



## NCR Brings Digital Imaging Expertise to Point of Sale

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Comprehensive Offerings for Check Truncation and  
Conversion Include Software, Services and Image Capture  
With NCR RealPOS(TM) 7167 Printer

Leveraging its leadership in check-imaging solutions for financial institutions, NCR Corporation (NYSE:NCR) today unveiled a range of products and services to help retailers reap the benefits of digital check imaging at the point of sale (POS).

The NCR RealPOS(TM) 7167 multifunction printer is now available with a digital check-imaging module, for fast and accurate image capture at the POS. The new printer functionality, together with NCR's comprehensive software and service offerings, provides retailers a single-source option for check truncation or electronic check conversion solutions.

The federal "Check 21" legislation, which was signed into law on Oct. 28 and will become effective next year, permits the use of digital images as replacements for original paper checks throughout the nation's banking system.

"Truncation streamlines check handling and speeds the clearing process to give retailers faster access to their cash," said NCR Vice President of Retail Solutions Product Management Pete Bartolotta. "With Check 21, image exchange will become more widespread, making truncation even more attractive to retailers."

Check imaging, which is required for businesses to take advantage of Check 21, offers additional advantages to retailers, including the capture of information for consumer marketing, added fraud protection and faster processing of checks returned for non-sufficient funds.

Stores that implement check conversion instead of check truncation can also benefit from image capture. With check conversion, a store can use the magnetic ink character recognition (MICR)-reading capabilities of the NCR RealPOS 7167 to "convert" a customer's paper check into an electronic debit transaction and return the voided check to the shopper. The addition of imaging enhances the conversion process, providing an unambiguous record of check information and added security.

Currently installed NCR RealPOS 7167 printers with the MICR reader option can be upgraded to include the check-imaging module.

NCR's check-imaging offerings include its proven ImageMark(TM) software, a flexible and scalable platform for image capture and processing at the store, regional office or chain headquarters. ImageMark and the NCR RealPOS 7167 can be integrated with NCR store automation applications such as Advanced Checkout Solution or Advanced Store, as well as with open third-party POS software.

In addition, NCR is working with software partners, including ACI Worldwide and AJB Software Design Inc. to provide enterprise-level check truncation routing and processing capabilities.

Check imaging also presents retailers with an additional opportunity to efficiently capture information for customer relationship management applications such as those offered by Teradata, a division of NCR.

With a complete range of consulting, development and integration, installation, education and maintenance services, NCR can help assure a successful check-imaging solution implementation at any point in the enterprise.

"NCR's years of experience serving the technology needs of both the financial and retail industries uniquely positions us to help businesses design and implement effective check-imaging strategies," said NCR Vice President of Payment Solutions Ruth Fornell. "No other company offers a comparable level of expertise combined with end-to-end solutions extending from the checkout to the enterprise level."

About ACI Worldwide

ACI Worldwide (Nasdaq:TSAI) is a leading international provider of enterprise e-payment solutions. Over 30 billion times a year, ACI software is used to process transactions, powering the world's online payment systems. ACI was founded in 1975 and pioneered the development of applications and networking software for online transaction processing. Today more than 500 customers in 71 countries use ACI-supplied software. Visit ACI Worldwide on the Internet at <http://www.aciworldwide.com/>.

About AJB Software Design

AJB Software Design Inc. (AJB) is a leading provider of electronic payment authorization and data delivery solutions to the retail marketplace. The modular design of AJB's store and host-level software allows retailers to easily and quickly implement an integrated payment solution for credit, debit, check and private-label authorization, as well as provide support for settlement, real-time messaging, polling and file transfer functions. A privately held company, AJB ([www.ajbsoftware.com](http://www.ajbsoftware.com)) is headquartered in Toronto.

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](http://www.ncr.com)) employs approximately 29,300 people worldwide.

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