Connecting the world with cash

NCR SelfServ™ Cash Dispense Brochure

NCR

Financial institutions (FIs) are continually striving to make better connections with consumers through a variety of self-service banking channels. At the same time, consumer expectations are being influenced by their experiences in retail, travel or hospitality, as well as through personal devices such as smartphones and tablets. At the very core of many FIs' objectives, is the desire to blend physical and digital channels.

One of the ways this can be done is to better align traditional physical channels and emerging digital channels. NCR SelfServ™ ATMs now offer redefined functionality, including multi-touch, contactless and mobile integration—all key principles for self-service reinvention.

Running the ATM has never been easier with NCR. With end-to-end service excellence, NCR Enterprise Software and digital-first hardware, NCR SelfServ™ Cash Dispense ATMs empower an experience suited to the banking consumer of today and tomorrow.

Challenges that FIs face

One of the biggest challenges facing FIs in a post-pandemic world is bridging the physical and digital into a blended experience for both digital-first and cash-preferred consumers. Consistency across channels is no longer preferred but expected. Consumers can instead start transactions on their mobile phone and finish with physical cash in their hand, or prefer to search for financial products and services online and find out more about them in the branch or at the ATM.

With consumers requiring greater convenience and the ability to bank on their own terms, the need for self-service technology is vital. But what's more, they need to attract the modern, digital consumer used to smart technology, biometric authentication and setting up payments on apps. Functionality needs to mirror technology they use elsewhere – such as tablet-like interfaces, contactless authentication and targeted marketing for more personalized experiences.

Beyond prioritizing the customer – why else should FIs care?

Self-service technology empowers FIs globally to rethink the traditional banking model and redeploy resources to channels with higher ROI. Self-service ATMs provide a lower total cost of ownership. Not only do newer devices use less power, they perform a lot of work. This enables staff to focus more on building customer relationships and taking a stronger advisory role in the branch, such as upselling higher value products and services. Investment in self-service technology with the latest functionality and design not only supports financial inclusion and access to cash, it's integral to wider branch transformation strategies for making the financial institution attractive to the digital-first and the cash-preferred consumer.

in menu

ct a service

Cash withdrawal

Mini statement

How do NCR SelfServ™ Cash Dispensers help?

A combination of award-winning, human-centric design, NCR Enterprise software and end-to-end service excellence helps enable FIs to better meet corporate environmental sustainability goals, reduce total cost of ownership and manage risk through enhanced performance and security innovations. Today, more than 55% of all new ATMs remain a cash dispenser.

NCR SelfServ™ Cash Dispensers help you to:

EXPERIENCE

Empower exceptional consumer experiences and offer self-service technology to keep up with the demands of the digital-first consumer.

AVAILABILITY

Drive higher availability and promote financial inclusion by using the ATM as a bridge between the physical and digital channels – so your customers can bank whenever they need to, 24/7.

SECURITY

Enhance security for your customers at the ATM channel and protect your fleet against logical and physical attacks – fail to prepare, prepare to fail.

Experience

Interestingly, the banking consumer of today is far more demanding than they've ever been before. Customer retention is no longer assumed. Consumers don't stay with a bank provider simply because generations of their family have before. Bank switching has never been simpler and with a wealth of information at the touch of a button, substitute products and services are easily found. FIs need to take proactive steps to ensure higher rates of retention.

That's why offering technology that mirrors other aspects of daily life is critical to nailing the customer experience. Functionality such as multi-touch display for tablet-like interactions, contactless technology for mobile pre-stage and ATM marketing for a more **personalized experience** will make for a more positive interaction with your brand. Not to mention that if your physical fleet is designed to attract the digital-first consumer, you empower brand recognition in even the most rural locations.

When designing the NCR SelfServ™ UI, some key considerations were:

- Self-service devices are different than many of the other devices that we use day to day. A successful self-service user interface acknowledges these differences

- A user typically has one task to accomplish; preferably quickly. The design should favor the first-time user; it is not beneficial to design for expert users

- Self Service UI should benefit from a simple, bold aesthetic and not attempt to crowd the screen with functionality

- Good contrast, good text legibility and easily discerned user controls are paramount
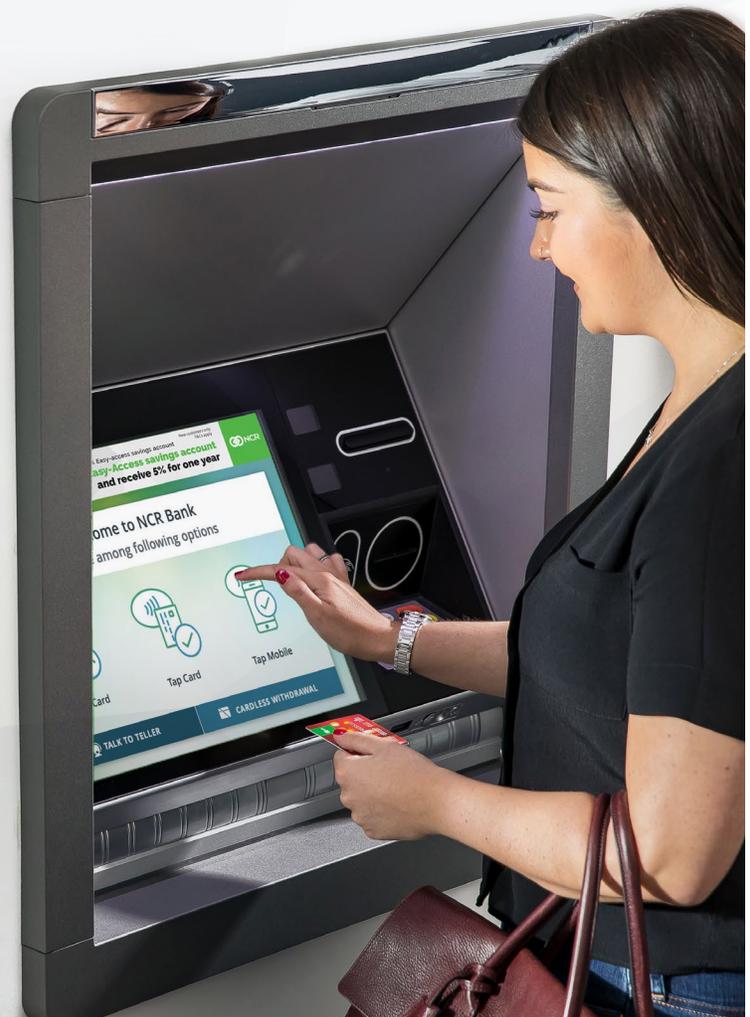
SelfServ™ Cash Dispense design thinking

