

WELLS FARGO, USA

An NCR SelfServ™ ATMs Case Study



Wells Fargo worked with NCR to design and develop a new innovative ATM solution that allows them to offer more customer services in more locations.

“As we continue to add more features and benefits through our ATM channel, it is important that our ATMs have the flexibility to deliver those services in locations convenient for our customers. NCR has helped us innovate to accomplish just that.”

– Alicia Moore, Head of Wells Fargo ATM Banking





Key Highlights

Market/Industry

Retail banking

Challenge

Wells Fargo wanted to deliver more services to more customers in more locations

Solution

NCR SelfServ 37—the industry's first full-function free-standing weatherized ATM for exterior walk-up environments

Results

- Locating ATMs in places that could not be installed before
- Improved customer experience
- Faster installation time

The customer

Wells Fargo is a nationwide, diversified, community-based financial services company with \$1.7 trillion in assets. Founded in 1852 and headquartered in San Francisco, Wells Fargo provides banking, insurance, investments, mortgage, and consumer and commercial finance through more than 8,700 locations, 12,800 ATMs, and the internet (wellsfargo.com), and has offices in 36 countries to support customers who conduct business in the global economy. With approximately 265,000 team members, Wells Fargo serves one in three households in the United States. Wells Fargo was ranked No. 29 on Fortune's 2014 rankings of America's largest corporations.

The challenge

Wells Fargo wanted to make more services available to their customers at their ATMs in as many locations as possible. They decided that a free-standing weatherized ATM would suit these needs perfectly. But there was a problem. The existing free-standing weatherized ATMs on the market only perform cash withdrawal transactions because full-function ATMs require expensive external structures to protect them from moisture, heat and cold. Wells Fargo desired a weatherized Full-Function ATM to perform a wider selection of services and transactions like no-envelope cash and check deposit.

What Wells Fargo needed was a partner to develop a full-function, free-standing weatherized ATM. They started working with NCR to develop the ATM with these aims in mind:

- The ATM should be compact, free standing, weatherized and take up less space than a free-standing drive-up
- All components including the air conditioner, alarm and communications must be together in a single box – removing the need for building expensive external structures
- The ATM needs to have better usability than a drive-up model adapted to a walk-up installation
- The ATM must have deposit capabilities



The solution

NCR and Wells Fargo worked together to design and develop the industry's first full-function free-standing weatherized ATM for exterior walk-up environments. The SelfServ 37 can perform a wide variety of banking functions including no-envelope cash and check deposit and can withstand extreme temperatures, humidity and rain, allowing for exterior installations without the need of expensive dedicated housing.

Wells Fargo has rolled out more than 50 SelfServ 37 ATMs in California so far, plus another 50 elsewhere across the U.S. One third of the ATMs are at Wells Fargo Stores.

As a free-standing ATM, the weatherized NCR SelfServ 37 requires less space and lets Wells Fargo offer services including check cashing and bill payments closer to where customers live, work and shop. With NCR's Scalable Deposit Module, Wells Fargo has also been able to offer customers the opportunity to deposit cash and checks together through the same slot and customers receive proof of their deposit with an image of the check on their receipt. NCR SelfServ 37 has been designed to be installed and used in compliance with the Americans with Disabilities Act (ADA). These ATMs are ideal for locations such as store fronts, coffee shops, parking lots, college campuses and other high traffic areas.

The NCR SelfServ 37 can perform normally in temperatures from -31° F (-35° C) to 113° F (45° C) and in 10 to 100 percent relative humidity, and features a sunlight-readable touchscreen display. The SelfServ 37 footprint takes up approximately 49 percent less space than a typical full-function ATM with its external structure.

The solution benefits

The design of the SelfServ 37 has allowed Wells Fargo to locate ATMs in places where they would not have been able to install an ATM before. Installation time was only 1-2 days for each ATM and has been easier due to the smaller size of the SelfServ 37 compared to an island installation. It's also less costly to install than non-weatherized full-function ATMs because there is no need to build any external structures to protect the ATM.

The new SelfServ 37 ATMs have attracted more customers and increased transactions, especially because of its deposit capabilities. The SelfServ 37 was specifically designed as a walk-up placement with usability being key, giving Wells Fargo customers a more comfortable ATM experience.

The SelfServ 37 has enabled Wells Fargo to deliver on their promise to deliver more services to more customers in more locations.

Why NCR?

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 550 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 over 30,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries. The company encourages investors to visit its web site which is updated regularly with financial and other important information about NCR.



The customer's view

“Our customers rely on our ATM network for many aspects of their banking needs, not simply for cash withdrawals. As we continue to add more features and benefits through our ATM channel, it is important that our ATMs have the flexibility to deliver those services in locations convenient for our customers. NCR has helped us innovate to accomplish just that.”

– Alicia Moore, Head of Wells Fargo ATM Banking



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