



7 reasons why NCR's ATM client applications exceed your consumers' expectations

- 1 Flexibility
- 2 Multi-vendor world
- 3 Consumer experience
- 4 Security and compliance
- 5 CRM and e-Commerce
- 6 IT efficiency
- 7 Professional services

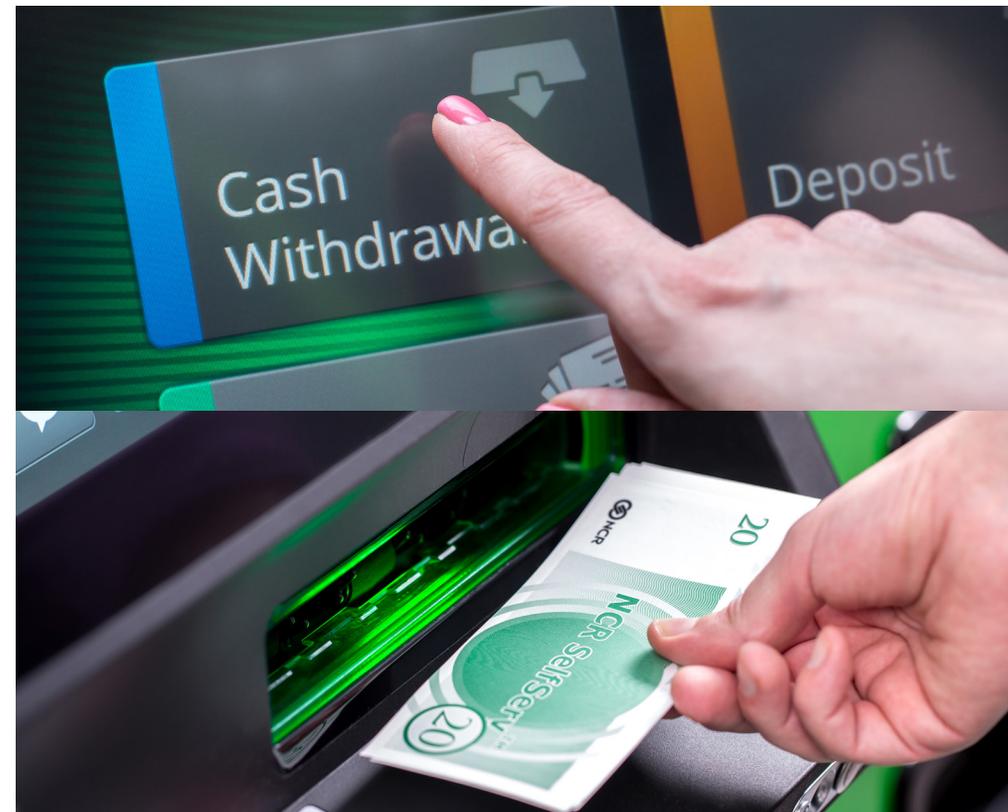


1. Flexibility

Seamless connectivity to external web services

NCR's Client Applications provide a rich mix of transactions and revenue-generation opportunities. Deliver seamless brand consistency through our most complete standards-based transactions set.

- Seamless connectivity to external web services
- Scalable to meet global and local requirements
- Richest self-service consumer experience
- Deliver non-cash services
- Open up new revenue streams
- Reduce costs through improved speed to market
- Faster to market through our existing enterprise platform



425 million transactions per day



2. Multi-vendor world

Compatibility with all your CEN XFS hardware

Most widely used, tested and trusted application software in the financial self-service industry.

Confidence and compatibility

- Provides compatibility with your existing CEN XFS hardware
- Consistent application user-interface across the whole ATM fleet
- Delivers new transactions and services on a single client application base
- Reduce time and cost in development and testing
- Global experience in delivering hardware, software and professional services in driving the standards.



NCR is the No.1 provider of ATM Multi-vendor software



3. Consumer experience

Today's consumers expect and demand more from the self-service channel

Customer experience is not just for the consumer—it's also for IT, operations and branch bankers.

- Rich graphical interface
- Multi-touch and gesture user interfaces
- Video animation
- Consistency across all end-points
- Inter-connected with our NCR CxBanking platform giving access to:
 - Enterprise monitoring
 - Security and compliance
 - Cash management
 - Local and remote branch assistance
 - Marketing and personalization
- Deliver relevant personal, information, assistance or intervention at the consumers time and place of need





4. Security and compliance

Security is not an option!

