



NCR ATLEOS

# ATM Services

Deliver more value through your  
self-service channel



# Keep your technology platform running efficiently

## Customers want to reduce complexity, improve performance and increase availability

As consumers shift to self-service for more of their banking needs, you can't afford to fall behind the competition with out-of-service ATMs or performance challenges.

Selecting the right services for your fleet is a key component of your customer experience strategy. Whatever degree of outsourcing you choose, finding the right partner is critical to the success of your operation.

Our suite of ATM services means you can rely on us to support you when, where and how you need us to—delivering a solution that's right for you.

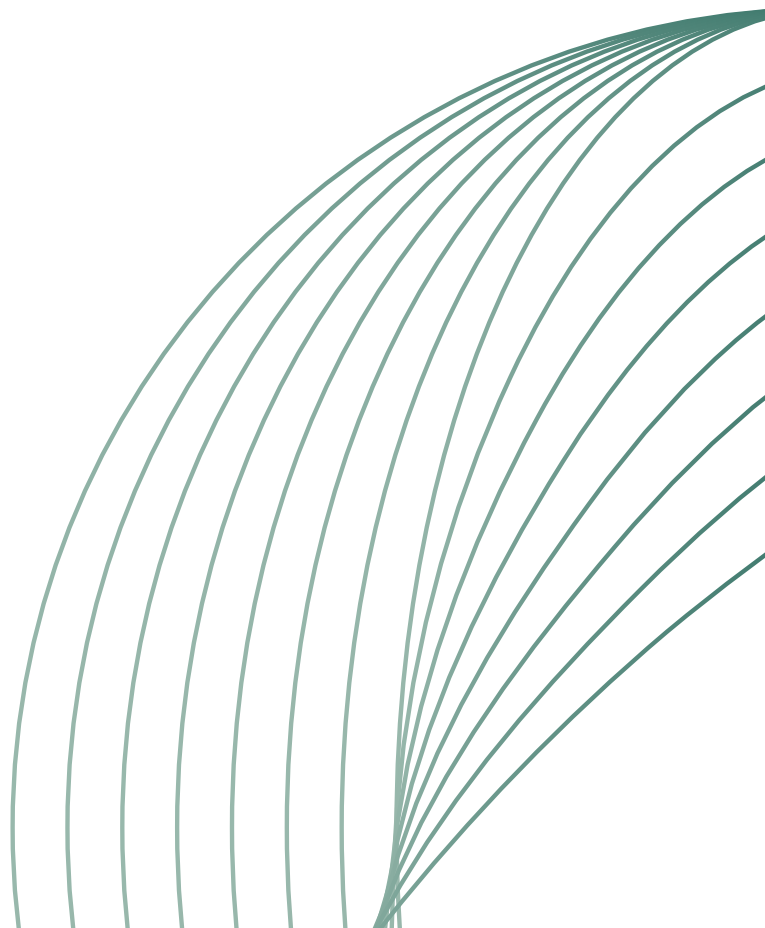




# The challenges of running an ATM fleet

In deciding what level of servicing is right for your self-service channel, you'll want to consider the business challenges you're trying to solve. Financial institutions (FI) across the globe face the same challenges in running a complex technology stack under constant demand from customers, such as:

- Maintaining **availability for customers**
- Managing **compliance and security** challenges
- Delivering **innovation with agility to drive more transactions**
- Finding and keeping **skilled resources** for the ATM channel
- **Evolving** the self-service channel while delivering an exceptional consumer experience



# Striving to improve the ATM experience

We strive for excellence in all we do, focused on delivering performance and availability in our solutions to strengthen your trust for a lasting partnership.

Our customer-focused, service-forward culture is evolving rapidly with the goal of delivering excellence across every shared experience; with continuous investments in innovation and streamlined infrastructure to deliver best-in-class services.

ATM innovation has led to the expanded use of ATMs to provide more transactions and enhanced interaction for consumers. This innovation has made ATM operations more complex and requires skill sets and resources dedicated to the ATM channel.

NCR Atleos ATM Services: A portfolio of flexible service options to meet your specific needs.





