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NCR South Africa/BYTES Teams Continue their Successful March Together

Bytes Managed Solutions in South Africa and NCR have recently secured the following outstanding wins:

**Nedbank** has awarded their Cash Recycler project to NCR and partner Bytes Managed Solutions with a $2.2M order for NCR SelfServ 34 GBRU, NCR SelfServ 22 and 26 ATMs and core upgrade kits. This displaces Wincor yet again in a highly competitive and contested account. The order is the 1st part of Nedbank’s journey to convert their entire GBNA base to GBRU. Congratulations to the Bytes Account Management Team and the NCR South Africa team for their excellent work in this account, which remains 100% NCR.

**ABSA** has awarded NCR/Bytes Managed Solutions an order worth $5.1M for NCR SelfServ 34 BNA, SCPM ATMs and NCR SelfServ 25 ATMs, which forms part of another successful installment in their Technology refresh project. The project is on track and progressing at a great pace. Congratulations to the Bytes Account Management Team and the NCR South Africa team for their excellent work in maintaining this project and pace.

**First National Bank (FNB)** – Bytes Managed Solutions and NCR have secured a portion of FNB’s ATM Recycler business, which was previously 100% Diebold. The $1.5M order for NCR SelfServ 34 GBRU SCPM ATMs and GBRU Upgrade Kits is the first part of an onward Journey by NCR to capture 50% of this business from Diebold. Congratulations to the Bytes Account Management Team and the NCR South Africa team for their excellent efforts and focus on driving this strategy to fruition. The NCR recycler has been dubbed “The Hero” by FNB technical staff and we are confident that our device will live up to its name.

Multipolar Maintains its Dominant Position in CIMB Niaga

CIMB Niaga is the fifth largest bank in Indonesia by assets, deposits, lending and branch distribution network.

CIMB Niaga started implementing the NCR SelfServ 31 compact freestanding lobby ATM machines in early 2010 during a pilot phase.

Realizing NCR SelfServ 31’s outstanding performance in less hardware failure rates, higher availability and higher transactions, back in June 2010, the bank decided to award NCR an order through Multipolar Technology (NCR authorized reseller) for 90 units, including also consultancy services.

Last September 2012, CIMB Niaga issued a new RFP, with Multipolar/NCR bidding again and recently winning the business, against fierce competition from Omron, for 100 x NCR SelfServ 31 deposit ATMs with 2ST, two-sided thermal receipt printing.

Congratulations to Yoice Erawaty and Ramses Sigallinging from NCR, as well as Multipolar Technology team for their great efforts and continued persistence in maintaining NCR dominant position in the account.
CUSTOMER WINS/UPDATES (cont.)

SCB in Pakistan Remains an NCR Stronhold Account

NCR Pakistan team has recently closed an order with Standard Chartered Bank (SCB) for 55 NCR SelfServ 22 ATMs.

Despite all the challenges and threats from WIN to get into this most prestigious account at any cost and the fact that customer did consider to introduce second vendor, Wajahat Bukhari (account manager) managed all the fronts including SCB IT and business teams most professionally, smartly and with superb relationship management, so as to ensure that SCB Pakistan remains an NCR stronghold account.

Congratulations to Wajahat Bukhari, as well as the local Services and PS teams for their extensive support.

NCR’s Latest TCR Penetrates Asia Pacific Region

ANZ in New Zealand has become the first customer in Asia Pacific to order NCR’s latest teller cash recycler solution, the Cash Recycler 11.

The bank has ordered 13 new units to add to its thirty earlier models (the 6610). The bank is consolidating its two banking brands (ANZ and National Bank) into one (ANZ), and the new units will be deployed in eight merged and re-branded branches from February next year.

As well as being a regional first, the win is significant because the Australian ANZ brand (and parent to ANZ NZ) has previously turned to Talaris, so there was some pressure on the Kiwi operation to follow suit.

However, the sales team convinced the Kiwis of the new model’s reliability, higher capacity and easier route to teller system integration with NCR Cash Connect. If the 6611 proves it stripes, there should be many more orders as a result.

Congratulations to Shaun Maloney (recently appointed account director, and this is his first sale!), Janene Faragher (PS), Anne Henry (deployment), Peter Corkery (former ANZ account director).

