# Shop on the Internet -- Pay at the Store Using Cash, Check or Gift Certificate

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***NCR software integrates Web site with cash register, giving consumers and retailers more payment options***

Internet shoppers who find great deals on the Web may soon be able to pay with cash or check at a nearby store -- and even use gift certificates or discount coupons -- thanks to software announced today by NCR Corporation (NYSE: NCR).

Most retailers' Web sites only allow shoppers to pay with major credit cards, but NCR's Web Data Transfer Agent (WDTA) expands the options by enabling Internet shoppers to complete their transaction at a physical store. It also opens new opportunities for the retailer to gain incremental store sales.

WDTA is a set of software components that allow retailers to integrate their Web-based e-commerce solutions with their point-of-sale (POS) solutions through a standardized interface. WDTA is available with NCR's Internet- enabled Advanced Store@General Merchandise (AS@GM) application, a POS software package designed for multichannel retailers. The WDTA component architecture also is available for integration with other existing POS applications.

NCR is demonstrating WDTA to retail executives at the National Retail Federation's annual Convention and Expo in New York, Jan. 13-16.

"Suppose a shopper finds a unique item on a retailer's e-commerce Web site, but wants to pay by check or with cash," said Dave Ashcraft, vice president and general manager of NCR's General Merchandise Software business. "With WDTA, a cashier at one of the retailer's stores can connect to the Web site, place the item in the Web 'shopping cart,' import that transaction to the store POS terminal, and accept the customer's payment. Once in the store, the shopper might purchase additional items that he or she did not notice on the Web.

"Alternatively, if a shopper can't find an item in the store, the cashier can order that item from the Web --using the store POS terminal -- for delivery to the customer's home," Ashcraft added. "This positively impacts the retailer's business by decreasing lost sales."

Retailers using WDTA can offer other options to Web customers who complete purchases in the store, including the ability to get in-store sale prices and tender store or manufacturer coupons, gift certificates and store credits. "Retailers are challenged to grow and remain profitable in an increasingly complex and competitive market," Ashcraft said. "WDTA provides a flexible and attractive tool for enhancing customer satisfaction while capturing additional sales opportunities."

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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