NCR ATM Solution Becomes EMVCo ``EMV Level 2" Approved; New Levels of Convenience and Security for Consumers and ATM Deployers

February 20, 2003 at 1:32 PM EST

LONDON, Feb 20, 2003 (BUSINESS WIRE) -- NCR Corporation (NYSE:NCR) today announced a major advance in support of enhanced smart card features for the NCR Direct Connect (NDC) software market. NCR's "EMV for NDC" automated teller machine (ATM) solution has passed all the required tests and has been awarded EMVCo "EMV Level 2" approval. The NCR solution is a first in that it provides customers with a unique set of benefits beyond the enhanced security of smart cards. NCR has a complete and fully integrated solution for the NDC environment - one that has been tested in both independent labs and a number of customer environments.

Moving to chip card technology is recognized as an essential step in countering plastic card fraud, and as a means of preventing the rising threat of counterfeit fraud. With EMV-approved hardware (Level 1) and EMV-approved software (Level 2), ATM deployers can now provide the support required for the entire end-to-end transaction. The NCR software gives users EMV level 2 certification and makes it easier for them to obtain appropriate card-scheme network approvals. Like the hardware, the software can be deployed without inconveniencing consumers.

The NCR solution increases convenience and provides full end-to-end security and anti-fraud features. With the right software support, smart cards can provide a lot more than advanced security. NCR's comprehensive EMV for NDC solution enables access to new smart card capabilities, with benefits to card issuers and consumers. For example, a single smart card can now support access to a number of different consumer accounts (which previously required separate cards), increasing convenience for consumers. In addition, the solution provides greater support for local languages. When a card is entered, the ATM will immediately identify the correct language.

As well as supporting traditional transactions, the NCR solution supports the use of EMV in delivering value-added services such as insurance, stamps, tickets and mobile phone top-ups. Once the software is installed, ATM deployers simply decide when to switch on new functionality.

Jim Piggot, vice president for the software and services line of business at NCR's Financial Solutions division, said, "Smart cards are more secure because they are much harder to copy than magnetic-stripe cards. Level 2 compliance means the whole transaction, from the smart card through the ATM software to the payment system, is secure. With our APTRA(TM) software, card holders will also have access to a wider selection of services, and ATMs will be capable of card-based branding, which is great for card issuers. This software is good news all round, unless you're a fraudster that is."

The NCR solution spans OS/2 and APTRA software platforms, guaranteeing seamless software migration in the future and fully protecting existing ATM investments.

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 30,100 people worldwide.

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Note to Editors

The EMV Group was established in 1993 and consists of representatives from Europay, MasterCard and Visa. Together they devised industry specifications for chip cards, terminals and applications to ensure consistent, secure interoperability. EMVCo ensures that single-terminal and card-approval processes are developed at a level that will allow cross-payment-system interoperability through compliance with the EMV specifications. The NCR solution complies with the EMV 3.1.1 credit and debit chip card specifications developed by EMVCo.

NCR leads the market for support of end-to-end chip (or smart) card transactions in the widely used NDC environment for ATMs.

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