



NCR ATLEOS

ATM Services

Turn your ATM estate into a smarter,
more resilient service channel



Keep your technology platform running efficiently

Reduce complexity, improve performance and give your customers confidence in your brand

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. Start where you need support most. Build towards a smarter, more resilient ATM operation.





Running an ATM fleet has never been more complex – or critical

Your ATM estate is a vital customer touch point, but keeping it available, secure, compliant and relevant requires more than break-fix support. It takes connected insight, specialist skills and a service model that can adapt as regulations, customer expectations and technology evolve.

Financial Institutions (FIs) are under pressure to:

- Keep customers connected to cash and services with **fewer interruptions and stronger availability**
- Manage **security and compliance** with confidence in a constantly evolving technology landscape
- **Modernize** the channel without adding complexity, enabling new transactions, services and experiences
- Access **specialty ATM expertise** without stretching internal teams or relying on a fragmented multi-vendor environment
- Use **device-level intelligence** to act earlier, identifying issues and opportunities before they negatively impact your customers



Services that fit your needs

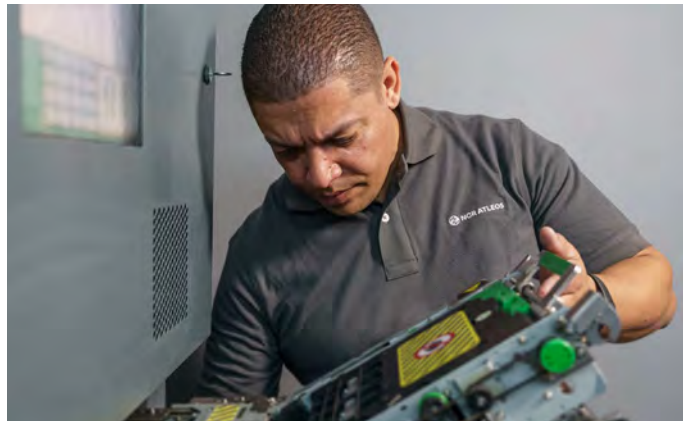
Deploy

Plan, install, move, add or change your ATM estate with expert deployment support designed to minimise disruption and accelerate readiness. [Learn more](#)



Maintain

Use proactive, insight-led maintenance to help prevent issues, speed-up resolution and keep your technology available. [Learn more](#)



Manage

Let NCR Atleos manage critical service, software, security and cash operations to drive performance and availability. [Learn more](#)



Run

Outsource the full ATM operation to one partner, aligned to contracted business outcomes and delivered through an integrated service model. [Learn more](#)



Deployment Services

Deploy with confidence.
Go live with less disruption.

