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Neill Harris
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Innovation Conference Orlando 2017

NCR SelfServ 80 Series
Reinventing the SelfService Experience
Welcome to Orlando

Agenda: The Vision, The Solution, The Value
NCR CxBanking

Leading how FIs and consumers connect, interact and transact with one another.

MACRO DRIVERS

- REGULATORY
- ECONOMIC
- CONSUMER
- TECHNOLOGY

FI OBJECTIVES

- GROW REVENUE
- REDUCE COST
- CUSTOMER EXPERIENCE
- MANAGE RISK

Accelerate Transform Physical Connected Experiences
In the Digital first world is the ATM relevant?

Transformation - meeting the changing needs of the Mobile First Generation

85% of US consumers said their cash use had stayed the same or increased. Only 15% said it had decreased.

In the USA, ATM use is rising among young adults and mobile banking users. More than 50% of young adults — up from 40% in 2014 — use ATMs at least weekly.

Source: Mercator Advisory Group "Self-Service, ATM and Other Channel Banking: Expand My Options,"
In the Digital first world is the ATM relevant?
It’s not just about cash

Young adults rely more on self-service channels for any size check deposit.

The fastest-growing check deposit method is mobile remote deposit capture: 21% for up to $50 checks and 16% $1,000 checks.

Yet 25% of young adults prefer to deposit higher-value checks by ATM (up from 22% in 2014) than to use remote deposit capture (23% in 2015 and 24% in 2014).

Source: Mercator Advisory Group "Self-Service, ATM and Other Channel Banking: Expand My Options,"
In the Digital First World is the ATM relevant?

For the digitally engaged millennial, the ATM is part of the digital service delivery model, and cash is part of daily life.

“Cash is still critical and a relevant part of your Omni-channel strategy”

Source: Mercator Advisory Group “Self-Service, ATM and Other Channel Banking: Expand My Options

Source: Federal Reserve Consumers and Mobile Financial Services 2016

March 2016
In the United States an estimated 80% of the value of consumer spend was cashless 89% in the UK.

Global non-cash transaction volumes grew at 8.9% in 2015.

Global card payments 11.8% in 2015 (debit card 45% of non-cash payments volumes)

Check payments decline 10% in 2015

85% of Global consumer transactions were made in cash in 2015

USA 45%
UK 52%

#shifthappens

Source: MasterCard Measuring Progress Towards a Cashless society
Payments Transformation 2021 - is cash dead?

Non-cash payments growing faster than cash

Non-Cash Payments

Cash Payments

Card & mobile commerce transaction volumes to grow 6.6% and 23% CAGR 2021

Cash payments transaction volumes grow 1.6% CAGR 2021

ATM Cash Withdrawals

129 billion ATM cash withdrawals in 2021.

value of cash withdrawals at ATM grows 5% CAGR.

Average txn volume per ATM per month 1% CAGR

JPMC “the ATM will evolve and will always have a place, just like cash will always have a place” in society.

RBR Banking London
World Payments Report 2016 CapGemini
Global market research company Euromonitor International
Source: MasterCard Measuring Progress Towards a Cashless society
The Evolution of NCR SelfServ 80 Series

1977 – NCR 770

Adapt, change, innovate and transform the physical channel

2017 – NCR SelfServ 84
Design Principles and Attributes

Mobile first world...transform the physical channel, enable a connected experience

- What should an ATM look like?
- What capabilities and attributes should it have?
- How should it behave?
- How should you interact and engage?
- How should you authenticate?
- How do you design for today & tomorrow?
NCR Recognized by the 2016 International Design Excellence Awards for Innovative and Transformational Product Design

“Being selected as a finalist demonstrates NCR’s continued focus on innovation, design-thinking and the user experience,” said Bob Ciminera, SVP of Hardware Product Operations.

NCR Wins Best ATM Experience at 2017 Bank Customer Experience Tech Awards
SelfServ 80 Series - A New World of Interactions

Enhanced features and functions designed for delight

- Secure design Infinity glass user interface
- 15” or 19” multi-touch display pinch, swipe, zoom experience
- Dynamic color customizable LED task lighting
- Designed for mobile and contactless
- Digital decals and advertising capable
- Picture in picture security
- cash slot camera enable
- Virtual keyboard signature capture
- Interactives Services Remote Teller
SelfServ 80 Series Powered by Media Handling 2.0

Available, Secure, Easy to Manage

- Endorse and return Check deposit SDM2
- Increased cash storage SDM2 and S2
- 5 high capacity dispenser
- Dual dispense 10 cassettes approx. 25,000 note storage (new notes)
- Cash recycling GBXX2, Cash and Check deposit with Mixed Media capability
- Strengthened cash shutter, improved resistant to cash trapping, transaction reversal fraud
- Cash slot camera and configurable purge bin for smart dispute resolution
CONNECTED EXPERIENCE
NCR SelfServ Family 2017-2018

An ATM range designed to reinvent SelfService, Branch and Network Transformation

Cash Dispense and Cash Recycling

Branch Transformation and Multi-Function solutions

Interactive Services

SelfServ 23
SelfServ 27
SelfServ 83
SelfServ 87
SelfServ 81
SelfServ 82
SelfServ 84 walk up and drive-up variants
SelfServ 88
SelfServ 88 and 84
Island and TTW  Drive up solutions
SelfServ 84
Multi-function TTW solutions
SelfServ 82
Multi-function and Branch Interior solutions

NCR Confidential
SelfServ 81
Multi-function and branch solutions
SelfServ 81 – Branch in a box

Flexible, modular design with sidecar capability.
Build your own Solution with a wide range of Media Handling devices and options
Source: 2017 ATM and Software Trends

Branch Transformation – Showrooms, Stores and Service Centres
2017 – 2020: Consumers demand Human interactions and Banks increasingly drive relationship banking, diversify services and accelerate digital transformation.

“Research is unanimous, millennials want access to a branch staffed by human beings who can help with tasks such as account opening, lending advice and other financial services”

SelfServ 81 driving relationship banking...
SelfServ 81 Interactive Services

ENGAGE – Face to Face banking

• Preparation kit options for easy upgrades
• Supports Interactive Services (Remote Teller, Banker, enabled)
• Video Banking – Digitally inspired new Interface - familiar, intuitive and engaging
• Tablet style interactions Swipe, pinch zoom, Personalization 2.0
• Interactive Service configurations
• Larger 19” Multi touch, enhanced marketing and advertising opportunities
CxBanking SW – Enabling the Art of the Possible

ENGAGE – Build connections that create experiences

- Enhanced marketing and advertising opportunities
- Digitally inspired new Interface - more engaging experience
- Leverage web-services with Connections
- CxBanking – CxMarketing, NDCx, Activate
- Larger 19” Multi touch display
- Tablet style interactions Swipe, pinch zoom
- Windows 10 operating system
NCR SelfServ Family – The Value
Self-Service reinvention and delivery channel transformation

Transform
- Adapt, get ready for the future.

Attract
- Stand out from the crowd

Engage
- Build connections, create experiences

Secure
- Maintain the integrity of your transactions and network

Manage
- Solutions and processes for efficient systems management

Available
- Stay connected, serve more customers

Human-centred design and digitally inspired styling delivers a strong brand presence with a highly secure, personalized Omni-channel experience
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