



World First -- Mobile Phone Used to Withdraw Cash from NCR ATM in Denmark Pilot Project; NCR, AU-System and beamtrust Test Mobile Phone Interface With Danish Banks

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LONDON, Apr 26, 2002 (BUSINESS WIRE) -- NCR Corporation (NYSE:NCR), AU-System and beamtrust a/s today announced a pilot project enabling consumers to obtain cash from a traditional automated teller machine (ATM) using a mobile phone.

The live pilot project is taking place in Denmark and involves cash withdrawals from three ATMs owned by Spar Nord Bank and Laan & Spar Bank.

The consumer is able to initiate the transaction process prior to approaching the ATM, choosing the transaction type, amount and account details. At the ATM, the consumer enters the security personal identification number into the mobile phone and the transaction details are transmitted to the ATM. The ATM processes the transaction and dispenses the cash.

During the initial phase of the trial, the companies will assess the ease of use and how consumers adapt to the replacement of the magnetic-stripe card with a mobile phone to withdraw cash.

In 2001, NCR unveiled the Freedom concept to the world, demonstrating the use of a mobile phone or personal digital assistant to obtain cash from a futuristic egg shaped ATM. With the Freedom concept, mobile devices would replace the magnetic-stripe cards in a consumer's pocket.

The Danish pilot is the first time a mobile phone is being used to withdraw cash in a live environment at a traditional ATM rather than a concept model.

Although infrared technology is used for the communications link, ATMs could also be adapted to accept Bluetooth technology once this has come into more widespread use.

Mark Grossi, chief technology officer at NCR's Financial Solutions division, said, "This is something we have been working on for some time. Mobile phone use in Europe in particular has really taken off. People are using their phones in ways we could not have imagined a short time ago and they have become an essential part of people's increasingly mobile lifestyles.

"Today's announcement is significant in that it represents the first step in turning a concept into a reality. It demonstrates that not only is NCR the industry thought leader, it is also the fastest to implement new technologies in real life situations."

About AU-System

AU-System -- part of the Teleca group -- is a leading supplier of consulting solutions based on emerging IT and telecommunications technology. The Teleca group has more than 2,200 employees in 13 countries, with a strong presence in the Nordic region, UK and France. The Teleca group is quoted on the Attract40 list of Stockholmsborsen (Stockholm stock exchange). For more information please visit www.ausystem.com

About beamtrust a/s

beamtrust a/s arose out of the mobile payment project that was started by SDC Udvikling a/s in December 2000. beamtrust a/s is owned by SDC and Cryptomathic. SDC was founded in 1963 by a majority of the Danish savings banks. SDC is a software development company specialising in financial applications. For more information please visit www.sdc.dk/sdcu/default_en.asp. Cryptomathic was founded in 1986 by three renowned cryptographers and is today one of the leading providers of e-security. They are responsible for the security architecture in beamtrust. For further information please visit www.cryptomathic.com.

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 30,300 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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