# Services that fit your needs

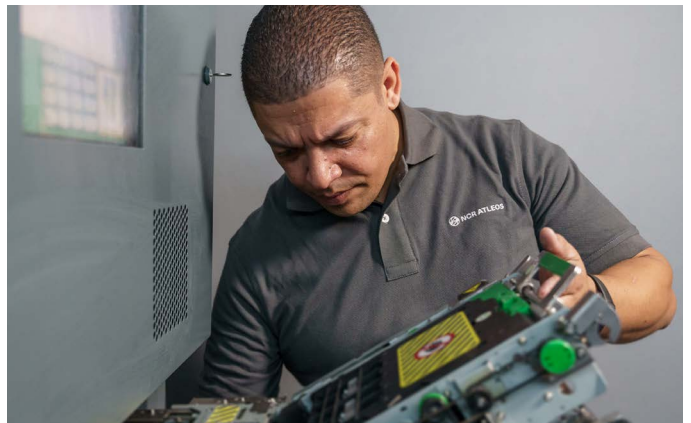
## Deploy

Install, move, add and change your ATM estate seamlessly with NCR Atleos deployment services. **Learn more**



## Maintain

Keep your technology platform online for customers with NCR Atleos Maintenance Services. **Learn more**



## Manage

Keep your fleet secure, serviced, compliant and replenished with NCR Atleos Managed Services. **Learn more**



## Run

Transform your entire ATM operation by handing the keys to a trusted partner with NCR Atleos ATM as a Service. **Learn more**



# Deployment Services

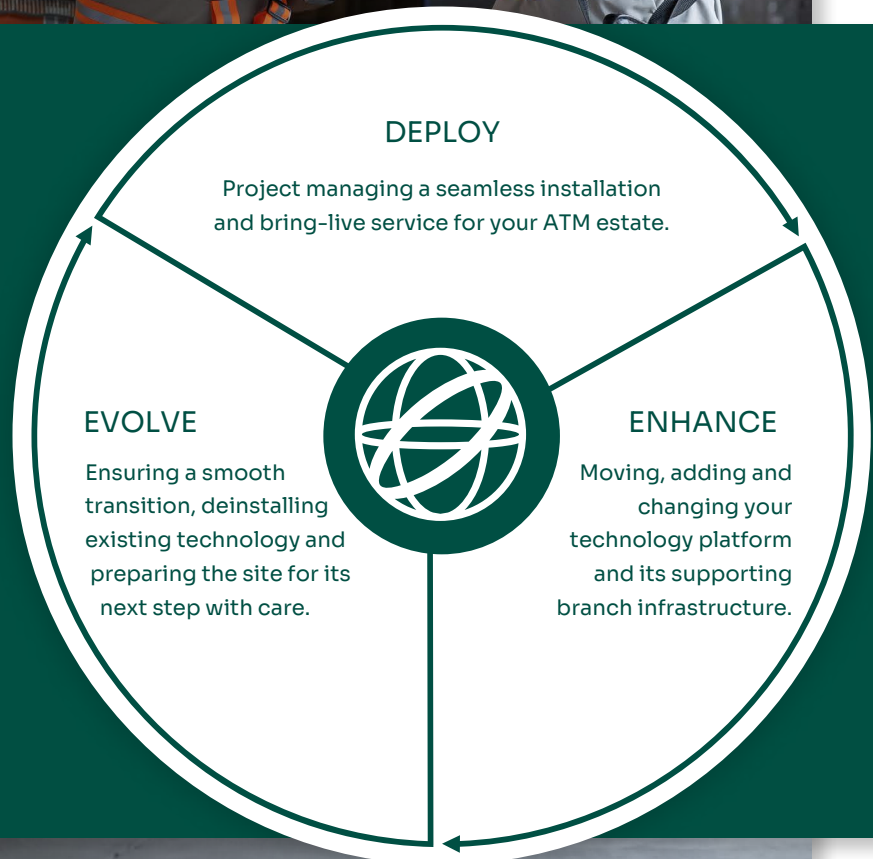
Seamless implementation of your ATM estate



Installing, moving, adding and changing your ATM estate should be seamless, with minimal disruption to your customers and with care for your site.

NCR Atleos has the resources to effectively deploy your ATMs and bring them live. Let the people, processes, tools and insights that power our network manage yours for you.

