



NCR Showcases Big Screen to Drive Customer Loyalty at the ATM

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DAYTON, Ohio, April 27 /PRNewswire/ -- NCR Corporation (NYSE: NCR), the world's leading supplier of self-service solutions, has found a way to help financial institutions get the big picture on cost savings and revenue enhancement in the ATM channel. Banks are beginning to look at replacing older model ATMs with the latest technology-savvy models, including big screens for enhanced advertising opportunities.

NCR's new big screen offering can help transform the ATM channel into more than a traditional cash dispenser. The Personas 90, part of NCR's Self-Service TouchPoints(TM) family, is a freestanding drive-up model, now hitting the market with a larger flat screen which doubles the viewing area from that of a traditional beveled screen. The Personas 90 also offers dual replenishment areas and the latest Microsoft(R) Windows(R) NT operating system option. NCR's APTRA(TM) software solutions can open up new revenue streams through personalization and increased customer loyalty, advertising on the larger screen and other non-cash revenue opportunities.

Consumers in the United States have adopted the drive-up ATM more than any other country, reflecting U.S. commuting habits. According to a 2000 report issued by the Federal Highway Administration, more than half of those surveyed nationwide indicated they make at least one stop on the way to or from work or school. Frequently, those stops involve shopping and errands, making quick access to cash an important consumer convenience. NCR customers report that U.S. financial institutions generally plan for two-thirds of the self-service channel to be located outside of bank lobbies and vestibules, which includes the drive-up ATM offering. This supports research indicating that U.S. bank customers are 20 percent more likely to use an ATM if they can access it from their car.

The Personas 90's dual UL291 safe design can also drive cost savings, enabling the use of bank personnel for envelope deposit pick up without accessing the safe containing the cash dispenser. This reduces the need for expensive cash-in-transit carriers for daily deposit envelope pick up. The full-featured Personas 90 is completely color customizable for branding purposes and secures directly on standard 36-inch islands. Expensive concrete encasement is not necessary.

Andrew Orent, vice president, Global Sales and Services, said, "The Personas 90's enhanced features are based on feedback from banking executives and knowledge of the strength of the drive-up market, particularly in the U.S. The new browser-based technology opens the business case for revenue enhancement, personalization and cost savings. We expect the Personas 90 to motivate replacement of older, less functional models, as well as new deployments."

About NCR Corporation

NCR Corporation (NYSE: NCR) is a 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 33,200 in more than 100 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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