Multipolar’s Persistence Keeps Competition out of Bank Sumselbabel

Multipolar Technology and NCR teams’ efforts to maintain their dominant position in Bank Sumselbabel (BPD Sumsel) have paid off!!

Multipolar Technology has been working closely with the NCR Indonesian team to cover the local market and stop competition from penetrating BPD Sumsel; one of the biggest regional development banks, in its efforts to grow its ATM network and offer its customers an enhanced banking experience.

Multipolar Technology and NCR have responded to BPD Sumsel’s call and have worked together for the deployment of NCR SelfServ 34 drive-through ATMs, as well as a number of NCR Mobile ATMs.

Further determination by Multipolar and NCR to eradicate competition has positively resulted in securing an additional order recently from BPD Sumsel for the NCR SelfServ 22 ATMs, as well as NCR APTRA software.

Congratulations to Yustinus Qiu and Ramses Sigallinging (NCR channel sales), as well as Daniel Nugroho (Multipolar Technology sales) for their determination in being ahead of the game.
NCR is Chosen to help SAPTCO Transform Public Transportation in Saudi Arabia

Saudi Arabia Public Transportation Company (SAPTCO), which operates a fleet of 3,000 busses, connecting 362 locations in Saudi Arabia, Kuwait, Bahrain, Qatar, UAE, Yemen, Egypt, Jordan, Syria and Lebanon, has recently awarded NCR the contract for a self-service and consumer insight study, which will provide recommendations to SAPTCO on how they can transform Customer Travel experience.

More specifically, the study will give recommendations for self check-in through NCR self-service terminals similar to Airline Self Check In.

This forms part of the first phase of a multi-year plan developed by SAPTCO, which will enable the transformation of the customer experience.

Congratulations on this achievement goes to Raed Saadah (PS partner) for helping develop a customized Consumer Insight Study Engagement, as well as for helping in the initial engagement presenting to SAPTCO on the NCR Travel solutions and the Greyhound success story.

Special thanks also to Elizabeth Behring (account sales executive) for engaging Greyhound executives during the reference site visit, as well as Tyler Craig (general manager, NCR Travel) for his executive support during the sales process.

NCR MEA CMS Team Keeps up the Momentum

KNET in Kuwait has reaffirmed its trust to NCR consumables with the renewal of its contract for 2013, for the provision of CMS consumables, incl. POS rolls, Cheques, as well as ATM rolls, valued at more than $1M.

It is worth mentioning that this contract safeguards NCR’s 100% market share in EFPOS rolls, as well as 100% market share in banks’ cheques business in Kuwait.

National Bank of Kuwait has recently awarded NCR a 1-year contract for the provision of NCR toners, worth $330K.

Congratulations to Nadeem Sadiq from sales on these significant wins!

SCI Mozambique Deploys NCR CMS solution for Cheque Bureau Service - MEA CMS made another headway on becoming the market leader in Security documents business when SCI Mozambique (NCR Authorized distributor) decided to implement the NCR CMS solution for Cheque Bureau Service in Mozambique.

The initial order secured for Cheques and Security documents is valued at appr. $600K.

SCI Mozambique is currently the leader in Self-Service Solution & Value added Services in Mozambique and this solution, which is more "service-oriented", fits well with SCI’s vision of being the market leader in providing Services & Solutions to their customers.

Currently NCR MEA CMS has also Cheque Bureau centers in NCR distributor operations in Bangladesh, Malawi, Kenya, Zambia and Tanzania.

Congratulations to the SCI Mozambique team, especially to Vitor Batara for his vision and support as well as the NCR sales team, Sandeep Sethi & Michael Andreou (MEA Channel Sales).
Congratulations to Hussam Zahdeh
NCR Saudi Arabia
And
John Cameron
NCR Corporation

From: Salim Al Shidi (Service Manager North Batina Region)
To: Jokha Al Wahaiby (IT)
Cc: Ali Jama (RM North Batinah); Shamsa Ahmed Juma Al Muslami (RM Office-North Batna)
Subject: Thank you

Dear Jokha,

We wish to thank Mr. Khalid Sulaiman Al Shibli, NCR staff, who spent a lot of time and effort to support Bank Muscat branches during Eid holidays. His performance during Eid reflect the outstanding service and support extended to Bank Muscat and their valued customers.

