

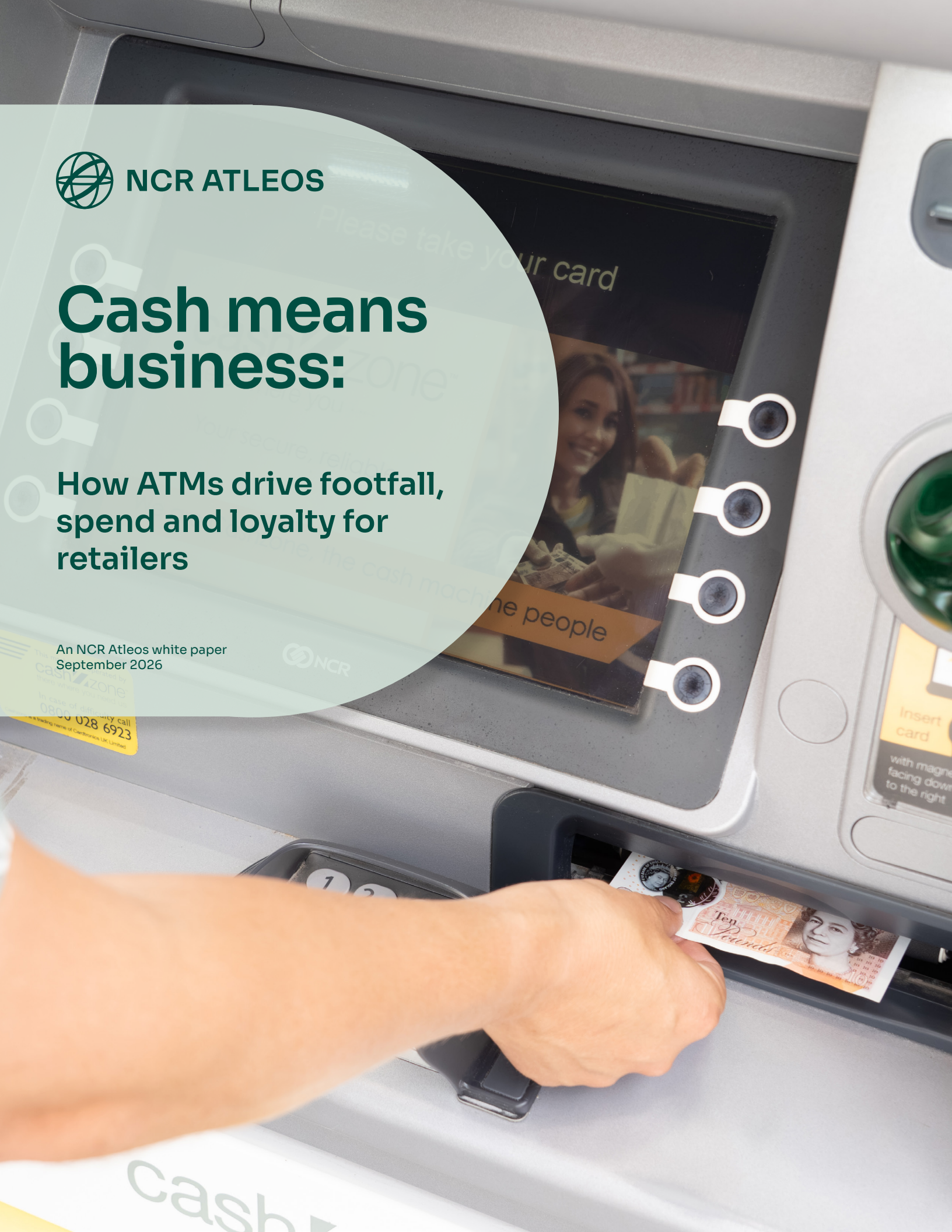


NCR ATLEOS

Cash means business:

How ATMs drive footfall, spend and loyalty for retailers

An NCR Atleos white paper
September 2026





Foreword

Physical retail has always been about more than the transaction at the till. The very best retail environments are those that understand what people need from the places they visit every day, and find new ways to make those places more useful, convenient and relevant.