#1 ATM owner & operator in the world







### INSTALLATION

- Rigging services
- ATM software load & testing
- Onsite building works



### MAC (MOVE/ADD/CHANGE)

- ATM refresh & refurb
- Hardware upgrades
- Software security solutions



### DE-INSTALLATION

- De-construction
- Controlled data destruction
- Safe disposal

We have a dedicated team of Project Managers equipped to support the end-to-end deployment of your ATM estate.

## Benefits of single-source deployment

### Technical expertise

As your ATM partner, we bring in-depth knowledge and understanding of systems to your operation. Our specialized team is equipped to handle every aspect of the deployment, ensuring optimal performance and reliability.

### Seamless integration

Because we know the technology well, we're able to integrate into your existing infrastructure smoothly. This minimizes downtime, so your customers experience uninterrupted service.

### Cost efficiency

Dealing with one partner instead of multiple vendors can reduce complexity, costs and potential delays. Our streamlined project management ensures that your deployment is completed on time and within budget.

### Customized solutions

Our team works closely with you to tailor the deployment, ensuring that we meet your specific requirements and enhance your service offerings.

### Ongoing support

Our commitment doesn't end with deployment. NCR Atleos maintains, manages and runs your channel to help you deliver an always on, secure and compliant service to customers.

# Maintenance Services

Keep your channel 'always on' with our connected and proactive maintenance services

## Connected Hardware Maintenance

### Second-line maintenance

Remedial hardware repair, replacement parts and intelligence—driven preventative maintenance to keep ATMs in good operating condition.

### Single-line maintenance

Comprehensive service that covers both first-and second-line maintenance.

### First-line maintenance













Service actions to clear paper, card and/or currency jams that do not require tools or parts but are necessary to return ATMs to good operating condition.

### Multi-vendor maintenance

Provision of first-and second-line maintenance on alternative vendor hardware.



# Shifting from reactive to proactive servicing

Reactive, break-fix		Proactive, insight-driven
 <p>First sign of issue is when machine has failed</p>		 <p>Remote monitoring highlights modules about to fail</p>
 <p>Diagnosis only begins once a customer engineer is onsite</p>		 <p>Engineer has full machine history before arriving on site</p>
 <p>Relies on human ability alone to service a machine</p>		 <p>Latest AI technology minimizes risk of human error and improves resolution</p>
 <p>High-level data collected only when machine fails and engineer is onsite</p>		 <p>Low-level data continuously collected to understand complete picture and proactively manage issues before they impact machine availability</p>

Connected Hardware Maintenance is designed to identify issues before they become problems for your ATM estate. Our insight-driven service aims to:



# The components of Maintenance Services

## What to expect from your service provider

	FLM	SLM	SL(i)M
Clear receipt, journal and statement paper jams	●	–	●
Retrieve jammed cards for placement into card capture tray	●	–	●
Clearing paper or currency jams	●	–	●
Check and clear media transports and card reader	●	–	●
12-point FLM preventative maintenance checklist, including operations for printer, depository, transports, phone (if present in ATM) and customer service area	●	–	●
40-point SLM preventative maintenance checklist (includes powered on + powered off module operational inspections)	–	●	●
Repairs of hardware and parts replacement (printers, media transports, etc.)	–	●	●
Engineering changes needed to keep ATM in good operating condition	–	●	●
Utilize best-in-class repair technologies and highly reliable NCR Atleos authentic replacement parts	–	●	●
Remote problem resolution	–	●	●
Unlimited SLM calls per ATM annually	–	●	●
MyNCR access to NCR Atleos worldwide support structure	–	●	●
Quicker response via Self-Service Diagnostic Gateway (SSDG) tool	–	●	●
Unlimited calls per ATM annually	–	●	●



# Benefits of Connected Hardware Maintenance

- Improved availability—We use data-driven insights to prevent, prescribe and optimize your fleet, keeping your ATMs online longer.
- Faster resolve time—Arming our customer engineers with error-specific guidance ensures they repair your fleet right the first time.
- Optimized performance—Actionable insights mean we can prevent problems before they occur.



# Managed Services

Shift the burden of managing your ATM estate to a global ecosystem of experts, who will keep your fleet serviced, secure, replenished and compliant.



## Service & Software Management



Incident mgmt. & monitoring



Software distribution



Electronic journal management



## Security Operations Management



Remote BIOS mgmt.



Anti-virus



Password compliance mgmt.



