



NCR's Latest APTRA Edge Release Sets New Standard for Advanced ATM Software; Certification by Concord Another Major Step in Financial Industry's Software Transition

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DAYTON, Ohio--(BUSINESS WIRE)--July 28, 2003--Concord EFS, Inc., the nation's largest automated teller machine (ATM) processor, has certified NCR Corporation's (NYSE:NCR) APTRA(TM) Edge Release 2.0 software for ATMs within Concord's STAR network. This software certification is another important step in integrating multivendor, open-platform software across the ATM channel, allowing financial institutions to offer the most advanced functions ever.

APTRA Edge Release 2.0 represents a significant milestone in the industry transition to Windows-based ATM software. With its flexible, advanced configurability features, ATM deployers can now easily transition to a complete application platform. APTRA Edge offers an intelligent client/server-based ATM application that will enable ATM deployers to utilize self-service capabilities far beyond the limitations of traditional "states & screens"-based ATM applications.

Certification across all ATM networks is a critical factor in integrating the ATM channel with other banking resources. NCR's plug-and-play APTRA Edge 2.0 supports Triple DES encryption requirements for enhanced keyboard and pin security and advanced voice guidance, and embeds NCR's APTRA Promote campaign management software. APTRA Edge's advanced platform supports today's emerging requirements, while preparing the ATM channel to handle further advanced functions in the future.

Kevin Carroll, director of ATM products for Concord, said, "APTRA Edge provides Concord customers access to new products and services within the Concord portfolio. It readily connects to our NCR Native handler today, while supporting the distribution of dynamic content and graphics across our customers' ATM networks. It's important for Concord to provide an advanced, robust service environment that conforms to the high standards for performance and security demanded by our customers."

Phil Kasper, assistant vice president of marketing for NCR's Financial Solutions Division in the Americas, said, "Certification of our ATM solutions with key partners like Concord provides more reliable and innovative solutions for our customers. They are assured that APTRA Edge's advanced capabilities provide an active, secure environment that ultimately offers increased ATM availability and lower servicing costs."

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 29,500 people worldwide.

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