Cash is an important part of that equation. While the way we choose to pay continues to evolve, the need to access and manage cash has not disappeared. What is changing is where and how people expect to do it. As the traditional infrastructure around cash evolves, retailers have an opportunity to play a much more significant role in what comes next.

The findings in this report make that opportunity particularly interesting. More than eight in ten respondents believe their local area would be worse off without its ATM. That is a powerful indication that consumers don't simply see cash access as a financial service and that they don't see an ATM simply as a piece of equipment in the corner of a store. They see it as part of the infrastructure of a well-served community.

There is an equally important commercial story for retailers. An ATM gives customers another reason to visit, and those visits can translate into greater footfall, more frequent interactions and incremental spend. At a time when every retailer is thinking carefully about how to maximise the value and relevance of their physical estate, services that meet a genuine customer need while

supporting the economics of the store deserve serious consideration.

But I believe the bigger opportunity lies ahead.

The role of retail locations in the cash ecosystem can extend beyond withdrawals alone. As deposit services develop, retailers have the potential to become an increasingly important point at which cash both enters and leaves the system, serving consumers as well as the small businesses that depend on convenient ways to deposit their takings.

Retail locations are one of the few places capable of serving both sides of that equation at scale. A more connected approach to withdrawals and deposits has the potential to create a cash network that is not only accessible, but more efficient and sustainable: one that makes better use of the locations people already visit and the infrastructure retailers already operate.

This report explores what consumers value today, the benefits retailers are already seeing, and where the next phase of the opportunity could take us. The retail estate is already one of the UK's most important pieces of physical infrastructure. How far that role extends into financial services will be an important shift to watch over the next few years.

Neil Martin

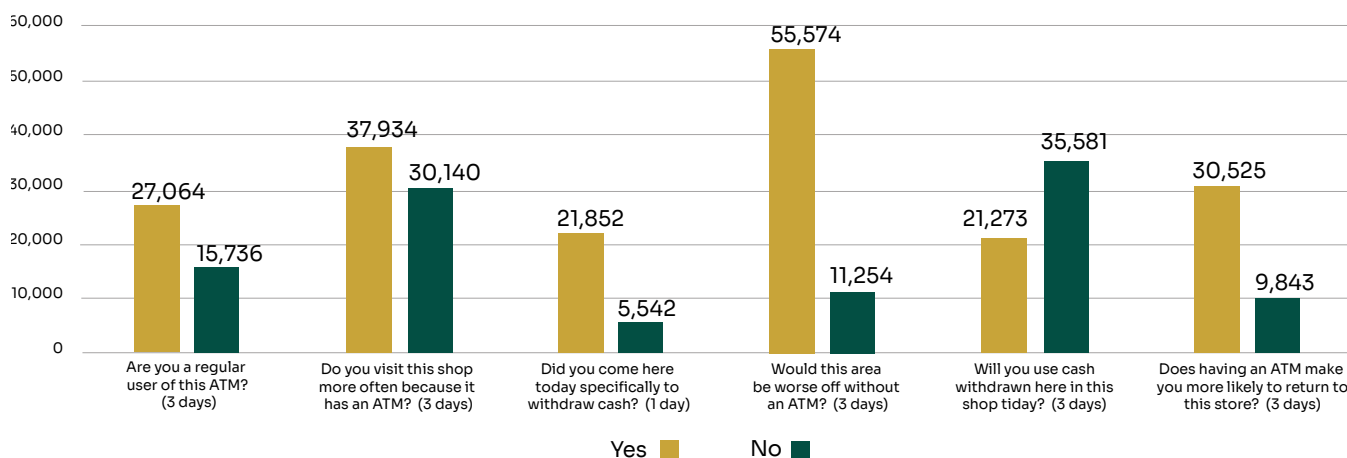
—Managing Director at NCR Atleos
UK, Ireland, Benelux, Baltics and Nordics



Executive summary

ATM cash usage: On-screen question results

- Over 80% of customers say the area would be worse off without an ATM, reinforcing its role as a critical community and convenience driver
- ATMs drive footfall and repeat visits, with customers actively choosing stores that provide access to cash
- 37% of users spend the cash they withdraw in store, directly supporting incremental retail spend



Within the current mix of physical and digital payment methods, cash remains a critical component of everyday life for millions of consumers and businesses across the UK. In 2025, LINK recorded £76.7bn in cash withdrawals across its network, with more than a billion transactions.