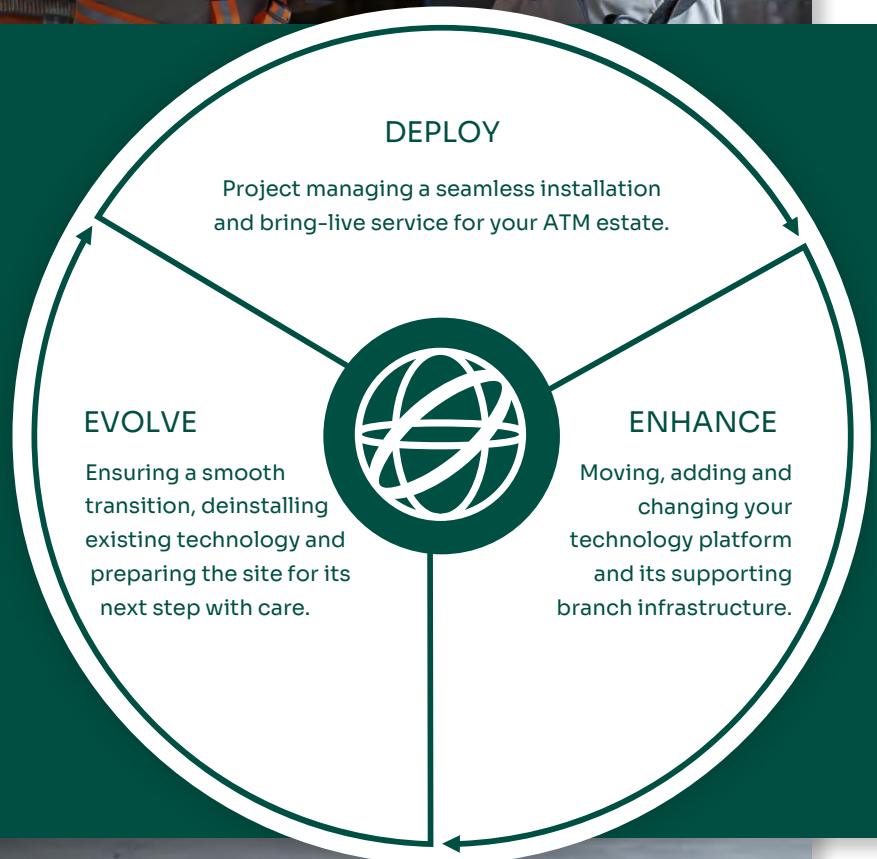


Every deployment is a moment that matters. Whether you are installing, moving, adding, changing or retiring ATMs, NCR Atleos helps you manage the process with the expertise, coordination and care needed to keep your channel moving.

Our Deployment Services bring together project management, field resources and technical expertise to help your ATMs go live smoothly and perform from day one.

#1 ATM owner & operator in the world

We understand what it takes to deploy self-service technology at scale and how to prepare each device to become part of a connected, service-ready estate.

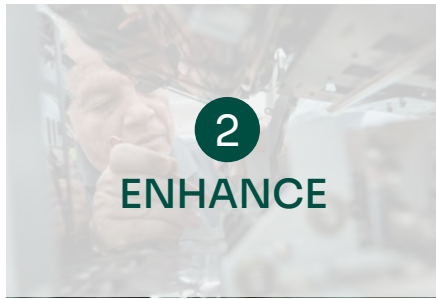




1 DEPLOY

INSTALLATION

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



2 ENHANCE

MAC (MOVE/ADD/CHANGE)

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



3 EVOLVE

DE-INSTALLATION

- De-construction
- Controlled data destruction
- Safe disposal

A single-source deployment model helps reduce hand-offs, improve coordination and prepare your ATM estate for service excellence. NCR Atleos will provide you with:

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.

Build-in path to ongoing support

Deployment is only the beginning. NCR Atleos can maintain, manage and run your self-service channel to help deliver secure, available and compliant service over time.

Maintenance Services

Keep your ATM channel available, connected and ready for customers

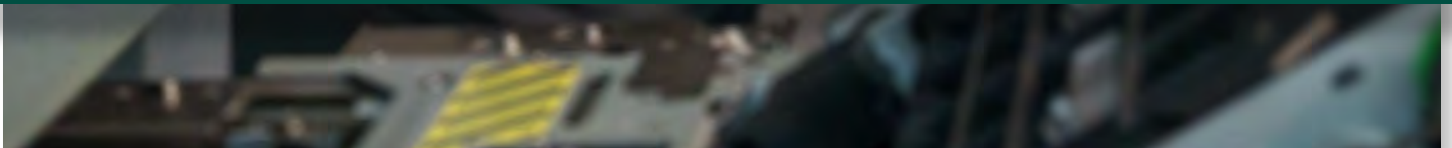
Maintenance is no longer just about fixing devices after they fail. With Connected Hardware Maintenance, NCR Atleos uses device-level data, diagnostics and service expertise to proactively identify issues, guide the right repair actions and keep your ATMs performing for the people who depend on them.

Second-line maintenance

Expert hardware repair, authentic replacement parts and preventative maintenance informed by device intelligence keep ATMs in strong operating condition.

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.



From break-fix to insight-led service excellence

NCR Atleos Hardware Maintenance helps move your service model from waiting for failures to acting on early signals. By using device data, remote monitoring and engineering insight, we can identify emerging issues, guide the right response and improve fleet performance before customer experience is impacted.

