



NCR Atleos 2025 Tear Sheet

ncratleos.com





About this Tear Sheet

This document contains disclosure of sustainability information and performance data that we consider relevant to our business, covering the period January 1, 2024, through December 31, 2024, unless otherwise noted. In developing this disclosure, we considered metrics that are most relevant to our stakeholders based upon discussions, engagements and our Double Materiality Assessment. The boundary for this report includes all facilities and activities under NCR Atleos' direct operational control.

About us

NCR Atleos expands self-service financial access for financial institutions and retailers. Using our innovative digital-first tech, they shift more transactions to self-service and leverage our own ATM network—the largest network in the world. Our singular focus, the unmatched breadth and scale of our global services operation and the experience that comes with operating our own, international ATM network mean our customers trust us to run their entire self-service network end-to-end. The result of what we do? Branch optimization, improved operational efficiency and maximized availability—ultimately creating exceptional banking experiences and convenient access for consumers.



Environmental overview

Environmental management

We are committed to managing our environmental footprint and protecting the global communities in which we operate. We strive to minimize the environmental impact of our products and operations while also delivering innovative technologies and solutions designed to support businesses and consumers in their efforts to operate responsibly. For example, NCR Atleos uses remote sensing technology to solve customer equipment issues, which reduces the number of maintenance visits and reduces our carbon footprint. We complete the annual CDP climate change questionnaire and evaluate our environmental management progress annually to better understand our areas of opportunity to make a true impact.

NCR Atleos is committed to conducting our business and operations in a responsible manner, in compliance with the rules and regulations of the jurisdictions within which we operate. Our wholly owned manufacturing facility in Chennai, India and the outsourced manufacturing facility in Budapest, Hungary are certified to the ISO 14001 standard.

Climate and emissions

Greenhouse Gas (GHG) Emissions	
2024 Scope 1 emissions (MTCO ₂ e)	158,222.75
2024 Scope 1 emissions intensity (MTCO ₂ e/FTE)	7.91
2024 Scope 2 emissions, location-based (MTCO ₂ e)	44,936.57
2024 Scope 2 emissions intensity (MTCO ₂ e/FTE)	2.25
2023* Scope 3 emissions (MTCO ₂ e)*	502,799
2023* Scope 3 emissions intensity (MTCO ₂ e/FTE)*	25.14
Scope 1 and 2 assurance	Limited assurance

*Scope 3 emissions were generated using the spend-based method and represent data for 2023 vs 2024 numbers are in the process of being calculated.

Scope 3* Greenhouse Gas (GHG) Emissions Categories (MTCO ₂ e)	
2023 Purchased Goods and Services	172,118.9
2023 Capital Goods	0
2023 Fuel and Energy-related Activities	36,140.1
2023 Upstream Transportation and Distribution	74,931.1
2023 Waste Generated From Operations	8,104.7
2023 Business Travel	6,389.6
2023 Employee Commuting and Homeworking	12,881.8
2023 Upstream Leased Assets	3,385.0
2023 Downstream Transportation and Distribution**	0
2023 Processing of Sold Products***	
2023 Use of Sold Products	188,847.8
2023 End of Life Treatment of Sold Products (not calculated)	
2023 Downstream Leased Assets (not calculated)	
2023 Franchises	N/A
2023 Investments	N/A

*2024 Scope 3 emissions were still in the process of being calculated when this Tear Sheet was issued.

**It was not possible to separate Upstream and Downstream Transportation and Distribution, thus all transportation was included in Upstream Transportation and Distribution

***NCR Atleos does not produce intermediate products.

In 2024, less than 1% of our energy consumption was derived from renewable (solar photovoltaic) energy, with 99% being derived from non-renewable sources. As our manufacturing facility in Chennai, India is a light manufacturing facility, it is not ISO 50001 certified for Energy Management Systems. However, it is certified ISO 14001 for Environmental Management Systems. NCR Atleos' manufacturing processes do not generate hazardous air pollutants or hazardous waste. Non-hazardous waste is primarily composed of office refuse and waste packaging materials. Recycling, where possible, is encouraged and office facilities have separate bins for waste disposition. At end of life, we offer take-back programs to our customers and components are often removed, refurbished and reused for repair activities.

