

NCR VOYIX

Emirates NBD Selects NCR as Its Unified Preferred Technology Partner to Transform Banking Services

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First Bank in the Middle East Region to Deploy NCR APTRA™ Activate Software and Use the Latest Windows 7 Platform to Make Everyday Banking Transactions Easier

DUBAI, United Arab Emirates--(BUSINESS WIRE)--Feb. 20, 2014-- [NCR Corporation](#) (NYSE:NCR), the global leader in consumer transaction technologies, today announced it has signed a five-year, multimillion-dollar agreement with [Emirates NBD](#) to revolutionize banking services in Dubai with NCR software platforms and innovative retail banking solutions. NCR was chosen as the unified, end-to-end self-service ATM technology vendor – hardware, software and services - for Emirates NBD, the largest banking group in the Middle East.

Robust NCR software platforms, including [NCR APTRA Activate](#), will create a reliable, secure and consistent consumer experience across all of Emirates NBD's self-service ATM channels. Emirates NBD will be one of the first large financial institutions in the world to move their self-service network to the Windows 7 platform, enhancing security with updated patches.

As part of Emirates NBD's new software platform, NCR will install APTRA interactive services, a software-based technology solution that lets live tellers take remote control of an ATM as they speak and conduct transactions with customers via two-way audio and video. The interactive services are delivered through [APTRA Interactive Teller](#), [Watch how APTRA Interactive Teller works [here](#).] which allows the bank to re-purpose existing resources for higher value customer service and sales initiatives and optimize costs.

"Our agreement with NCR will deliver the latest software and hardware technology to help transform the Emirates NBD banking experience so we can sharpen our focus on customers and better understand their needs – a key pillar of our business strategy," said Ali Sajwani, Emirates NBD Group CIO. "NCR brings a unique vision for transforming retail banking through software platforms, helping us speed our innovation and improve our customer experience."

In addition, NCR will replace 200 non-NCR ATMs with NCR SelfServ cash dispenser and intelligent deposit ATMs.

"As one of the premier financial institutions in the region, Emirates NBD continues to find new ways to delight their customers with outstanding service and convenience," said Stelios Fragkos, vice president Asia, Middle East and Africa, NCR Financial Services. "Through these new software platforms, Emirates NBD's customers will experience a faster and more convenient banking experience, making their everyday transactions easier."

About Emirates NBD

Emirates NBD (DFM: Emirates NBD) is a leading bank in the region. Emirates NBD is the leading retail banking franchise in the UAE, with 149 branches and over 768 ATMs and CDMs. It is a major player in the UAE corporate banking arena, and has strong Islamic banking, investment banking, private banking, asset management, global markets and treasury, and brokerage operations.

The bank has operations in the UAE, the Kingdom of Saudi Arabia, Qatar, Singapore, the United Kingdom and Jersey (Channel Islands), and representative offices in India, Beijing and Iran. For more information, please visit: www.emiratesnbd.com

About NCR Corporation

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.

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