From



To



First sign of issue is when machine has failed



Remote monitoring highlights modules about to fail



Diagnosis only begins once a customer engineer is onsite



Engineer has full machine history before arriving on site



Relies on human ability alone to service a machine



Latest AI technology minimizes risk of human error and improves resolution



High-level data collected only when machine fails and engineer is onsite



Low-level data continuously collected to understand complete picture and proactively manage issues before they impact machine availability

The best service issue is the one your customers never experience.

The components of Maintenance Services

Choose the maintenance model that fits your operation

Whether you need essential first-line intervention or deeper hardware repair and remote resolution, our maintenance services are designed to help you protect availability, reduce disruption and keep connected devices performing.

	FLM	SLM
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	●	–
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	–	●
Customer portal access to NCR Atleos worldwide support structure	–	●
Quicker response via Self-Service Diagnostic Gateway (SSDG) tool	–	●
Unlimited calls per ATM annually	–	●

Connected Hardware Maintenance that protects customer experience

- Improve hard-fault availability—Use device-driven insights to prevent, prescribe and optimize service actions before issues disrupt customers.
- Faster resolve time—Arming our customer engineers with error-specific guidance ensures they repair your fleet right the first time.
- Optimize performance—Turn connected device data into actionable insight that helps reduce repeating issues and support a healthier estate.
- Strengthen customer confidence—Keep ATMs online longer, reduce avoidable downtime and deliver the self-service reliability customers expect.



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

Monitoring and Incident 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.



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 Management gives your teams a secure, centralised way to view, retrieve, search and export ATM journal data. By transferring journal files into a secure environment, NCR Atleos helps simplify access to operational information while supporting compliance and control.



Security Operations Management

ATMs are in a high-risk environment. Protecting them requires layered control, disciplined management and the ability to act consistently across the fleet. NCR Atleos helps strengthen the security posture of your ATM estate through managed protection, remote administration and ongoing compliance support.

Application Allowlisting

Prevent unauthorized code from running on your ATM estate with centrally managed allow listing protection. This adds a strong layer of defense against malware and unauthorized changes while supporting a controlled approach to updates and patching.

Anti-virus Management

Protect ATM and ITM endpoints with managed anti-virus monitoring, maintenance and threat response support. NCR Atleos helps reduce the operational burden of maintaining endpoint protection across your estate.

Remote BIOS management

Secure the first layer of device access by remotely managing BIOS settings, passwords and boot controls. This helps reduce manual effort, improve consistency and limit exposure to unauthorized access.

Password Compliance Management

Strengthen Windows Administrator password controls with managed password hardening, scheduled changes and encrypted storage processes.

Hard Disk Encryption

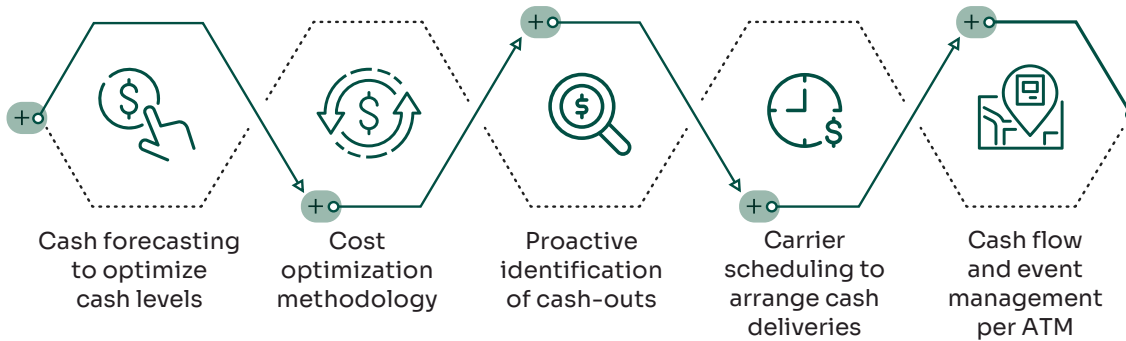
Protect sensitive data by encrypting ATM hard disks and managing centrally encryption keys, policy updates and recovery processes.



Cash Management

Cash availability is a critical part of customer trust—but holding too much cash ties up working capital, while holding too little risks customer dissatisfaction. NCR Atleos Cash Management uses forecasting, scheduling and operational oversight to help balance availability, cost and control across your ATM estate.