NCR Atleos separated from NCR Corporation in October of 2023. In 2024 we finished a Climate Risk Assessment in alignment with the Task Force on Climate-Related Financial Disclosures and we are in the process of finishing our first Double Materiality Assessment (DMA). Once we finish the DMA, we will start work on a Sustainability Strategy which will include objectives and reduction targets.

Energy management	
Total energy consumed (MWh)	617979.65
Percentage grid electricity	99%+
Percentage renewable energy	<1%
Percentage from biomass	0
Energy intensity (MWh / FTE)	30.9
Energy management strategy	NCR Atleos invests in energy efficiency and use reduction activities driven by compliance with regulatory requirements and financial optimization calculations. We report on emission reduction initiatives through internal reporting and externally through our CDP Climate Change response. We will opportunistically pursue renewable energy initiatives where it makes sense for our strategy and business. NCR Atleos does not invest in fossil fuels.
Number of facilities certified to ISO 50001 for energy management systems	0

Task force on climate-related financial disclosures

In 2024, we completed our first report in alignment with the recommendations of the Task Force on Climate-related Financial Disclosures. By disclosing our top climate-related impacts and opportunities, we aim to ensure transparency and accountability while supporting our stakeholders' ability to make informed decisions.

Governance

Climate-related governance is embedded at the highest levels of our organization and is integrated into our well-established enterprise risk management (ERM) hierarchy. The Board of Directors oversees the executive team's responsibility for designing, implementing and maintaining our ERM framework, including overall operational, information security, strategic, reputational, technology and sustainability risks, and others. Climate-related risks and opportunities have been incorporated into this process.

The Nominating and Governance Committee charter includes review of the Company's sustainability and climate risk program. It convenes at least quarterly and reviews the sustainability and climate risk program at least annually. In conjunction with the Executive Risk Committee, the Nominating and Governance Committee reviews the Company's identified climate-related risk strategy including its climate-related profile and plans.

Climate-related risk governance organizational structure



Climate-related risks

To understand the physical risks associated with climate change, we analyzed three scenarios from the Intergovernmental Panel on Climate Change (IPCC) Sixth Assessment Report (2023). These Shared Socioeconomic Pathways (SSPs), detailed below, model varying levels of greenhouse gas (GHG) emissions scenarios and the possible socioeconomic conditions that may be expected as a result.

Scenario	Description
SSP1-2.6: Sustainable development scenario	Emphasizes global collaboration and ecological stewardship, achieving net-zero emissions by 2070. While some severe weather events occur, the worst impacts of climate change are mitigated. Projected warming: 1.3–2.4°C by 2100.
SSP2-4.5: Intermediate	Represents a moderate emissions pathway where global policies improve but do not fully align with ambitious climate targets. Weather events and environmental changes are significant. Project warming: 2.1–3.5°C by 2100.
SSP5-8.5: Fossil-fuel-driven development scenario	A worst-case scenario with emissions nearly doubling by 2050 due to continued reliance on fossil fuels. Catastrophic weather events and chronic environmental changes dominate. Project warming: 3.3–5.7°C by 2100.

Our transition analysis drew from the International Energy Agency (IEA) 2023 World Energy Outlook. We evaluated three distinct scenarios reflecting potential climate policies and market shifts detailed below:

Scenario	Description
Net Zero Emissions by 2050 (NZE)	Outlines a pathway to limiting global warming to 1.5°C through ambitious decarbonization of the global energy sector.
Announced Pledges Scenario (APS)	Models a world where all announced governmental climate commitments are met in full, including those not yet fully enacted into legislation.
Stated Policies Scenario (STEP)	Projects the impact of current policy settings, including a sector-by-sector and country-by-country assessment of energy-related policies in place and under development.