Cash is not simply a preference but an essential tool for accessibility, independence and financial inclusion.

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Customer choice is an important part of the retail experience. With more than 18 million shoppers visiting Asda each week, we want people to be able to access the services they need conveniently as part of their shop, including cash.

“For customers who choose or need to use cash, having an ATM on site provides a simple way to access it in a place they are already visiting. Making cash readily available across our stores helps us serve a wider range of customer needs, makes the shopping trip more convenient and gives customers greater choice in how they pay and manage their money.”

—Luke Ashton, Head of Operations,
Gift Card and Cash Services, Asda Money

Providing easy access to cash for consumers via ATMs ensures convenience and, importantly, choice, which is the foundation for a well-functioning, resilient economy. Retailers, including supermarkets, convenience stores and petrol stations, can also reap significant benefits from hosting an ATM on site.

To understand that value at scale, NCR Atleos surveyed ATM users at more than 4500 retail locations in the UK. Across nine on-screen questions, the research generated over 300,000 responses, with tens of thousands of consumers responding to individual questions.

The survey generated more than 300,000 responses from 4,646 retail locations across the UK

The survey shows that ATMs drive footfall and repeat visits for retailers, with customers actively choosing stores that provide access to cash. Eight out of ten respondents reported coming to the location specifically to withdraw cash and 76% said that they are more likely to return to the retailer because it has an ATM.

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Co-op is committed to backing high streets and communities, and we are proud to serve rural and Island stores such as Creagorry. Our focus is on creating stores that are a destination, more than delivering great value they also host a range of added services. ATM's offering cash deposit facilities and withdrawals is a convenient lifeline for many – providing convenient access to cash. It supports the wider community and economy, is valued by other local businesses who rely on cash and, promotes financial inclusion locally.

Of course, there is a clear relationship between the services a store provides and the frequency with which customers choose to visit and return, and an on-site ATM is part of the modern convenience offer. The ability to deposit cash as well as withdraw it is becoming increasingly important, especially with the reduction in rural bank branch numbers. Deposit-enabled ATMs give customers another practical way to manage their cash locally and enhances the range of everyday services available within our stores to serve and support our local communities.”

—Kay Thornborough,
Strategy and Performance Manager



8 out of 10 come to a location specifically to withdraw cash

On-site ATMs also directly support incremental retail spend. Almost four in ten survey respondents indicated that they would spend the withdrawn cash in the store where the ATM is located, while almost a third (31%) said that withdrawing cash would lead them to spend more money in the shop.

Importantly, there is growing recognition that removing cash access can deepen economic and social inequalities by excluding those without access to online banking or smartphones.

More than 80% of ATM users in our survey believe that the area would be worse off without an ATM, reinforcing its role as a critical community and convenience driver. This overwhelming response highlights the powerful emotional connection that many people have with cash due to its tangibility, including sense of security and personal control.

By supporting cash access through the provision of ATMs, retailers can build trust and financial inclusivity that helps sustain vibrant local communities. ATMs can act as connective tissue between consumers, retailers and local services.



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Forecourts are becoming much more than places to refuel, they are part of the everyday infrastructure people rely on for food, essentials and services. As traditional cash access points become less common, there is a real opportunity for forecourts to play a bigger role in keeping cash convenient and accessible.

“For us, it is about making every stop more useful. Giving customers the ability to withdraw cash alongside the other things they came in for removes friction from their day and strengthens the role our sites play in the communities around them. Working with NCR Atleos allows us to provide that service reliably and at scale.”

—Janine Albrecht-Webb, General Manager Mobility & Convenience for the UK at Shell



76% are more likely to return to a retailer with an ATM

Introduction

Cash plays a vital role in UK daily life and remains necessary for millions of people. The Financial Conduct Authority's (FCA) [Financial Lives 2024 Survey](#) found that 2.6 million people across the UK are "heavy users", paying for most things in cash.

