



Allfirst Financial Selects NCR's ImageMark Archive Solution

December 8, 2000 at 10:36 AM EST

DAYTON, Ohio, Dec. 8 /PRNewswire/ -- NCR Corporation (NYSE: NCR) announced today that Allfirst Financial has selected NCR's ImageMark Archive, a check image and transaction archive solution, to automate the bank's customer transaction research process, launch new product offerings and enhance existing commercial and retail customer services.

ImageMark Archive stores bank payment transactions and check images electronically and provides online access to this information over the Internet. Replacing labor intensive, off-line, microfilm management systems, ImageMark Archive will dramatically cut operating costs by eliminating the need for microfilm and bulk storage, reducing overall paper handling, and streamlining check inquiry and retrieval throughout a bank's enterprise.

ImageMark Archive is a client server solution that utilizes web-based technology, provides long-term storage management, and runs on UNIX and NT servers. This system leverages a robust, open architecture, which provides high availability and scalability and a complete suite of revenue-generating business applications that enables the bank to offer a variety of image retrieval, delivery and decision-support services.

Allfirst will install ImageMark Archive as an "all-items" image archive in conjunction with Sterling Commerce's VECTOR:Capture for Prime Pass application which is being deployed on NCR 7780s, IBM 3890s and SEI's image-enabled MICR 8000 Reject Repair solution. The combination of these systems will enable Allfirst to populate ImageMark Archive with both inclearing items and over-the-counter transactions, resulting in an all-items, microfilm replacement, image archive solution.

Using VECTOR:Capture for Prime Pass makes possible a cost-effective, client server, and capture equipment transparent solution for feeding the archive from varying types and speeds of equipment. "We are delighted to be working with NCR to provide Allfirst the premier, state-of-the-art image and prime pass capture solution which will take their bank to the next level," says Sydney Smith Hicks, vice president of Operations and Business Development for the Banking Systems Division of Sterling Commerce.

"At Allfirst, delivering value-added business and consumer solutions that meet the financial needs of our customers is a high priority," said Deborah Matz, senior vice president for Commercial Product Development at Allfirst Bank. "NCR's ImageMark Archive solution will enable us to leverage images and data imported from multiple capture systems, protecting our current investments, and allowing us to gain access to key customer information. Having this information online will improve our ability to quickly respond to inquiries, provide commercial clients with data to make informed pay - no pay decisions, deliver check images via the web and more."

ImageMark Archive provides an open architecture at both ends. Using ImageMark Passport to import document images and data from a wide range of external image-capture systems protects existing system investments, but still allows banks the ability to add NCR or third-party capture systems in the future. ImageMark InterChange will export images and data as requested by system users over a wide array of NCR and third-party applications using a variety of information delivery channels that range from dedicated LANs to the Internet.

"NCR's ImageMark Archive was designed to be the heart of a major bank's integrated, enterprise transaction imaging platform. We built this robust solution to replace microfilm, make information readily available for decision-making and customer support while offering outstanding value to the marketplace," said Joe Kniceley, vice president of NCR Payment Solutions, Americas. "Our capability to integrate existing capture and delivery systems with ImageMark Archive will position Allfirst to automate how all payments can be cleared in the near future."

Other members of the ImageMark family of solutions include ImageMark POD (Proof-of-Deposit), ImageMark Advantage, and ImageMark TMS (Transaction Management System for remittance processing).

NCR also provides image item processing services through its Item Processing Outsourcing operations offered in 11 centers across the U.S., as well as Puerto Rico and Argentina.

About Allfirst

Allfirst Financial Inc. is a regional, diversified financial services company headquartered in Baltimore, MD, offering a full range of financial services including banking, trust, investment and insurance to retail, business and commercial customers. Its banking subsidiary, Allfirst Bank, operates over 260 bank branches and more than 575 ATMs throughout Maryland, Pennsylvania, Washington D.C., northern Virginia and Delaware. Allfirst Financial Inc.'s assets were \$18 billion as of June 30, 2000. Information about Allfirst Financial Inc. is available at www.allfirst.com.

About Sterling Commerce

Sterling Commerce, a wholly-owned subsidiary of SBC Communications Inc. (NYSE: SBC), is a worldwide leading provider of e-business solutions for the Global 5000 and their commerce communities. The Banking Systems Division is the leading provider of critical transaction processing solutions for major banks and other financial institutions. The company's business relationships for this division include over 85 of the top 100 U.S. banks and other major banks around the world by providing financial transaction processing, currency control, reconciliation, e-marketplace, e-business integration and e-business consulting solutions. Please visit www.sterlingcommerce.com for more information about Sterling Commerce and its products and services.

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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