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## **NCR eCOMMERCE TEAMS WITH ANDERA TO OFFER ONLINE ACCOUNT OPENING AND FUNDING PLATFORM**

### ***Seamless combination of sales and service key to future of Internet banking***

PROVIDENCE, RI – **November 5, 2007** – Andera, the #1 provider of online account opening and funding solutions to the financial industry, announced today that it has entered into an agreement with the eCommerce unit of NCR Corporation. Under this agreement, Andera will become the preferred provider of account opening solutions to NCR's broad base of Internet banking customers.

The agreement was unveiled recently at NCR's annual eCommerce client conference in Salem, MA.

"NCR's Internet banking services have historically been focused on helping our client banks service their existing customers through the online channel," said Greg Hanson, general manager for NCR eCommerce. "By offering Andera's online account opening and funding solutions, we are now able to help those same banks use the online channel to acquire new customers. This seamless combination of sales and service is a must-have for the next generation of Internet banking."

According to Celent, a leading market research firm, the number of U.S. financial institutions offering online account opening capabilities will increase from fewer than 2% today, to between 18% and 20% by 2010. This explosive ten-fold growth is expected to come primarily from the progressive, middle-market banking segment, which forms a large part of NCR's Internet banking customer base.

"With the pace of change in today's Internet banking environment, the convergence of account opening and account servicing is inevitable," said Charlie Kroll, CEO of Andera. "Working together with NCR, the global leader in financial self-service solutions for the last twenty years, we believe this collaboration will be instrumental in accelerating that convergence."

### **About Andera**

Andera is the leader in online customer acquisition technologies for retail financial institutions. Dedicated to helping banks and credit unions use the Web as a tool for sales and growth, Andera offers a suite of integrated products and services for automated online account opening, funding and cross-selling. Andera is headquartered in Providence, R.I. and can be found on the Internet at [www.andera.com](http://www.andera.com).