NCR places the highest priority on security. A wide range of threats and challenges exist, which requires a wide range of security solutions.

Latest security standards including PCI PA-DSS and EMV level 2 fully supported.

Security:

- PCI compliance PA-DSS validated
- EMV level 2
- Triple DES compliant
- Remote key management
- Visa key management
- Solidcore suite



Proven platform for success

For over 20 years, NCR has continuously invested to meet the changing demands of today's self-service networks.



5. CRM and e-commerce

Drive revenue growth with personalization and marketing

Market with unmatched precision, co-ordination and results.

Dynamic deployment of:

- Advertising
- Segmentation
- Targeted marketing
- Personalization





6. IT efficiency

Faster to market and more flexible lower cost strategies

- **Enterprise software**—The key value of the platform is an architecture and set of reusable software assets, that support the CxBanking technical strategy.
- **Enterprise integration**—Build solutions that can integrate physical and digital channels with enterprise services.
- **Enterprise analytics**—Use detailed consumer behaviour analytics to enhance ATM application design and behaviour.
- **Deployment efficiency**—Cost effectively deliver new services with faster to market strategies.



Delivering faster to market and lower cost strategies.

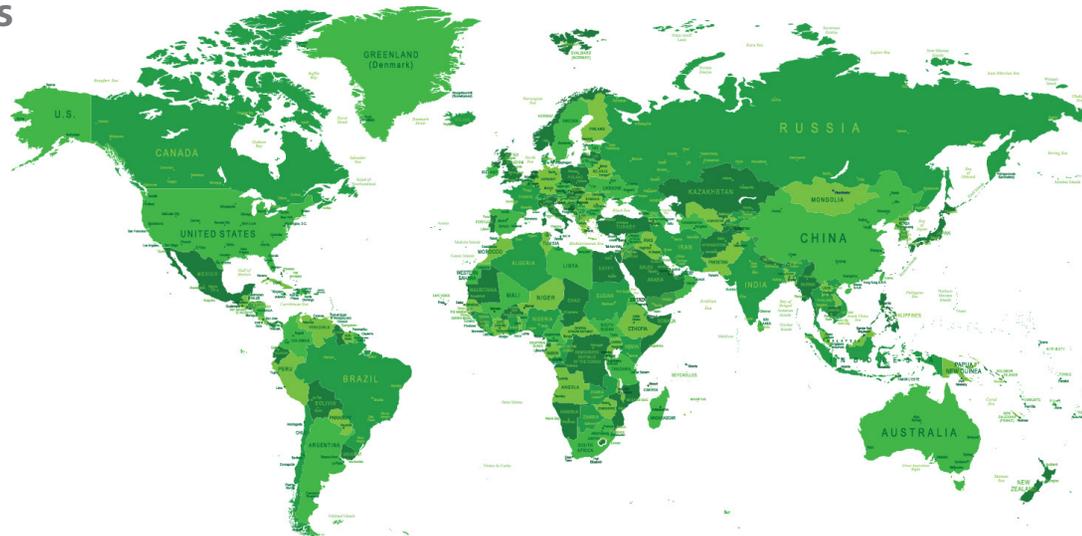


7. Professional services

Professional Services

- 1,400+ Professional Services Associates, with more than 10,000 years experience.
- Local NCR expertise in over 58 countries, and a partner network covering the globe
- Over 14,000 customers world-wide
- A stable, proven, and dependable professional services team that you can trust
- Including a world-class delivery methodology called E-cubed which standardizes project delivery and ensures best practices

Global reach with local expertise in over 58 countries



World-class governance

Senior executive transparency into project status and delivery steps

Exceptional domain expertise

Experienced consultants with ATM, payments and check processing, fraud, security, branch, teller, systems management and other solutions

Understanding of small and large markets

World-wide experience with all sizes of financial institutions, from local or regional, to national and global.

Packaged, configured, and/or customized

We understand, and have experience, implementing the standard solution or the highly complex/customized solution

Everyday made easier™

- No.1 provider ATM multi-vendor software
- No.1 manufacturer of ATMs
- Over 14,000 customers
- 485 million transactions per day in financial services, retail and hospitality
- Over 130 years experience
- Global reach with local expertise in over 180 countries



Why NCR?

NCR Corporation (NYSE: NCR) is the global leader in consumer transaction technologies, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables more than 485 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with approximately 29,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

NCR Corporation | 3097 Satellite Boulevard · Duluth, Georgia 30096 · USA

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