Climate-related risks and opportunities

Risk	Management approach
<p>Acute risk: Damage to ATMs as a result of extreme weather events, leading to reduced ATM lifespan.</p> <p>Region</p> <ul style="list-style-type: none"> ▪ Global <p>Potential financial impact</p> <ul style="list-style-type: none"> ▪ Reduced asset value and lifespan of owned ATMs ▪ Increased operations expenditure on servicing ▪ Increased insurance costs <p>Risk rating</p> <p>SSP1-2.6: Short to long term: Low SSP2-4.5: Short to long term: Low SSP5-8.5: Short to medium term: Low; Long term: Moderate</p>	<p>NCR Atleos employs a comprehensive approach to managing the risk of ATM damage caused by extreme weather events. This begins at the design and manufacturing stage. ATM design includes considerations for weather-related issues such as extreme heat and cold (~35 to 50°C, with safety testing to 55°C), humidity and precipitation, and sand ingress. Mitigations include cooling and heating mechanisms, physical barriers and positive pressure systems. ATMs undergo temperature testing to assess that operational models available in each region are tailored to its specific climatic requirements. Insurance coverage is in place for weather-related damage, though premiums are expected to rise with the increasing frequency of climate extremes.</p> <p>Proactive service measures include emptying cash from ATMs ahead of anticipated extreme weather, thus reducing potential losses. Post-event, technicians are promptly deployed to service damaged ATMs and restore functionality. This proactive and reactive strategy helps mitigate operational impacts while supporting customers during adverse events.</p>

Risk	Management approach
<p>Acute risk: Increased requirements for ATM servicing as a result of extreme weather events, leading to reduced profit margins and possible service bottlenecks.</p> <p>Potential financial impact</p> <ul style="list-style-type: none"> ▪ Increased operational expenditure on servicing ▪ Decreased profit margins <p>Risk rating</p> <p>SSP1-2.6: Short to long term: Low</p> <p>SSP2-4.5: Short to long term: Low</p> <p>SSP5-8.5: Short to medium term: Low; Long term: Moderate</p>	<p>NCR Atleos has established processes to manage the increased servicing demands for ATMs caused by extreme weather events, reducing the risk of service bottlenecks and financial impacts. We operate a tiered model that tailors the service provision to the complexity of the issue at hand. For standard services contracts relating to customer-owned ATMs, NCR Atleos generally charges an annual flat rate for servicing. Therefore, additional service calls within an annual period could impact profit margins. However, for damages beyond the scope of regular servicing, NCR Atleos provides ad hoc repair services at a separate rate, generating additional revenue. Contracts are tailored regionally to address specific servicing demands, helping to provide flexibility in meeting customer requirements. This approach allows NCR Atleos to effectively manage increased servicing requirements while maintaining service quality and protecting revenue streams. During extreme weather events, shifts in transaction levels are closely monitored, with systems managing surges in cash input and throughput. To help enable continued customer access, NCR Atleos supports banking clients in deploying mobile ATMs and alternative solutions, maintaining critical cash services during disruptions.</p>

Risk	Management approach
<p>Acute risk: Supplier disruptions due to extreme weather events, leading to operational delays for NCR Atleos and increased supply chain costs.</p> <p>Region:</p> <ul style="list-style-type: none"> ▪ USA ▪ India ▪ Hungary ▪ Mexico ▪ Global <p>Potential financial impact</p> <ul style="list-style-type: none"> ▪ Increased supply chain costs ▪ Longer production periods leading to reduced revenue <p>Risk rating</p> <p>SSP1-2.6: Short to long term: Low</p> <p>SSP2-4.5: Short to long term: Low</p> <p>SSP5-8.5: Short to medium term: Low; Long term: Moderate</p>	<p>NCR Atleos has robust measures to mitigate supplier disruptions caused by extreme weather events that could impact operations and increase supply chain costs. Where possible, local sourcing close to manufacturing sites is conducted, reducing the risk of transport-related delays. Supplier diversification is also established, strengthening our capacity to handle and adapt to unexpected issues with any given vendor. The Executive Director of Supply Chain leads the third-party risk management (TPRM) strategy, engaging with key suppliers quarterly to identify risk exposure and ensure compliance with NCR Atleos' Supplier Code of Conduct. Moving forward, the TPRM strategy may be expanded to consider vendor preparation for climate-related risks. The Global Procurement team screens suppliers in high-risk natural disaster areas through the Global Disaster Index, enabling regular monitoring of at-risk suppliers. While less severe disruptions are not actively tracked, this process significantly reduces the likelihood of major supply chain interruptions.</p>