Almost half (46%) of in-person transactions are still cash-based, [LINK reports](#). Cash usage is consistently above this average in sectors such as independent retail, cafés and pubs, and convenience store chains. It is particularly popular for everyday purchases such as food, transportation and household expenses.

Individuals and businesses often prefer using cash for numerous reasons, including low value purchases, person-to-person payments, budgeting, convenience, cost, and digital privacy. Cash is ubiquitous, simple to use, secure, and remains critical in situations where card payments are unavailable, such as during digital payment outages.

In the context of rapid and widespread closure of [physical bank branches](#), ATMs play an important role in ensuring access to cash. In 2025, they represented 87% of all cash withdrawals in the UK, ahead of cashback and counter transactions at bank branches, post offices and banking hubs, according to [LINK](#).

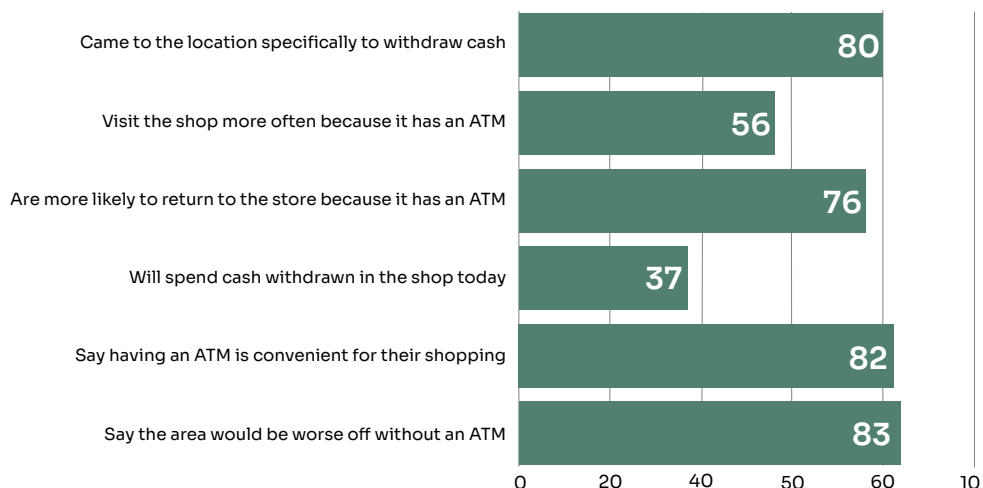
On-site ATMs have become a strategic asset for businesses across various industries, particularly retailers. Leading UK retail chains, such as Shell, Tesco, Co-op, Waitrose and Asda, are deploying ATMs to enable convenient access to cash for consumers, while helping the stores increase visitor volume and improve the retail experience.

To better understand consumer behaviour and the potential value for retailers of hosting an ATM on site, NCR Atleos surveyed users with on-screen questions via 4,646 of its ATMs across UK retail locations, such as supermarkets, convenience stores and petrol forecourts. It used nine separate questions to poll users between March 26 to April 24, 2026. The survey generated tens of thousands of responses per question, with more than 300,000 responses overall.

The results demonstrate that having an ATM on-site delivers three types of value for retailers:

- **Footfall:** people come to the location specifically to withdraw cash from the ATM;
- **Loyalty:** people are more likely to return to that store/site;
- **Spend:** some users spend withdrawn cash in the shop, while almost a third said that the cash withdrawal leads them to spend more money.

The retail value of an ATM



Boosting footfall

As people often need cash for everyday activities, they will actively travel to locations they trust to have a reliable cash machine.

