



East Meets West: IronStone Bank Moves West with NCR ImageMark Branch Back-Office Capture Solution

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DAYTON, Ohio--(BUSINESS WIRE)--Jan. 10, 2003--

IronStone Captures Bank Items on the West Coast, Transfers Images to

East Coast Processing Center

North Carolina-based First Citizens BancShares (Nasdaq:FCNCA) has made the move into the West Coast market, bringing NCR Corporation (NYSE:NCR) technology to the forefront of its back-office operational strategy. With new branches recently opened or planned in Austin, Texas, Scottsdale, Ariz., and San Diego, Calif., under the name of IronStone Bank, a division of BancShares' subsidiary Atlantic States Bank, NCR's ImageMark(TM) Distributed Capture and extended Branch Back-Office solution is bridging the gap between east and west.

NCR's Branch Back Office provides the traditional benefits of centralized point-of-delivery capture for checks and remittance documents, while also offering distributed capture functionality using desktop transport technology tailored to the back-office branch environment. Each branch uses a transport to capture the images and codelines on each transaction handled by bank branch personnel. These image-based transactions are then electronically imported to the ImageMark capture system located in Raleigh, N. C., using NCR's common workflow technology.

Lee Schram, vice president and general manager of NCR's Payment and Imaging Solutions group, said, "What is particularly unique about this deployment of our ImageMark capture solution is the vast geographical distance between original point of presentment and the actual capture system. IronStone is capturing images on the West Coast using an infrastructure set up on the East Coast. This is yet another validation of the flexibility and robustness of NCR's ImageMark family of solutions."

Charles Dail, a senior vice president with the bank, sees this move as another important cog in the wheel of customer service.

"After more than 100 years in business, we know we can't rest on our laurels. The successful bank we are today is the direct result of the 'customer-first' culture we've created over the years," he said. "NCR has proven itself capable of providing technology that meets and exceeds our needs. We're very happy to partner with NCR to provide the increased service our customers value so much."

About IronStone Bank First Citizens BancShares

IronStone Bank is a division of Atlantic States Bank, a federal savings bank with 38 offices in metro Atlanta, Southwest Florida, Southeast Florida and North Florida. First Citizens BancShares (Nasdaq:FCNCA) is a \$12 billion financial holding company based in Raleigh, N.C. BancShares' two major subsidiaries are Atlantic States Bank and 105-year-old First Citizens Bank with 342 branches in North Carolina, Virginia and West Virginia. For more information, call toll free 1-866-IB DIRECT or visit the Internet site at www.ironstonebank.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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CONTACT: NCR Corporation

Lorraine Russell, 937/445-3784

lorraine.russell@ncr.com