Opportunity	Management approach
<p>Resource efficiency and energy source opportunity: Reducing site operational emissions through improved energy efficiency across the manufacturing process and integrating low-carbon energy sources, leading to reduced exposure to volatile energy prices</p> <p>Region:</p> <ul style="list-style-type: none"> India 	<p>NCR Atleos recognizes the importance of reducing site operational emissions and is beginning to explore ways to improve energy efficiency across its manufacturing processes. While some initial steps have been taken to identify key emissions sources, further efforts are needed to optimize workflows and integrate low-carbon energy solutions. These actions will help reduce emissions and mitigate exposure to volatile energy prices, aligning with NCR Atleos' broader sustainability objectives.</p>
<p>Potential financial impact</p> <ul style="list-style-type: none"> Decreased operational costs 	
<p>Opportunity ratings</p> <p>NZE: Short term: Low, Medium to long term: Moderate</p> <p>APS: Short to medium term: Low Long term: Moderate</p> <p>STEPS: Short to medium term: Low Long term: Moderate</p>	
Opportunity	Management approach
<p>Products and services opportunity: Developing low-carbon ATMs which are built with a net zero economy in mind, leading to increased market share. This can include integrating renewables and paperless systems, as well as circular economy principles.</p> <p>Region:</p> <ul style="list-style-type: none"> Global 	<p>NCR Atleos is integrating innovative energy-saving solutions into its ATM design to enhance sustainability and operational efficiency. Recognizing that about 95% of an ATM's power consumption occurs during idle periods, our efforts focus on reducing power usage during these times. We are also exploring solar-powered ATMs in India, leveraging renewable energy to reduce dependence on traditional power sources. Energy storage systems are being developed to capture and store electricity during off-peak periods, ensuring energy is available during busier times. NCR Atleos is enhancing the energy efficiency of its ATM cores, incorporating LED lighting and investigating mobile authentication solutions, which could streamline hardware requirements and further reduce energy consumption. Advanced remote sensing technology allows ATMs to identify when maintenance is required and, in many cases, resolve issues remotely, eliminating unnecessary service visits. Precision diagnostics enable the prediction of potential failures, facilitating preventative maintenance. Nonurgent repairs can be scheduled alongside routine service visits, minimizing disruptions and optimizing resource use. These measures collectively reflect NCR Atleos' commitment to sustainable innovation in ATM technology.</p>
<p>Potential financial impact</p> <ul style="list-style-type: none"> Increased revenue and market share 	
<p>Opportunity ratings</p> <p>NZE: Short term: Low Medium to long term: Moderate</p> <p>APS: Short term: Low Medium to long term: Moderate</p> <p>STEPS: Short to medium term: Low Long term: Moderate</p>	

Opportunity	Management approach
<p>Products and services opportunity: Developing ATMs with built-in resilience to physical climate risks, leading to increased market share and reduced service requirements.</p> <p>Region:</p> <ul style="list-style-type: none"> ▪ Global <p>Potential financial impact</p> <ul style="list-style-type: none"> ▪ Increased revenue and market share ▪ Decreased service expenditures <p>Opportunity ratings</p> <p>NZE: Short to medium term: Low Long term: Moderate</p> <p>APS: Short to medium term: Low Long term: Moderate</p> <p>STEPS: Short to medium term: Low Long term: Moderate</p>	<p>As outlined above, NCR Atleos already integrates physical climate considerations into ATM design and manufacturing. This encompasses challenges such as extreme temperatures (ranging -35°C to 50°C, with safety testing to 55°C), humidity, precipitation, and sand intrusion. Mitigation strategies involve implementing heating and cooling systems, physical enclosures and positive pressure mechanisms. ATMs are rigorously tested under various temperature conditions to determine operational limits and identify potential risks. The availability of ATM models in each region is specifically adapted to suit its distinct climatic demands. Moving forward, these specifications may need to be adapted to reflect a changing climate. As the global temperature ranges increase, ATM temperature thresholds may need to adapt accordingly. Protection against flooding may need to be explored as current models don't provide sufficient protection due to the irregularity of this issue. Lastly, enhancing resilience against extreme weather should be considered as the intensity and frequency of these events increases. By taking a proactive approach to ATM design that factors in the projected climatic conditions in the coming years, we can stay ahead of market demand for climate-resilient ATMs.</p>