Hard disk encryption



Allowlisting



## Cash Operations Management



Currency forecasting



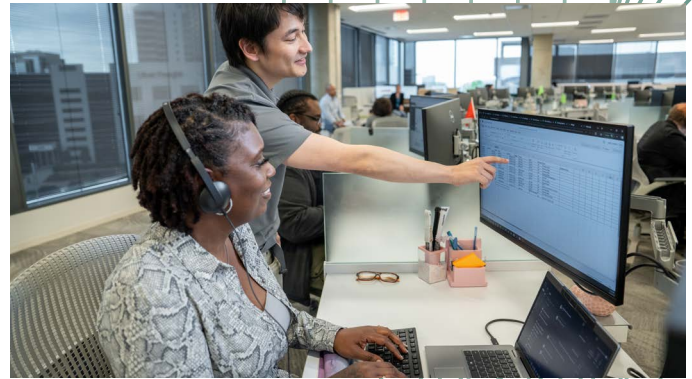
Cash-in-transit management



# Service and Software Management

## Incident Monitoring and Management

To maintain optimal levels of performance, NCR Atleos will own, manage and resolve all hardware, software and service disruptions end-to-end. Harnessing data from your ATMs and leveraging our connected systems, we will efficiently manage all events at your fleet from a bird's-eye view. With ATM as a Service, you gain peace of mind knowing that NCR Atleos has the monitoring and management of your fleet covered.



## Software Distribution

NCR Atleos will ensure your fleet remains compliant with the appropriate ATM software application. All regulatory and compliance mandates become the responsibility of NCR Atleos to efficiently manage and deploy to your fleet. We will remotely distribute both application updates, operating system updates as well as agents and configuration changes to your ATM estate.



## Electronic Journal management

Electronic journal (EJ) provides the ability to digitally manage your logs. With a centralized and efficient way of managing your ATM estate's data, you'll be able to view, retrieve, search and export journal data in a secure environment, viewable through NCR Atleos Operations 360 application. EJ provides our customers with a robust and secure method of transferring ATM journal files from your network to a secure environment using PCI-compliant secure file transfer technology.



# Security Operations Management

## Day 0/day 1 protection

### Application Allowlisting

Enhanced anti-malware allowlisting protection for your fleet provides centrally managed, day zero protection for all unauthorized code running on the fleet, protecting against criminal updates and malware. EndPoint Security (NCR Atleos Application Allowlisting) utilizes the McAfee Solidcore suite to provide day zero protection for all unauthorized code running on the ATM and additionally mitigates the gaps associated with Microsoft's security update process (i.e., unauthorized code cannot execute and exploit security issue, providing the FI time to update and patch in a scheduled and reliable way).

### Anti-virus Management

NCR Atleos' fully managed Anti-Virus Service for ATMs and ITMs offers full-time virus protection that leverages industry-leading technology plus full-time management, monitoring and maintenance in an easy-to-use package that detects and removes computer viruses as well as providing protection from other computer threats including:

- Malicious browser helper objects (BHOs)
- Browser hijackers
- Ransomware
- Keyloggers
- Backdoors

### Remote BIOS management

NCR Atleos Secure Remote BIOS provides a first layer of protection against unauthorized booting and access to ATM hard disk. This service remotely locks down the Basic Input Output System (BIOS) firmware on the ATM by applying a password and disabling booting from external devices. This service also periodically refreshes the BIOS password to ensure it remains secure. NCR Atleos' remote push enables no touch password implementation and maintenance, saving time and effort of your existing IT staff. It also provides significant cost savings over manual tech updates, preventing risk of errors and sharing of passwords.

### Password Compliance Management

NCR Atleos Windows Password Management Service provides you with full-time management, monitoring and maintenance of your Windows operating system password in an easy-to-consume package. By strengthening (hardening) the Windows Administrator password along with applying frequent and scheduled changes, even after each use, as well as following an encrypted storage process, you will have peace of mind knowing that your ATM/ITM network will not be compromised.