Thank you,

Salim Al Shidi
RSM N-Batina
Bank Muscat, Oman

Congratulations to Khalid Sulaiman Services, NCR Oman
CUSTOMER TESTIMONIAL

**From:** Thanassis Papatheodosiou, National Bank of Greece  
**To:** Skevofilax, Panagiotis  
**Subject:** Thank you Letter

*For the attention of NCR Greece*

Dear Sirs,

We wish to thank you for your prompt service provided!

We are particulary extremely happy with the attention we receive from **Mr. Panagiotis Skevofilax**, who is very polite, attentive and prompt to our requests, as well as very efficient in his work.

Thank you so much again for that.

Regards

Thanassis Papatheodosiou  
Branch Manager  
National Bank of Greece

EVENTS

**NCR India Attends Chief Learning Officers’ Summit**

The Chief Learning Officers (CLO) summit in India is the premier platform for evangelizing and promoting Individual and Organizational Learning & Development.

The summit catalyzes the creation and effective dissemination of next practices across corporates, institutions, non government organizations, government bodies and practitioners through effective interaction, debate and research.

This summit, which is being organised and supported by the Government of India (DPE) with academic partnership from Tata Institute of Social Science (TISS) Mumbai and strategic partnership with Duke University and Frankfurt Business School was recently held in Mumbai and attracted some of the best global and Indian speakers, who were invited to present, discuss and analyse case studies and have stimulating participation.

NCR India was represented by Suman Rudra, India HR leader, who chaired the session on “The business case for learning and measuring learning Impact”. Suman also presented a case study on how NCR was using learning as a key enabler to derive business impact on their services business. The case highlighted the ability to connect customer expectation’s directly to training program’s output.
NCR APTRA Clear Solution “Excites” Central Bank of Kuwait

A successful and well attended 3-day live demo workshop for APTRA Clear / ChequeMark / NCompass Archive was recently conducted in Kuwait for senior executives, technical, as well as security teams from Central Bank of Kuwait.

The presentations delivered and scripted demos demonstrated far exceeded attendees’ expectations and met their requirements.

Congratulations to the NCR Software Support, Professional Services, Engineering and Sales (pictured on the left) for successfully delivering the APTRA Clear/ChequeMark Demo to Central Bank of Kuwait.

NCR Nigeria attends the 3rd Annual Payment Systems and Fraud Conference

E-Payment Providers Association of Nigeria (E-PPAN) carefully chose Tope Dare (NCR Nigeria sales manager) from the best and proven professionals in the industry with hands on experience to speak, share knowledge and expertise at its 3rd Annual Payment Systems and Fraud Conference for West Africa, which was held on the 6th-7th November 2012 at the Civic Centre Victoria Island, Lagos.

Tope and other professionals brought to the table years of practical experience, proven track records, global intelligence and immediate -use solutions and strategy on e-Payment, Fraud and Risk in Nigeria and West Africa.

E-Payment Providers Association of Nigeria (E-PPAN) is a non-profit organization representing the Nigerian e-payment industry and its body of stakeholders, with a holistic, results-oriented approach to driving the growth of e-payment industry in Nigeria.

NCR Dubai Associates Get Fit!

NCR Dubai decided to get fit and shape up part of team building activities, Sales, PS & WCS team members have formed a beach volleyball team and participated in a league for a whole month, with the results, so far, being very promising, as the team has won 3 games in a row and lost none!

The fitness streak did not stop here. Several associates from the Dubai office participated in a 5km run organized by Nike on the scenic Jumeirah Palm on Friday 23rd November, with Habib Hanna beating everybody’s time and setting an excellent record at 27 minutes and 43 seconds. The team is now eyeing its next challenge, the 10km run in 2013.
RECOGNITIONS

NCR (Cyprus) Ltd Wins Prestigious Award

NCR (Cyprus) Ltd has recently been awarded by CIPA (Cyprus Investment Promotion Agency) the International Investment Award, for a successful and long presence in Cyprus.