Energy Management	
Approach to responsible sourcing	NCR Atleos is committed to responsibly sourcing the raw materials used to create our products as illustrated by our Employee Code of Conduct and our Third-Party Code of Conduct. These Codes communicate our supply chain expectations to our stakeholders and explicitly state that we expect suppliers to be compliant with applicable regulations.
Supplier expectations and engagements	<p>Our Third-Party Code of Conduct communicates our expectations to suppliers when they are doing business with NCR Atleos. The Code focuses on the following elements:</p> <ul style="list-style-type: none"> ▪ Workplace Violence ▪ Non-Discrimination ▪ Harassment ▪ Human Trafficking, Child and Forced Labor ▪ Drug Free Workplace ▪ Acceptable Use of Information Technology Resources ▪ Confidential Information ▪ Intellectual Property ▪ Antibribery / Anti-Corruption Laws ▪ Exports, Imports and Trade Control ▪ Environment ▪ Conflict Minerals ▪ Occupational Health & Safety ▪ Maintaining Compliance / Alert Line
Human rights	Our Core Values, Code of Conduct and Third-Party Code of Conduct, guided by our Human Rights Policy, lay out our expectations in regard to respecting and promoting human rights across our value chain. We expect our employees, suppliers and business partners to adhere to the principles of the Human Rights Policy, which are grounded in the United Nations Universal Declaration on Human Rights and International Labour Organization (ILO) conventions.

NCR Atleos' supply chain is designed to be local to the manufacturing process to minimize transportation associated emissions. During the onboarding process, and regularly thereafter, a supplier's sustainability information is reviewed. No significant environmental issues or impacts have been identified in the supply chain. In 2024, no suppliers were found to be out of compliance with environmental expectations. As such, NCR Atleos does not have related metrics to disclose.

Forward looking statement

This Tear Sheet contains forward-looking statements within the meaning of the federal securities laws, including our current views with respect to future events, financial performance and sustainability efforts and goals. These statements are based on our beliefs, assumptions, and expectations of future performance, taking into account the information currently available to us. Forward-looking statements can be identified by the use of words such as "committed," "strive," "complete," "anticipate," "expect," "potential," "are," "is," "will," "may," and similar expressions.

We cannot assure you that future developments affecting us will be those that we have anticipated. These statements are subject to risks and uncertainties that could cause actual results to differ materially from those expressed or implied in the forward-looking statements. Factors that could cause such differences include, but are not limited to, changes in environmental regulations, climate change, technological advancements, market conditions, and economic factors. We do not undertake any obligation to update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise.

Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the period of this report. The forward-looking statements are intended to provide readers with information regarding our current expectations and plans, and should not be considered as guarantees of future performance.

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About NCR Atleos

NCR Atleos (NYSE: NATL) is a leader in expanding self-service financial access, with industry-leading ATM expertise and experience, unrivalled 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 was ranked #12 in Newsweek's prestigious 2025 Top 100 Global Most Loved Workplaces® list. NCR Atleos is headquartered in Atlanta, Ga., with approximately 20,000 employees globally. For more information, visit www.ncratleos.com.



NCR Atleos continually improves products as new technologies and components become available. NCR Atleos, therefore, reserves the right to change specifications without prior notice.

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