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.



Managed Services turn operational complexity into customer value

Simplification—Reduce the burden of managing complex ATM technology, vendors, software, security and cash operations

Connected visibility—Gain a clearer view of fleet health, events and performance through connected monitoring and operational insight

Optimized performance—Improve availability by aligning service actions to the outcomes that matter most: customer access, uptime and confidence

Operational agility—Keep pace with changing compliance, security and service requirements without overloading internal teams

Trusted execution—Rely on NCR Atleos expertise to manage critical operations consistently across your estate



“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**



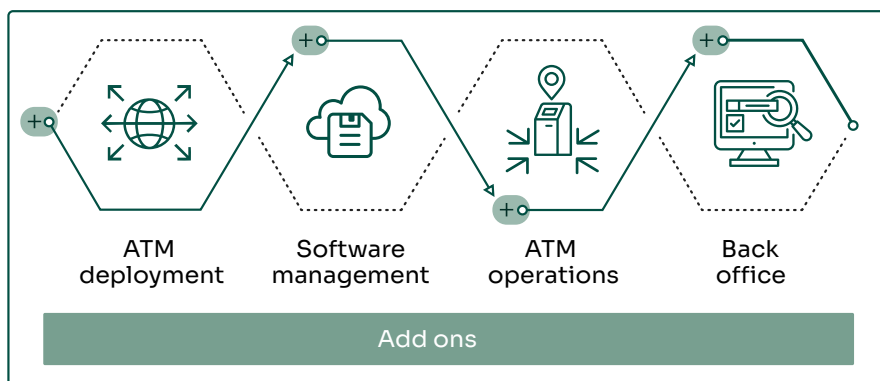


ATM as a Service

An outcome-based service model to run the channel end-to-end

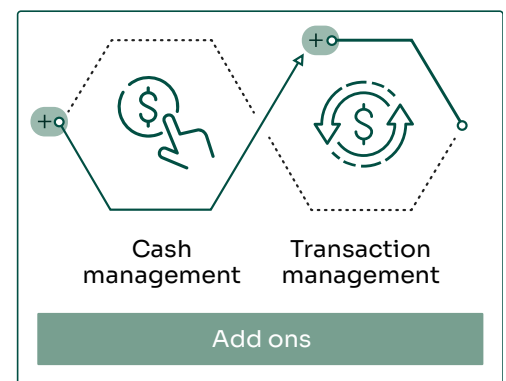
Core components

The essential capabilities needed to run your ATM operation to a contracted business outcome



Additional capabilities

Extend the model further with services that drive even more efficiency



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

Deploy modern self-service technology without taking on the full burden of hardware ownership, logistics and lifecycle management. NCR Atleos manages the process from installation through refresh and responsible asset disposal.

ATM operations

Keep your fleet available, secure and compliant through connected monitoring, remote incident resolution, proactive service management and field support when on-site intervention is needed.

Cash management

Use forecasting and replenishment planning to help optimise cash availability while balancing transportation and inventory costs.

Software management

Differentiate the customer experience with a software environment that is built, tested, monitored and distributed on your behalf — helping keep your fleet current, consistent and compliant.

Back office

Shift the administrative burden of asset provisioning, lifecycle management, reporting and operational coordination to NCR Atleos, supported by fleet-level insights and performance visibility.

Transaction management

Simplify transaction management, including processing, terminal driving and reconciliation, to reduce operational effort for your internal teams.

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 partner, one contract, one platform, one network and one governance model — simplifying accountability across the channel.



Simplification

Reduce complexity, improve speed to market and IT agility with an integrated operating model that connects technology, service, software and performance management.



Experience

Deliver a more consistent, secure and reliable self-service experience with modern functionality, stronger availability and access to specialist expertise.



Scale

Adapt faster with the operational scale, technology access and service capacity needed to support growth, refresh and innovation.

You run your business— let NCR Atleos run your ATMs

Our scale gives you more than coverage.
It gives you a partner with the experience to
operate complex ATM estates every day.



#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



**Ready to build more connected, resilient
ATM channel?**

Visit NCRAtleos.com/services today

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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