



SELF-SERVICE REINVENTION CASH DISPENSE ATMs

NCR SelfServ™ 23 & 27

For more information, visit ncr.com, or email ncr.financial@ncr.com.



WHAT IS SELF-SERVICE REINVENTION FOR THE ATM?

Financial institutions (FIs) are continually striving to make better connections with consumers through a variety of self-service banking channels. At the same time, consumer expectations are being influenced by their experiences in other industries, as well as through the widespread adoption of modern consumer electronics devices such as smartphones and tablets.

At the very core of financial institutions objectives, is the desire to transform their networks through self-service reinvention. One of the key ways this can be done is to better align traditional physical and emerging digital channels.

NCR SelfServ ATMs now offer redefined functionality at the ATM including multi-touch, contactless and mobile integration—all key principles of self-service reinvention.

Equipped to deal with the latest financial industry trends ranging from omni-channel, Internet of Things and big data initiatives, NCR are revolutionizing self-service through new hardware enabled, software driven endpoints all focused on enhancing the consumer experience.



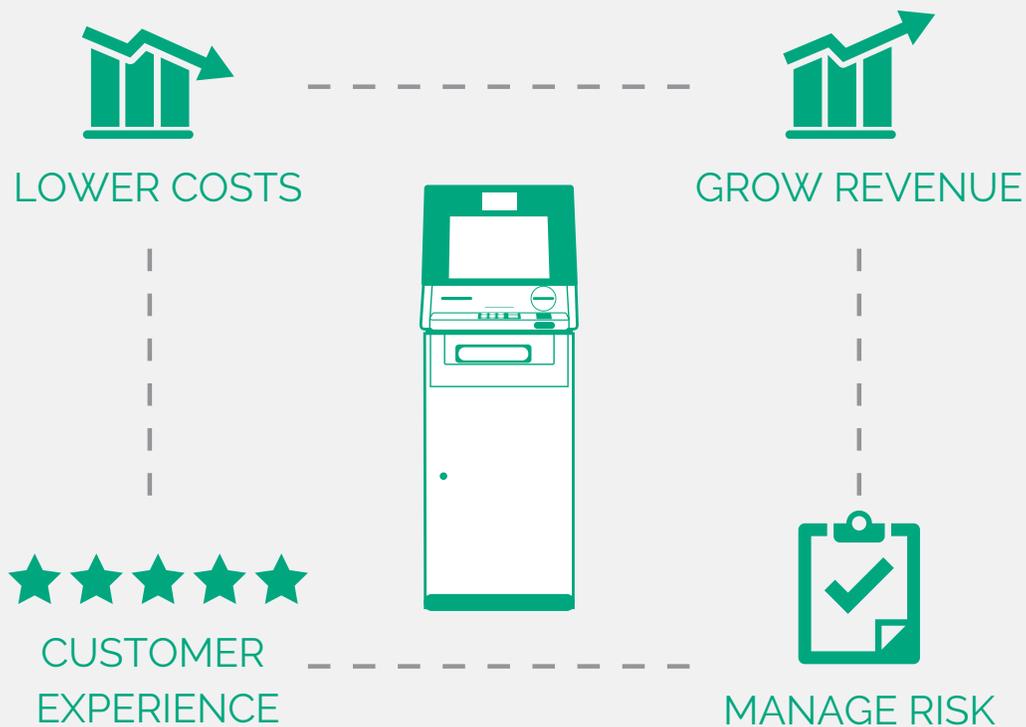
FINANCIAL INDUSTRY CHALLENGES

NCR is the only financial technology provider to offer a complete end-to-end, omni-channel solution that helps our customers to lower their cost to serve, improve security, deliver great customer experiences and manage risk.

Our solutions cover more than just ATM hardware and include software, services, security, payments, transaction processing and digital banking to help FIs fully serve their customers.

NCR Financial Services brings the omni-channel world to life at the ATM, through our CxBanking strategy. This allows financial institutions to seamlessly connect physical and digital channels for higher efficiency, security and growth—with more personalized experiences for consumers. This is all possible through a combined hardware and software platform that provides a strong, flexible framework to build and connect enterprise software with new or existing infrastructure. This enables a dynamic range of services to be offered at the ATM other than just cash dispense.

SELF-SERVICE REINVENTION



WHY MODERNIZE YOUR SELF-SERVICE CHANNEL?

The financial services industry has undergone enormous changes over the past decade. It's now under constant pressure from new regulatory requirements, security threats and consumer demands and must continue to evolve.

Despite ongoing changes, ATMs are still a vital resource for delivering cost-effective services to your customers. Global ATM withdrawals are at an all-time high. With 113 Billion cash withdrawals per year to the value of \$13.5 Trillion USD it's obvious that consumers still rely on cash for the large majority of their day-to-day payments.