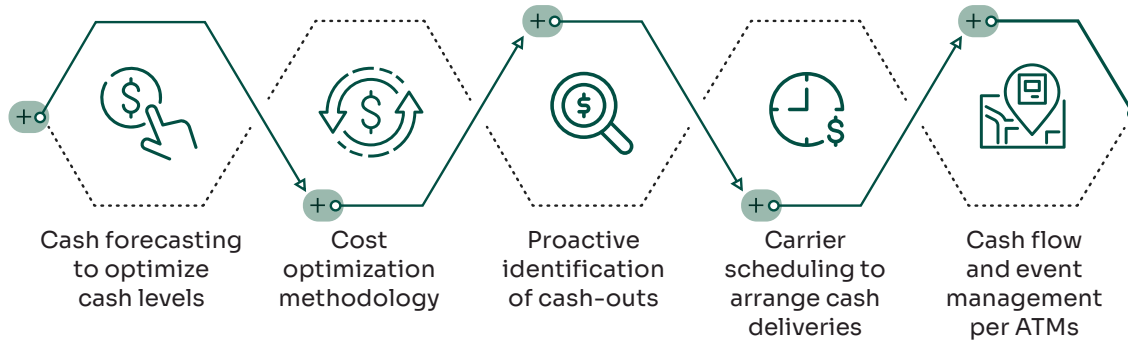
### Hard Disk Encryption

Defends against offline malware attacks and protects data on stolen cores. This service offers central management of decryption and encryption, key control and policy updates. NCR Atleos Secure Hard Disk Encryption will help cover those situations where the attackers connect to the local network and the system will still be allowed to boot in SecureDoc Enterprise Server. NCR Atleos will manage the encryption of the complete hard disk using keys that are stored on the HDE protected server; therefore, if someone tries to boot from a USB Flash Drive or to connect the hard disk to a laptop as a second drive, the content will not be visible.



# Cash Management

**Currency Forecasting Services** balances the risk of “cash outs” against the opportunity cost of holding cash in the network.



**CIT Management** is the single point of contact and responsible partner for the day-to-day cash management.



# Benefits of Managed Services

**Simplification**—Remove the burden of managing complex technology and multi-vendor environments

**Optimized performance**—Improved availability with outcomes aligned to what matters: your customers

**Agility**—Always compliant, always secure and always on





“We are impressed with NCR Atleos in terms of innovation, quality of service provided and its commitment to us and our customers to improve availability of our banking services, drive operational efficiency and deliver proactive service. We are confident in NCR Atleos’ services approach and that the company will serve our needs well under this agreement.”

**– Punjab National Bank**





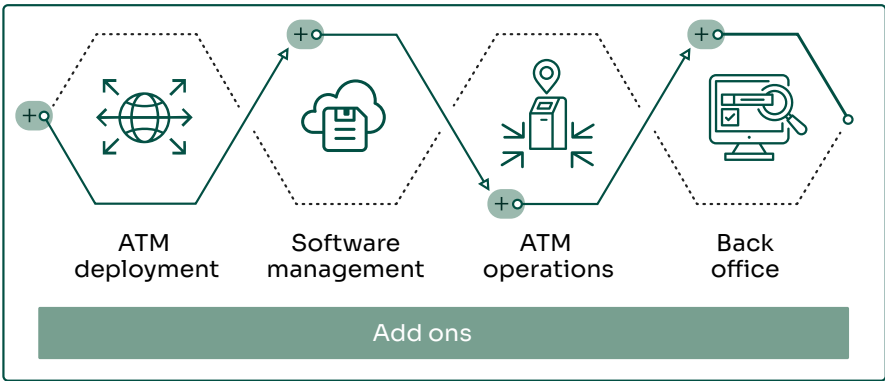


# ATM as a Service

Transform your ATM operation by outsourcing to a trusted partner.

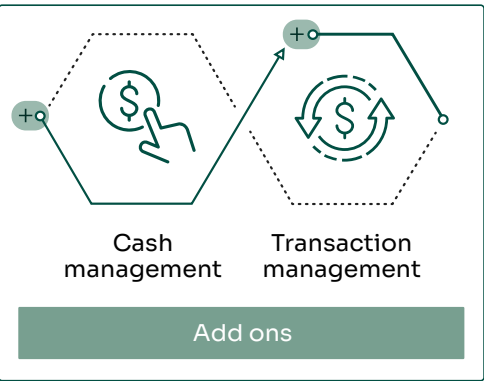
## Core components

Foundational for running the operation to a contracted business outcome



## Additional capabilities

Where available in market, to improve efficiencies and drive innovations



Service management office



**ATM as a Service is everything**  
required to **run** the channel,  
managed by **one partner**,  
for a single monthly fee, to a  
contracted **business outcome**



# Components of ATM as a Service

## What does it take to run the channel end-to-end?

### ATM deployment

The self-service channel is an extension of your brand, so having the latest functionality is key. With ATM as a Service, you can deploy the latest ATM technology without the upfront investment or burden of keeping the hardware always on and fully compliant. NCR Atleos will manage the logistics that supports the technology deployment end-to-end. This covers the A-Z of services from installation, deployment, and when the time comes, proper asset disposal.