The award was presented to George Flouros, NCR MEA Vice President, by the Cyprus Minister of Agriculture and the Country Manager of Barclays Bank at a prestigious award ceremony, which took place at the Presidential Palace in Nicosia, under the auspices of the Cyprus Presidency of the Council of the European Union. The CIPA International Investment Awards were a tribute and a “Thank you” gesture to those companies and individuals, who, thanks to their investment, have helped Cyprus establish itself as a reputable international business center.

The award ceremony was preceded by a Grand Gala Dinner for some 300 invited guests from the government, political leadership, business leaders, foreign investors, professional service providers and others. It attracted a lot of coverage from local media as it was streamed live online and part of it was televised. In addition, full coverage of the whole event and profiles of the award-winning companies and individuals will be in the December issue of Gold, the magazine published by CIPA regularly.

NCR (Cyprus) Ltd, established on April 1st, 1955, as a subsidiary of NCR Corporation, was the only IT company to receive this prestigious award.

"George, NCR Cyprus team, this is a HUGE achievement for all of you and something that you should be proud of. In these times of stringest fiscal policies, NCR is showing the way by being extrovert and servicing a wider geography.

Congratulations to all of you for a job well done, especially to you George for leading a model branch and Area”, said Stelios Fragkos.

NCR Services Associate Receives Customer Recognition Award

Ganesh Maithani, services professional, NCR Oman was recently awarded by Ultra Electronics, a certificate and recognition award for exceptional commitment and outstanding effort exerted towards the Oman Airport/Ultra project.

Congratulations to Ganesh Maithani on this outstanding achievement! His commitment and passion are exemplary and second to none.

Ultra Electronics is an internationally successful defence, security, transport and energy company with a long, consistent track record of development and growth.
RECOGNITIONS (cont.)

Recognition Awards for NCR MEA Services Professionals

Peter Dorsman, Global Services VP has recently visited Dubai to conduct an MEA Services Operational Review, with the MEA Services VP and all MEA Services General Managers.

During this review meeting, a number of Services associates have been recognized and were presented with an award.

More specifically, Ibrahim Dellow (KSA), Samer Wagdi (Egypt), Ogungbe Seyide (Nigeria) and Grammenos Argyroudis (Greece) have all received an award for Operational Excellence achievement. Rehan Khan, Shadi Abdel Samad, and Abed Jalloul (UAE) were recognized with for their dedication, and passion and all received an Achievement award.

Roula Grecos, AMEA HR Director, was also presented with an award for excellent partnership with Services MEA.

Congratulations to all award winners and best of luck for continued success!

NCR Bahrain Receives “Certificate of Appreciation”

NCR Bahrain has recently received a “Certificate of Appreciation” from the University of Bahrain (UOB) (largest university in the country) for continuous commitment and participation in the university’s "Internship Program" for 2011-2012

This certificate was presented to NCR by the VP of Community Service & Alumni Affairs and the President of the UOB.
NCR (Cyprus) Ltd was prominently featured as a winner of the CIPA International Investment Awards and received extensive coverage in the local media!

NCR's innovative self-service billpay and parcel post terminals have made the front cover (and two inside pages) of Australia Post's (AP) 2012 annual review and report.

They got a mention in the CEO's message and at various other points throughout the full report. The terminals are a critical part of AP's 'Future Ready' program to modernise, digitise and automate the postal carrier's services.

The terminals (reconfigured NCR SelfServ Checkout V5 units) have proved extremely successful and are now deployed in 60 post offices and retail outlets across Australia.

Well done to Dominic Pinto, Craig McNaughton, Stephanie Lee and the Aussie Post team for a great customer story!
NOTABLE QUOTES

THIS IS YOUR LIFE.

Try new things; find out what you love, and do them often.

Make time for your family and good friends.

Work hard. Don't be afraid to cry or laugh.

Love harder. Turn off the TV and go outside.

Sing like no one is listening.

Dance like no one is watching.

Stop searching for true love. It will find you.

Learn something new every day and share it with someone.

Be passionate about the ones you love.

Follow your dreams. Be an individual. Others will let them take you to new places. Respect you for it.

Introduce yourself to new people.

Know your faults. Strive to be a little better every day.

Stop worrying. Start trusting.

Hang on to your past but look forward to your future.

Forgive and forget.

Eat, drink and seize the moment.

Travel often. Smile often. Love often.

You only live once.