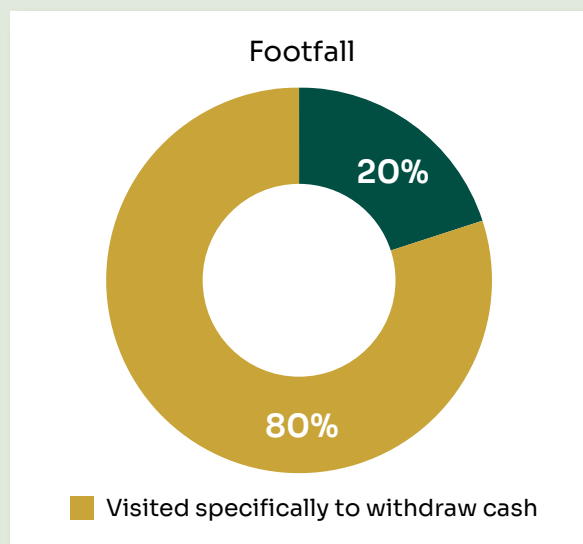
One of the main survey findings is that 80% of ATM users across the UK specifically visited a particular location – whether large supermarket, petrol forecourt or independent retailer – where they knew they would be able to withdraw cash from an ATM.

This outcome suggests that ATMs can act as a “destination driver” for customers seeking to access cash in a convenient manner, perhaps coupled with fuel, groceries and other purchases.

Unlike passive shoppers, many ATM users leave their homes or workplaces with the explicit objective of obtaining cash. In many cases, it gives consumers a reason to visit the retail site, whereas they might not have done so without that motive. As such, an on-site ATM can drive valuable foot traffic for the business.

Such a strong result also indicates that an ATM does not merely serve people who are already in-store. Thus, by placing an ATM in a visible spot, retailers could pull in people walking or driving by, instead of them continuing onto a competitor. As people come to use the ATM, they are likely to explore the site’s products or services, increasing the chances of additional purchases.

An on-site ATM can also encourage repeat store traffic. More than half (56%) of survey respondents reported visiting the shop more often because they know it has an ATM. For retailers, this means that having a reliable ATM on site is likely to increase both repeat visitor volume and net new traffic into the store.



Spend uplift

The survey results illustrate that an on-site ATM can act as a spend catalyst, with cash withdrawals often turning into same-day retail spend. For example, 37% of respondents to the survey said that they will make a purchase before leaving the shop that day.

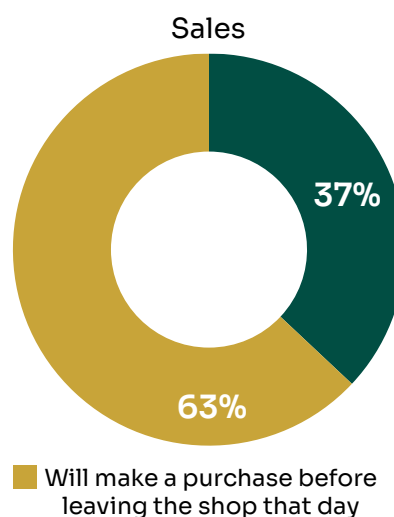
The scale of cash flowing through ATMs is significant. In June 2026 alone, NCR Atleos dispensed £2.2 billion across its owned and operated estate of 14,500 ATMs.

Large chain convenience stores and supermarkets accounted for £1.35 billion of this cash, dispensed across 5,300 ATMs. In light of the survey result, we can extrapolate that around £499.5 million was spent in-store – spend which might not have occurred if these locations didn't have ATMs.

In some instances, ATMs can also increase average spend, as customers are more likely to spend money the longer that they remain on premise. Additionally, having cash in hand often encourages impulse purchases of snacks and smaller items that many consumers wouldn't use a card for.

Almost a third (31%) of respondents said withdrawing cash leads them to spend more in the shop, which can significantly boost sales revenue, creating new opportunities for growth and profitability. Consequently, shops with in-store ATMs frequently see average customer spend rise.

Cash withdrawal is often integrated into a retail visit: 39% said that withdrawing cash is part of a shopping trip. According to research by a top UK supermarket, ATMs were ranked fourth from a service provision perspective in supermarkets,



behind groceries, toilets and fresh bakery, and ahead of recycling point, homeware and clothing.

Importantly, this relationship between cash access and the retail visit could become more valuable as ATM functionality expands. As the retail bank branch network continues to shrink across the country, the retail store offering of both cash withdrawal and cash deposit will become more important to cash users and small businesses, further increasing the footfall drive that these services offer. Services such as cash deposit and, where offered, travel money can give customers additional reasons to visit retail locations, reinforcing their role as convenient destinations for everyday financial services as well as shopping.