There is much debate about the role of cash and a move towards a cashless society. What is important though is consumer choice when it comes to payment options. Financial inclusion is also vital, therefore the ATM and access to basic cash functionality becomes very important, particularly in emerging markets.

How can FIs address changes in the industry while offering their customers the best experience possible when accessing cash? Consumer experiences throughout the day in other industries are changing the expectations on how your customers want to bank and the technology they interact with. NCR SelfServ 23 and 27 are equipped to deal with these challenges and address industry trends:

Omni-channel

NCR SelfServ brings the omni-channel experience to the ATM through our CxBanking framework. The tablet-like interface of the SelfServ 23 and 27 allows banks to seamlessly connect physical and digital channels better for the consumer—to deliver a more personalized experience.

Big data

The amount of data collected at the ATM by NCR and financial institutions is enormous. Monitoring and analytics of ATM transaction data help FIs increase the profitability of their self-service channel. Every transaction tells a story and having this data can bring FIs closer to a better understanding of what customers want and how ATM solutions can be delivered in the most cost-effective way possible.

Internet of Things

The Internet of Things (IoT) is driven by connected Internet devices that collect and transmit data. NCR ATMs can be considered some of the first IoT objects having been connected online since the early 1970s. Any 'connected' ATM can help banks cut costs through gathering data that may assist in saving power, reducing fraud, managing incidents such as jammed cards, or even remotely controlling the ATM to shut down whenever the security alarm goes off.

GLOBAL ATM CASH WITHDRAWALS

Every Year



Volumes: 113 billion
Values: \$13.5 trillion

Every Hour



Volumes: 12.9 million
Values: \$1.5 billion

Every Minute



Volumes: 214,850
Values: \$25.5 million

Every Second



Volumes: 3,580
Values: \$426,000

Source: RBR Global ATM Market and Forecasts to 2022

HOW ARE SelfServ 23 AND 27 CASH DISPENSERS DIFFERENT?

The SelfServ 23 is a freestanding, interior lobby ATM, and the SelfServ 27 an exterior through-the-wall ATM. Both enable the next generation of consumer interactions at the ATM. Examples include:

- “Pinch and zoom” when displaying account balances
- “Tap and pin” with contactless card enablement
- Mobile cash withdrawal, converging smartphone and ATM

All of this is made possible by a range of features including:

- 15” LCD multi-touch or FDK screen
- Up to 60 note bunch present
- Anti-overfill cassettes
- Consumer and cash slot camera enable
- Privacy filters and mirrors
- Card and cash protection via SPS and anti-cash trapping capability
- Integrated contactless card reader (Tap and PIN) enable
- Mobile cash withdrawal enabled (QR code)

This functionality takes the ATM beyond basic usability and usefulness, the SelfServ 23 and 27 feature a new layout and feel that is both refined and sophisticated. Secure, trusted, familiar and designed in accordance with global accessibility standards, the SelfServ 23 and 27 drives self-service reinvention by helping financial institutions:

Grow Revenue—spend less time and money on ATM repairs. There is a proven reduction in excess of 40% in service incidents with these new ATMs.

Lower Cost—more reliable. High uptime and availability rates of 99.7% and rising with SelfServ 23 with a major customer.

Deliver Amazing Customer Experiences—up to 50% faster transaction times and more secure cash withdrawals with convenient contactless “Tap and PIN”.

Manage Risk—new dispenser security features (e.g. latchfast purge bin, and lockable cassettes) deliver enhanced protection for up to 10,000 bank notes in each ATM.



SelfServ 23 AND 27—THE CONNECTED CONSUMER EXPERIENCE

An ATM range with contemporary design aesthetic, highly durable materials, coupled with the latest multi-touch technology ensures the SelfServ 23 and 27 deliver and exceptional consumer experience. Design attributes and principles include:

Human centred—the user is at the centre of the interaction. Consistent omni-channel experience for consumer across all devices.

Ecologically responsible—highly durable build quality using glass, metal and engineering plastics that limit environmental impact.

Accessible—designed in accordance with global accessibility standards. Keypads are comfortable for all users. Optimized consumer lead through to illuminate, alert and guide the user.

Simple and attractive—reduced complexity—a minimalist approach to present clear, less complex interface to consumer. Discrete privacy glass filters enabled through software. Attraction through bright inviting display.

Delightful—maintains the reliable, secure, convenient, secure self-service banking channel for consumers whilst re-imagining the consumer interface with a tablet/ smartphone like look and feel.

