

The Value of Cryptocurrency & Digital Assets for Financial Institutions

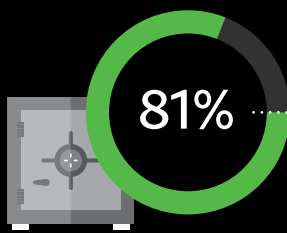
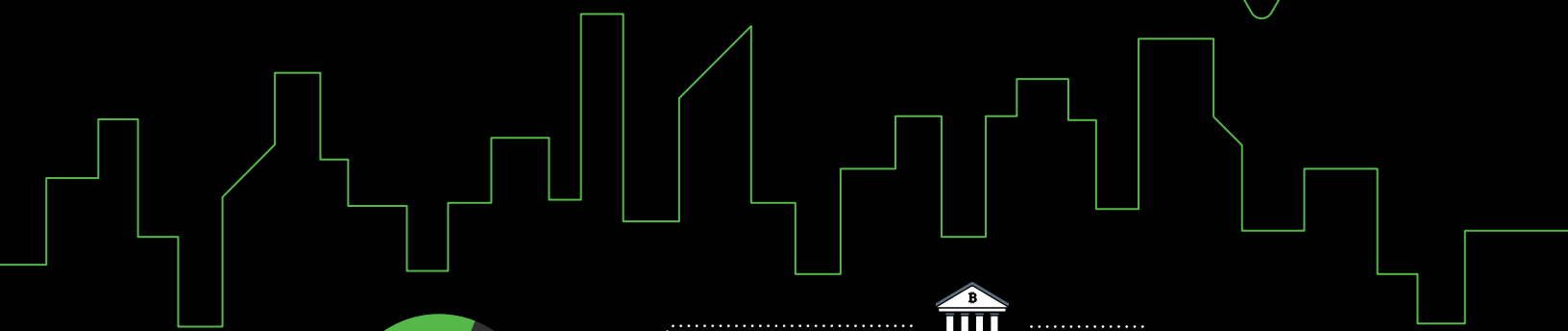


Cryptocurrency (crypto) and digital assets have caught the attention of consumers, investors and businesses globally. And with the acceleration of digital everything, **experts say it's here to stay.**



"This digital asset economy is only going to continue to grow. You don't have to be offering it yet, but you need to be thinking seriously about it, and you need to have a plan. Because if digital currencies aren't yet part of your strategy, you'll be late to the game."

DOUG BROWN, PRESIDENT & GM, NCR DIGITAL BANKING



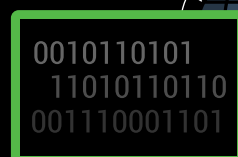
of surveyed Bitcoin holders say they **would store it in their bank** if they could¹



WHY IT MATTERS

Look at your transactional data. Millions of dollars are likely leaving your front door for outside exchanges. Consumers are resourceful; they will leave your FI to get what they need.

Bitcoin will get to **1 billion users in half the time** the **internet** took to get there²



AND BITCOIN IS JUST ONE OF THE MANY CRYPTOCURRENCIES AVAILABLE TODAY

HOW CONSUMERS ARE USING IT

Crypto is becoming part of everyday life. And the growth in use cases shows no signs of slowing down.



AS AN INVESTMENT TO BUY, SELL OR HOLD



FOR PURCHASES AND BUYING GOODS



FOR NON-CASH AND INTERNATIONAL REMITTANCE



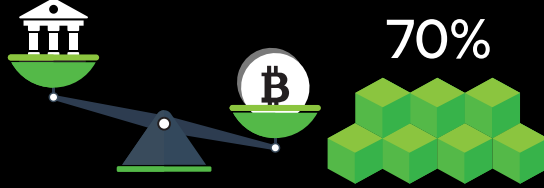
\$13.1 trillion was paid in Bitcoin last year³

That's **20% more** than the value of payments settled by **VISA**³

WHAT YOUR FI CAN GAIN FROM IT

Consumers trust their banks and credit unions, and they want to know their money is secure. Crypto is no different.

More than **70% of Bitcoin holders would switch their FI** for one that offered Bitcoin¹



- ▶ ATTRACT AND RETAIN YOUNGER CONSUMERS
- ▶ INCREASE CONSUMER ENGAGEMENT
- ▶ DIFFERENTIATE BY BEING AN EARLY ADOPTER
- ▶ MONETIZE TRANSACTIONS
- ▶ GENERATE NON-INTEREST INCOME
- ▶ KEEP INVESTMENTS AND DEPOSITS WITHIN YOUR FI

WHY TURN TO NCR

With the acquisitions of LibertyX and Cardtronics, we're building out the capabilities to cover the entire ecosystem and scope of digital currency offerings.



GLOBAL TECHNOLOGY LEADER



IMMEDIATE ABILITY TO BUY, SELL AND HOLD



TRUSTED SECURITY AND CUSTODY CONTROL



FOUNDATION FOR A LONG-TERM DIGITAL CURRENCY STRATEGY

Advanced synergies with **tens of thousands** of kiosks and ATMs



¹ <https://nydig.com/research/nydig-bitcoin-banking-survey>

² <https://michael-levin.medium.com/part-1-the-dual-adoption-curves-of-bitcoin-2ffa5c5d5e7>

³ https://research.ark-invest.com/hubfs/1_Download_Files_ARK-Invest/White_Papers/ARK_BigIdeas2022.pdf?hsCtaTracking=217bbc93-a71a-4c2b-9959-0842b6fe301c%7C2653a4d0-af35-42f0-853a-c5f90f002abb