### Software management

Driving differentiated customer experiences into the self-service channel will set your brand apart from the competition. With our high-functioning enterprise software stack, we'll build, test, monitor and distribute the end-to-end ATM platform on your behalf.

### ATM operations

Ensuring the ATM is always on, secure and compliant is no small feat. With ATM as a Service, NCR Atleos will leverage its global ecosystem of service and technology experts, to maintain, manage and run your ATM fleet to optimal levels of availability. This is achieved by monitoring events in near-real-time, initiating incident resolution remotely, minimizing cash outages, and keeping the ATM network software compliant so customers are not at risk. And when a Customer Engineer is needed on site, we'll make sure they are there.

### Back office

From asset provision to lifecycle management, let NCR Atleos take on the responsibility of running your ATM back office. We'll use data insights to make informed decisions on behalf of your network; ensuring we maintain optimal levels of channel availability for you and your customers. With ATM as a Service, you will receive

key information pertaining to the availability and performance of your entire fleet. With access through tools such as Operations 360, our analytics and business reporting give near-real-time insights, that help NCR Atleos make more informed business decisions about your channel, maintaining the highest levels of availability for your customers.

### Cash management

Our flexible Cash Management solution drives savings in the cost of cash supply by dynamically adjusting the replenishment plans. This ensures optimal availability while balancing the cost of transportation and inventory.

### Transaction management

Our NCR Atleos on-us network simplifies transaction management, including processing, terminal driving and reconciliation, reducing the time your staff spends on these essential tasks.

As the world's largest ATM owner and operator, we know what it takes to run the ATM channel. NCR Atleos is uniquely differentiated in the market, with the ability to scale your solution end-to-end. Where available, we can offer you additional capabilities for optimizing your operation.



# The benefits of outsourcing

Why ATM as a Service is the future of retail banking



## Power of ONE

- ONE contract
- ONE platform
- ONE network
- ONE audit
- ONE partner



## Simplification

- Optimized, integrated service model
- Improved speed to market
- Business and IT agility
- Simplified distribution strategy



## Experience

- Modern hardware and software functionality
- Highly secure, always on
- Consistent and predictable, effortless
- Access to technology and service expertise



## Scale

- Scale up quickly
- Capex relief
- Eliminate assets depreciating in inventory
- Strategic alignment and innovation

## You run your business— let NCR Atleos run your ATMs



### #1

Largest ATM  
deployer in  
the world



### 16M

Servicing  
calls handled  
each year



### #1

Largest  
independent  
ATM network



### 7,300

Customer  
engineers in  
58 countries



### #1

Globally in  
multivendor  
ATM software  
applications &  
middleware



### #1

Provider  
of assisted  
self-service  
terminals



### Top 10

Provider  
of banking  
software &  
SaaS



### 600K

Servicing the  
largest number  
of ATMs across  
the globe



“We’ve enjoyed a history of success working collaboratively with NCR Atleos and we trust its ability to run our self-service network.”

“Moving to NCR Atleos ATM as a Service will enable us to offer customers a better self-service banking experience, including greater ATM availability to serve them when and where they choose. It will also simplify our operations and provide a more sustainable service for the bank. We are pleased to work with a strategic partner like NCR Atleos and know it will deliver an exceptional experience for our customers and our team.”

– **Kirsty Lacey**, COO Everyday Banking at Santander



# NCR ATLEOS

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NCR Atleos (NYSE: NATL) is a leader in expanding self-service financial access, with industry-leading ATM expertise and experience, unrivaled operational scale including the largest independently-owned ATM network, always-on global services and constant innovation. NCR Atleos improves operational efficiency for financial institutions, drives footfall for retailers and enables digital-first financial self-service experiences for consumers. NCR Atleos is headquartered in Atlanta, Georgia, with 20,000 employees globally.

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