 500 Index. More information about NCR and its solutions may be found at www.ncr.com.

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