



NCR and BroadVision Ink \$17 Million E-Business Strategic Partnership

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NEW ORLEANS, Nov. 29 /PRNewswire/ -- Data warehousing and ATM leader NCR Corporation (NYSE: NCR) and BroadVision, Inc. (Nasdaq: BVSN), a leader in personalized e-business applications, today announced a \$17 million worldwide agreement to enable companies to drive business growth with personalized communications to consumers and businesses. The \$17 million commitment represents the two companies' joint investment in research and development, marketing and the development and operation of Centers of Expertise.

Through this agreement, NCR and BroadVision plan to work together to develop software adapters between BroadVision's industry-leading e-business applications and NCR's world-class Teradata(R) database, Customer Relationship Management (CRM) Solutions, and ATMs. The companies will jointly fund global Centers of Expertise for Advanced Personalization. Experts from these centers will consult with customers to build advanced, tailored eCRM applications. The resulting solutions, the combination of pre-built adapters and expert implementations, help BroadVision and NCR's customers by creating a multi-channel approach to personalization of communications.

Businesses will be able to leverage a single, comprehensive view of their customers to coordinate marketing and services to them, via a phone call, mail, web, wireless device or an ATM. Taking advantage of the two companies' strengths in the banking industry, the integration of NCR and BroadVision(R) technology will bring ATMs, previously isolated on separate networks, into the CRM programs of banks and their partners.

As part of this alliance, NCR becomes BroadVision's preferred partner for high-performance analytics, CRM solutions, and ATMs and BroadVision becomes NCR's preferred partner for online personalization of end-user interactions with NCR ATMs.

The joint solution will first be targeted to businesses in the financial services market and later will expand to include companies in the retail, communications, travel and transportation, and manufacturing industries. NCR and BroadVision will help banks make the most of the brief time they have to interact with consumers at ATMs by providing a personal message for each consumer.

"We have heard a lot about eCRM in the last year," said Steve Diorio, president of Meta Group affiliate IMT Strategies, a strategic advisory firm focused on the impact of e-business and technology on sales and marketing professionals. "But until now there have been few solutions that bring the real value of CRM to the online channel. This partnership between NCR and BroadVision, leaders in their respective spaces, represents the new direction whereby online business can realize tremendous increases in value by marrying robust analytics from their customer data warehouse together with personalized multi-channel transactions."

Together, NCR and BroadVision will help institutions make the most of brief ATM customer interactions by providing messages tailored for each consumer. Here are some examples: a 19 year-old ATM customer may be offered a special college loan rate since the bank's database knows he has recently graduated from high school. The next ATM user may not be interested in college loans but may be nearing the payoff of her loan. Since the bank knows she immediately purchased a new car after paying her last loan, the ATM could offer her a pre-approved auto loan for her next purchase. Another customer who enjoys a large portfolio with the bank may opt to move money from stock to bond funds at the ATM or receive a breaking news item affecting one of his major holdings.

In each example, NCR's Teradata and CRM Solutions provide the repository and campaign plans, goals and rules, and BroadVision solutions provide the personalized view of the ATM screen and manage the interaction sequence. The consumers' reactions are captured by BroadVision and passed along to the bank's NCR data warehouse for analysis and experience improvement on subsequent visits.

"The integration of BroadVision applications with the NCR CRM solution gives us an unparalleled ability to provide multi-step, personalized campaigns," said Peter Heffring, president of NCR's CRM division. "The NCR CRM application is a 'multi-step, multi-channel' system which can escalate offers through a number of steps across many channels. For example, a bank's campaign might start by making a personalized offer through an ATM, a very low cost route to the customer. If after, say, 10 days there is no response, the system might try again. If, after another 10 days, there is still no response, the system could make a judgment based on the value of the customer whether or not to try a more expensive, higher-impact channel, such as a call center. High-value customers might get the offer one more time, through a personal call from their branch manager."

"This partnership with NCR brings BroadVision's applications to a new frontier -- the local ATM," said Gino Padua, vice president and general manager of worldwide channels for BroadVision. "BroadVision applications strengthen the customer relationship through targeted content in an effort to save the customer time, build customer loyalty and maximize share of the customer. NCR's Teradata and CRM solutions are key to helping BroadVision take this from web to wireless and beyond."

Centers for Advanced Personalization

Under terms of this agreement NCR and BroadVision plan to open global Centers of Expertise for Advanced Personalization, first in the US, and later internationally to showcase ROI-driven e-business applications using both companies' technologies. The centers' staff, experts in the application of advanced personalization, will provide business and technical consulting, customer benchmarking and prototyping, technical white papers and case studies.

About BroadVision

BroadVision (Nasdaq: BVSN, Neuer Markt: BDN) develops and delivers an integrated suite of packaged applications for conducting e-commerce interactions and transactions. Global enterprises and government entities use these applications to sell, buy and exchange information over the web and on wireless devices. The BroadVision e-commerce application suite enables a corporation to become more competitive and profitable by

establishing and sustaining high-yield relationships with customers, suppliers and employees. BroadVision services professionals, supported by over 100 partner organizations worldwide, transform these applications into business value for our customers through consulting, education, and support services in more than 34 countries.

BroadVision -- founded in 1993, public since 1996 -- has more than 1,000 customers and is a component stock of the Standard & Poor's 500 Index. IDC ranks BroadVision as the world's leading provider of e-commerce software applications (International Data Corp., E-Commerce Software Applications Market Forecast and Analysis, 2000- 2004). BroadVision is headquartered in Redwood City, California and can be reached at 650-261-5100 or info@broadvision.com .

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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