



NCR and Star Systems(R) to Offer Advanced ATM Deposit Technology

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ANAHEIM, Calif., Dec 13, 2001 /PRNewswire via COMTEX/ -- NCR Corporation (NYSE: NCR) and Star Systems(R) (STAR(SM)), the nation's largest PIN-secured debit network, today announced a joint arrangement to bring advanced deposit technology to STAR participants throughout the United States.

This new deposit solution enables a customer to deposit cash or checks directly into an automated teller machine (ATM) without an envelope, marking a significant improvement over existing deposit systems. The automation is user-friendly and offers substantial cost-reduction opportunities for institutions by reducing cash-in-transit, envelope and check-handling expenses.

The advanced deposit technology utilizes NCR's APTRA(TM) software suite and will be marketed jointly by NCR and STAR to STAR members. The architecture enables the core application to run on ATMs, providing the capability of accepting and counting cash and checks. The deposit amount is verified on screen, displaying the check or cash amount visually. NCR's patented ability to print check images on receipts will also be utilized. The advanced deposit solution will be marketed to prospective financial institutions, retailers and independent ATM deployers.

"STAR is excited to be the first network to integrate and offer this advanced deposit functionality," said Ronald Congemi, president of the STAR Network. "New ATM technologies are giving us the opportunity to process deposits more efficiently. These features will certainly help an ATM owner to differentiate itself in the marketplace by accelerating the availability of deposits in a customer's account."

Brad Lozier, vice president of NCR's Financial Solutions division for the Americas region, said, "NCR's APTRA software and our unique deposit automation technologies allow us to provide quick, cost-effective solutions that help financial institutions provide more secure transactions while reducing processing costs. Supporting these types of new transactions reinforces the STAR brand as a premier network."

About STAR

Star Systems, a Concord EFS, Inc. (Nasdaq: CEFT) subsidiary, is the nation's leading PIN-secured payments network and an expert in secure, real-time electronic transactions. In addition to being the market leader in processing PIN-secured debit transactions, STAR develops market-expanding innovations such as check electrification and secure Internet transactions to help financial institutions, retailers, and independent sales organizations connect with and better meet their customers' needs. STAR, which drives approximately 45,000 ATMs, processes more than 5 billion transactions a year via nearly 6,200 participating financial institutions and almost one million participating ATMs and retail locations. Visit www.star-systems.com for more information.

About NCR Corporation

NCR Corporation (NYSE: NCR) is a leader in providing Relationship Technology(TM) solutions to customers worldwide. NCR's Relationship Technology solutions include the Teradata(R) database and analytical applications such as customer relationship management (CRM) and demand chain management, store automation systems 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 32,900 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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