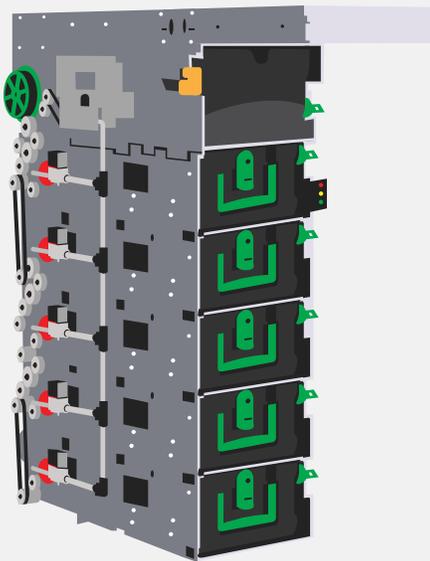
Personality—a unique consumer experience in a world of traditional grey functional boxes. These ATMs stand out amongst their peers and older generation of ATMs enabling FIs to project a premium brand image.



SelfServ ATMs AND THE S2 MEDIA DISPENSE MODULE

NCR understands the importance of the consumer experience at the ATM to our customer's business.

The NCR SelfServ 23 and 27 are powered by the S2 Media Dispense Module. The enhanced cash capacity and operational improvements improve security, servicing and drive higher availability at the ATM. In turn, this drives greater customer service and channel availability in any location.



Cash Out S2 Media Dispense Module

Dispense capacity:
Up to 60 notes



Up to 2x improvement in reliability vs other cash recycling solutions

Cassette capacity:
Up to 2,500 notes per cassette



An improvement of 10% in ATM reliability seen with NCR SelfServ vs. NCR Personas for some customers

Configuration:
4 high or 5 high as cash dispense or dual dispense multi-function

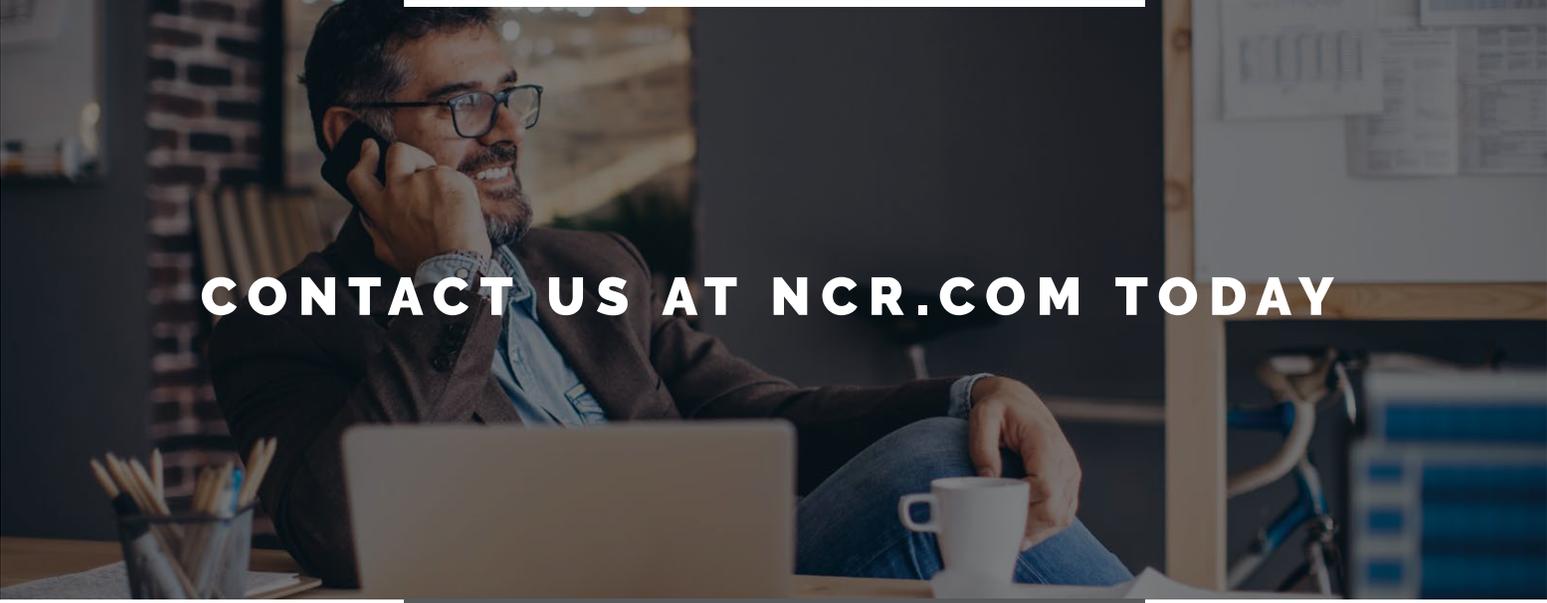


Up to 20% reduction in stocking costs for dispenser parts. A dispense module featuring 7 key every unit item field replaceable units

The SelfServ 23 and 27 are now available as two new cash dispense solutions designed to re-invent self-service and revolutionize the consumer experience at the ATM.

Learn more →





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WHY NCR?

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 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 Atlanta, Ga., with over 30,000 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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