According to [LINK research](#), more than four-in-five high street small and medium-sized enterprises (82%) say they would value better access to deposit facilities, such as Post Offices and banking hubs.

How cash withdrawal connects to retail spend



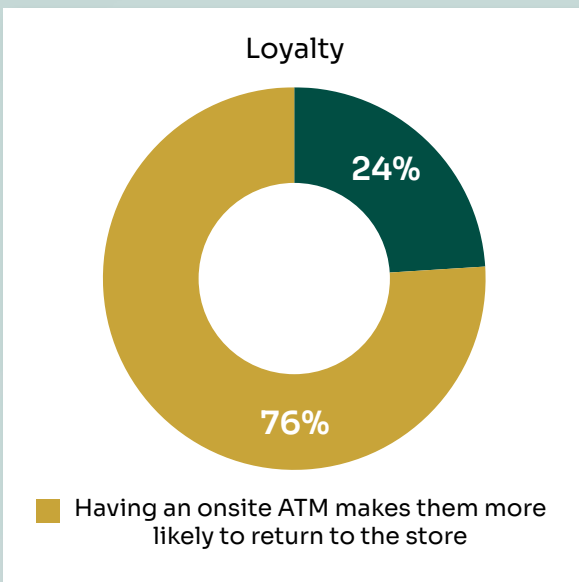
Driving loyal behaviour

ATMs not only provide critical access to cash for customers, but also help retailers strengthen brand loyalty and create a competitive differentiator across their network. Loyalty is built on three main things: trust, emotional connection and consistent value. A consistent, positive customer experience builds strong trust and brand connection.

Imagine a consumer walking down a UK high street where they are shopping or staying in search of an ATM. Knowing that there is one inside a nearby supermarket or high street retailer, for example, will save them valuable time and avoid the stress of hunting for an outside machine.

Our survey found that 76% of respondents are more likely to return to the store if it has an on-site ATM, while 63% reported being regular users of the same ATM.

By offering ultimate convenience, an on-site ATM can help anchor repeat consumer behaviour and strengthen store/site preference. The real commercial value is not just one-off footfall, but routine engagement. When a customer feels a business anticipates their cash needs, trust and loyalty follows.



Convenience as the foundation

Customers today expect immediate access to what they need, whenever and wherever they need it. As cash remains essential for many everyday transactions, customers may choose to go elsewhere to find an ATM, or they may be forced to reduce the amount they spend.

Convenience is unquestionably a top priority for most consumers; it is the reason they choose locations and decide to pay repeat visits. According to the survey, 82% said having an ATM is convenient for their shopping.

Therefore, ensuring consistent and convenient access to cash at high-traffic fuel and retail locations supports an overall enhanced customer experience, while helping to increase dwell time and retail spend.

As a core driver for in-store ATM usage, offering convenient cash access can strengthen retailers' presence and reinforce their ties with the local community. In addition to withdrawals, a growing percentage of consumers indicate that being able to make deposits – especially cash deposits – at ATMs is also highly important.

ATM usage makes a business more accessible and inclusive, and positions the retailer as reliable, customer-first destinations in their communities. For example, retailers can bolster financial inclusion and resilience by optimising ATM coverage, particularly in underserved areas. In the survey, more than eight out of ten (83%) said the area would be worse off without the ATM.

In addition, ensuring cash remains convenient and accessible preserves consumer choice. No one should be excluded from commerce simply because of how they choose – or are able – to pay.

Cash access is essential, not just for convenience or privacy, but for financial inclusion and unhampered economic participation.





Future innovation

The benefits of having an on-site ATM are undeniable for retailers seeking a competitive edge, from increasing customer convenience and satisfaction to driving footfall, increasing spend and creating new opportunities for growth. In this way, retailers can reinforce strong ties with the community, strengthen brand loyalty and support financial inclusion.

Fulfilling their commitment to ensuring cash accessibility, banks are teaming up with retailers and positioning retail locations as new automated self-service banking amenities. Banks are looking to utilise supermarket store space to replace high street branches.

