



Bank One Implements NCR ImageMark Enterprise Image Archive; America's Sixth-Largest Bank Prepares for Check Truncation and Image Exchange

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COLUMBUS, Ohio--(BUSINESS WIRE)--Nov. 14, 2002--Bank One Corporation (NYSE:ONE) and NCR Corporation (NYSE:NCR) have successfully implemented one of the world's largest enterprise check-image archive systems, with more than one billion captured items archived to date. Bank One selected NCR's ImageMark(TM) Enterprise Transaction Archive as the technology and services platform to convert paper checks and other paper transaction documents into electronic images. NCR's archive was selected based on its quality, capacity and flexibility.

Bank One is now an industry leader in the image-enabling of a number of banking functions. The NCR platform is facilitating Bank One's creation and delivery of image-related products for customers, including image CD-ROMs, image statements, check images on its BankOne.com Web site and additional capture products, including for automated teller machine transactions.

According to Earl Jennings, Bank One's senior manager of item processing, "Image technology allows us to immediately improve customer service, while allowing us to offer new image products and increase our operational efficiencies. NCR's ImageMark Archive is a great example of delivering on this commitment with a high-performing, high-quality product."

The archive's ability to interface with existing platforms and achieve immediate response times has enabled Bank One to meet its enterprise-wide requirements and significantly improve operational efficiencies.

Bank One's Instant Image application, driven by ImageMark Archive and ImageMark WebView, has allowed Bank One's customer service providers to retrieve images of their customers' checks online and answer questions while they are on the telephone or in the banking center. In addition, research, photocopy retrieval and fraud detection units gain enormous efficiencies in being able to retrieve and view images online.

Lee Schram, NCR vice president and general manager of Payment & Imaging Solutions, said, "Bank One is a strategic, valued business partner and has been instrumental in facilitating the successful implementation of the ImageMark Archive system. Applying technology that solves transaction-related business problems is the fundamental mission of our company. It is very gratifying to be in a position to support Bank One's strategic direction."

Future plans for using image technologies at Bank One include pushing the process of capturing the images farther into the marketplace. "We have a model that will allow us to roll out an expanded archive, capture images in a variety of ways, deliver image products and gain competitive advantage in the marketplace because of the technology's capabilities," said Lewis Fischer, group manager of Bank One operations.

About Bank One Corporation

Bank One Corporation (NYSE:ONE) is the nation's sixth-largest bank holding company, with assets of more than \$270 billion. Bank One offers a full range of financial services to commercial and business customers and consumers. Information can be found on the Internet at www.bankone.com.

About NCR Corporation

NCR Corporation (NYSE:NCR) is a leading global technology company helping businesses build stronger relationships with their customers. NCR's ATMs, retail systems, Teradata(R) data warehouses and IT services provide Relationship Technology(TM) solutions that maximize the value of customer interactions. Based in Dayton, Ohio, NCR (www.ncr.com) employs approximately 30,500 people worldwide.

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