

# Banking re-imagined

Discover how modern self-service technology can bridge your digital and physical banking channels



## Digital and physical banking go hand in hand

According to Retail Banking Research, consumers will still make over 100 billion cash withdrawals at the ATM in 2023, a 2% increase from 2019. This indicates that the ATM will continue to be an important channel in the banking ecosystem, even for the most digitally-savvy customers. So, while it seems that technologies like mobile wallets and contactless payments will replace cash, it's likelier that both will coexist, providing choice and flexibility for consumers.



Question:

**What is the key for financial institutions who want to compete?**

Answer:

**How to make physical and digital channels better coexist as part of a single intuitive brand experience.**



# We believe that the **right mix** of ATM software and hardware is the key

To drive a better digitally-inspired consumer experience, to help you compete in a demand-driven, personalized marketplace.



In this ebook, we'll show you how the right mix of ATM solutions can solve your biggest challenges today while preparing you to succeed tomorrow.



# Challenge #1

## Compete on customer experience

Across the globe, consumers expect personalized, 24/7 access to their transactions. Increasingly, financial institutions must compete on customer experience—but they also have to control costs.

And this is where multifunction ATMs and next-generation ATM software comes in. With the right ATM technology, you can offer seamless, personalized consumer experiences at the optimal investment and operational cost point while positioning the ATM as a key asset to help you compete in a digital-first world.

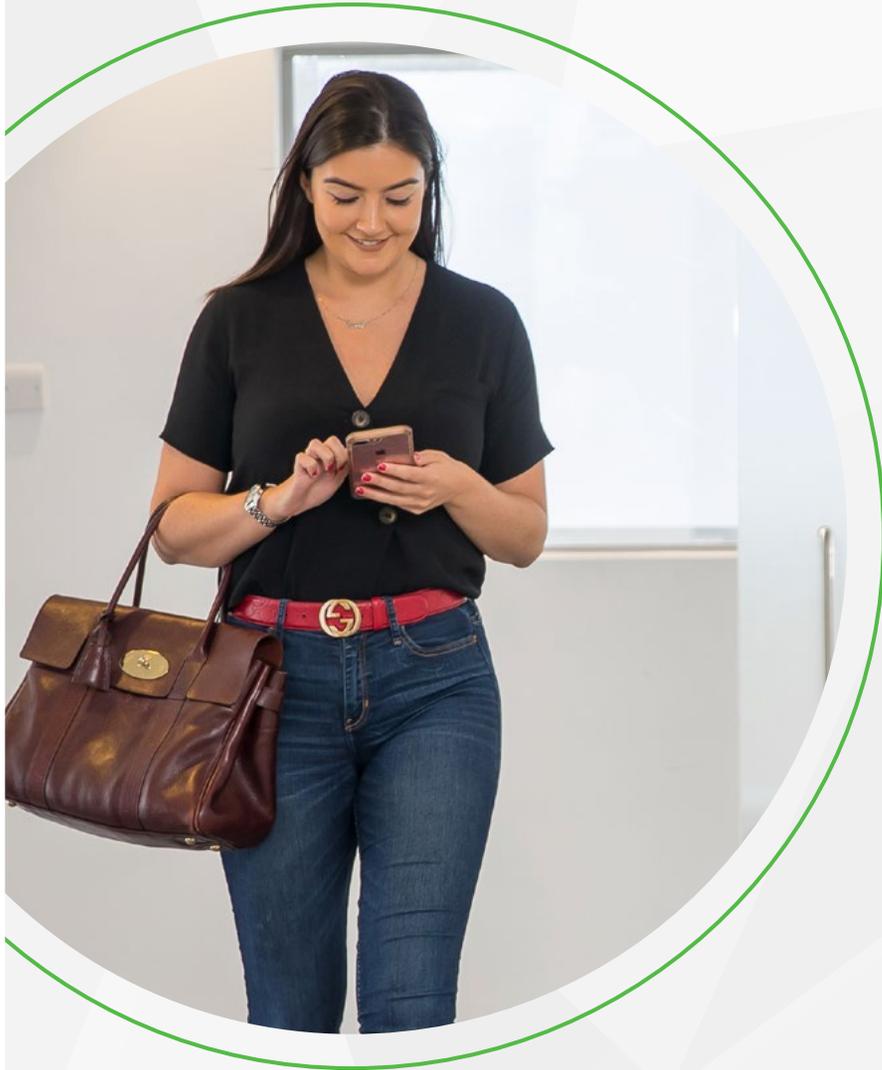
# Challenge #2

## Transform the branch

For banks and credit unions, enabling the ATM to provide 90% of teller-based transactions (and extend hours and services without extending staff) will be a key way to drive profitability and efficiency.

According to an RBR 2018 report, “Branch transformation projects demand extended functionality and integration capabilities. A unified application running on all ATMs is a prerequisite for such initiatives.”





# Challenge #3

## Support payments flexibility

Omnichannel transaction processing enables your financial institution to use a single system for all transaction types. This gives your customers the choice and service they expect while reducing the costs of managing different silos and channels.

In the ATM channel, for example, developments like contactless withdrawal can unify the customer experience by allowing users to pre-stage a transaction on a mobile device, which is then presented to a contactless reader on the ATM, also reducing the risk of card skimming.

# Challenge #4

## Secure and mitigate risks

Nothing is more critical to the customer experience and your business than security and compliance—especially at the ATM. Financial institutions must choose ATM software that maintains compliance to the ATM client's security standards and regulations, e.g., Payments Application - Data Security Standards.

ATM hardware must also be designed to prevent physical and logical fraud attacks, such as card skimming, with solutions including EMV, contactless, biometric identification, hard disk encryption and more.





# Challenge #5

## Optimize your IT investment

It's not enough to know ATMs can bridge your digital and physical divide. To compete with the best, you need strategic guidance on everything from the right software to personalize the experience to understanding the optimal location to deploy your ATMs to having multivendor maintenance support.

Since uptime and continuous availability are mission critical, the top ATM solutions also include remote monitoring and predictive analytics to seek out and fix problems before they disrupt your channel. NCR has been shipping globally for over 40 years to 150+ countries—our clients see improved reliability and less service interventions.

# The NCR perspective

NCR is one of the only companies that truly understands the stream of life of the consumer across physical and digital channels to facilitate the creation of cohesive and immersive experiences. We believe ATMs should be inspired and designed around human senses, blending human intuition with the latest technological advances to create a self-service ATM experience that can handle more complex transactions beyond simply withdrawing and depositing money. By enabling the ATM to offer your customers a seamless omni-channel experience, you in turn free up more time and reduce costs so your staff can focus on more high-value interactions.

We believe the right ATM solution can help your financial institution do all this and more—it's a vital self-service channel for financial institutions, an extension of your brand that helps drive loyalty, efficiency and profitability. It's also key to bridging the digital and physical divide, helping you meet the needs of cash-only customers and those who want to adopt new payments capabilities as they emerge.



# NCR ATM solutions that help you **compete and win**

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We're your trusted partner for innovation, building the future of software and services to retain and grow your customers. Our ATM solutions can help differentiate your financial institution in the market and meet changing customer demands, while being cost competitive. We offer a configurable range of ATMs designed to future proof your investment as a "total solution" of software, hardware and services, including the #1 ATM family worldwide—the NCR SelfServ ATMs.

**Speed innovation, accelerate your digital strategy and deliver personalized consumer experiences for physical and digital banking.** To get started, call your NCR sales representative or visit [NCR.com](https://www.ncr.com).

**Make your business thrive.**