ATM functionality is evolving to support this trend. For example, NCR Atleos installed its first community deposit ATM 18 months ago. The new capability allows customers from different banks to pay cash into participating machines deployed at retail locations and doesn't require a visit to the bank branch. In June 2026, consumers deposited £10.5 million across 182 deposit-enabled devices.

Conclusion

Clearly, cash remains a payment method of choice for many. Millions rely on cash, whether due to age, income, geography, budgeting or infrastructure gaps, to make payments on a daily basis.

In line with the UK's effort to broaden financial inclusion and build a resilient economy, the government is committed to ensuring reliable access to cash, seen as essential for inclusion and consumer choice. Importantly, access to cash is formally embedded in the UK's Financial Services and Markets Act 2023, which gave the Financial Conduct Authority new powers to ensure the reasonable provision of cash withdrawal and deposit services across the UK.

As the government defends cash, the infrastructure to support it becomes more important than ever. ATMs have a critical role to play as part of the infrastructure to ensure cash is accessible, especially in remote and underserved areas.

Retail locations, such as supermarkets, convenience stores and petrol stations, are vital in bridging the gap branch closures are creating – cash withdrawal and importantly deposit are a necessity to provide continued support for a sustainable cash cycle in communities up and down the UK.

As the findings in this paper show, having an ATM on site can also support footfall, repeat visits and in-store spend, making it a valuable part of the wider retail service offering.

And as ATM capabilities continue to grow beyond cash withdrawal, including services such as cash deposit and travel money, retail locations have the potential to provide an even broader range of everyday financial services – giving customers more reasons to visit, while strengthening the role of the ATM within the retail environment.

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To secure the future of cash access in the UK, stronger collaboration between retail banks, LINK, Cash Access UK and ATM providers such as NCR Atleos is essential. ATM providers already underpin much of the UK's cash infrastructure and will play a greater role as bank branch closures continue.

Consumers value convenience, and retail locations will become important in delivering local cash services. But we must look beyond cash withdrawals alone. A sustainable cash network must support the entire cash cycle, giving people and businesses convenient access to withdraw and deposit cash within their communities.”

—Neil Martin,

Managing Director at NCR Atleos - UK, Ireland, Benelux, Baltics and Nordics

Cautionary note

This document and other publicly available documents, including the documents incorporated herein and therein by reference, contains, and our officers and representatives may from time to time make, “forward-looking statements” within the meaning of the safe harbor provisions of the US Private Securities Litigation Reform Act of 1995. Forward looking statements can be identified by words such as: “plan,” “goal,” “seek,” “project,” “estimate,” “strategy,” “likely,” “may,” “should,” “will” and similar references to future periods. Examples of forward-looking statements include, among others, statements we make regarding:

- Expectations of future technology and its effect on the ATM industry.
- Expectations and strategy for customer retention, growth, product development, market position, and financial results.
- Estimates of future end-user cash demand based on historical data.
- Estimates of demand and performance of the ATM industry at-large.

Forward-looking statements are neither historical facts nor assurances of future performance. Instead, they are based only on our current beliefs, expectations and assumptions regarding the future of our business, future plans and strategies, projections, anticipated events and trends, the economy and other future conditions. Because forward-looking statements relate to the future, they are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict and many of which are outside of our control. Our actual results and financial condition may differ materially from those indicated in the forward-looking statements.

Therefore, you should not rely on any of these forward looking statements. Important factors that could cause our actual results and financial condition to differ materially from those indicated in the forward-looking statements include, among others, the following:

- Economic and financial conditions, including volatility in interest and exchange rates, commodity and equity prices and the value of financial assets.
- The level of demand and financial performance of the ATM industry.
- The occurrence of hostilities, political instability or catastrophic events.
- Changes in customer demand.
- Disruptions to our technology network, including computer systems and software, as well as natural events such as severe weather, fires, floods and earthquakes or man-made or other disruptions of our operating systems, structures or equipment.
- Such other factors as discussed throughout this document and other publicly available documents, including documents incorporated herein and therein by reference.

Any forward-looking statement made by us in this document is based only on information currently available to us and speaks only as of the date on which it is made. We undertake no obligation to publicly update any forward looking statement, whether written or oral, that may be made from time to time, whether as a result of new information, future developments or otherwise.





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