Integration

The user interface considers the physical design and layout. On-screen elements are situated in proximity with the hardware input devices for two main reasons:

- It puts these elements in an area of the screen that offers best perceived privacy

- It minimizes the amount of user movement required

A traditional FDK layout on a large screen would be less private and require more ATM movement to operate.

Choreography

The choreography of the interface relates to two areas:

- Firstly, on screen transitions remove visual friction. This enhances the perception of system performance and enhances user confidence

- Secondly, on screen cues provide guidance when a user needs to interact with the hardware. This approach seeks to blur the boundary between the on-screen and physical

Personalized and visual

- The user interface is built so that the look and feel may be swapped dynamically. New themes can be added by updating a single file which contains all the style resources for the application. Graphics are all created as vectors which allows colors to be customized across themes. This allows customers to personalize their ATM theme and use colors that reflect their own brand. These themes can also be set to match the multi-colored hardware indicator lights; and it allows accessible themes with high contrast, low graphics and large text to be used.

- The interface has been designed to maximize the visual impact offered by the large touchscreen while maintaining privacy. Translucency is used to allow rich background imagery to remain prominent across different transactions, which provides opportunity for customers to display their brands. Full motion video is supported and a demonstration of this is built into the attract sequence which can be controlled via the admin panel. The overall experience is rich and responsive; consistent with modern user expectations.
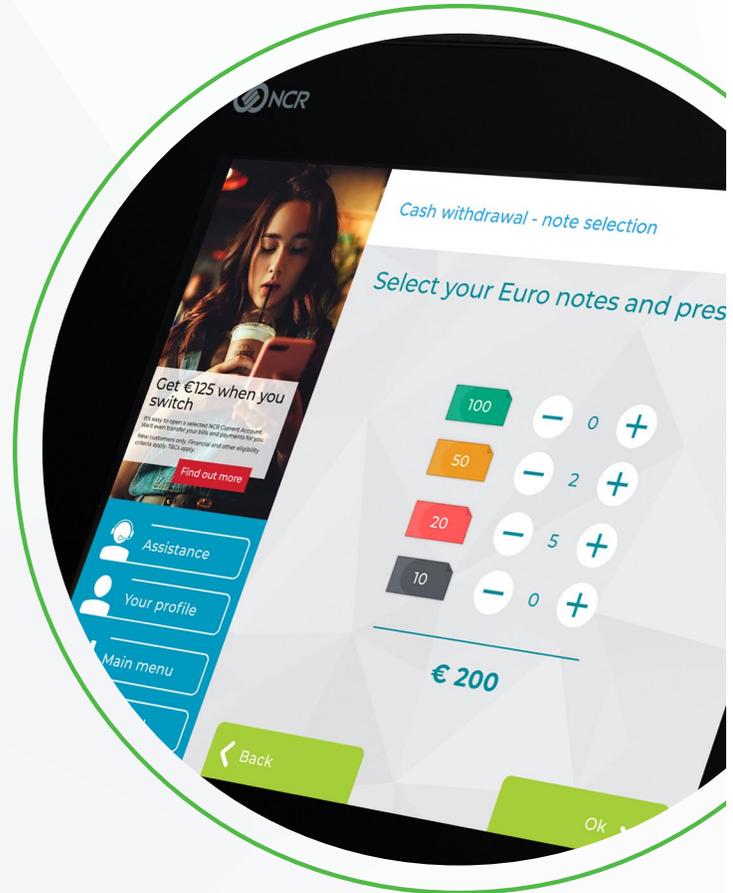
Availability

Uptime of your ATMs is important to us. SelfServ™ is powered by our successful S2 Media Dispense Module. S2 has market-leading capacity and drives longer replenishment cycles, keeping your device online and available for longer. Migration to S2 has seen improved service intervention rates for many customers globally. With greater FRUs and State of Health indicators; S2 is easier and faster to get back up and running.

S2 Media Dispense Module features:

• Up to 60 note bunch present in a single transaction
• Up to 2,800 notes per cassette – a 33% increase in cassette capacity from the S1 dispenser
• 5 high cassette configurations available, 14000 note capacity per ATM – 66% increase versus S1 4 high
• Anti-overfill mechanism within cassettes
• Programmable note carriage
• Designed to handle a mix of polymer and paper notes
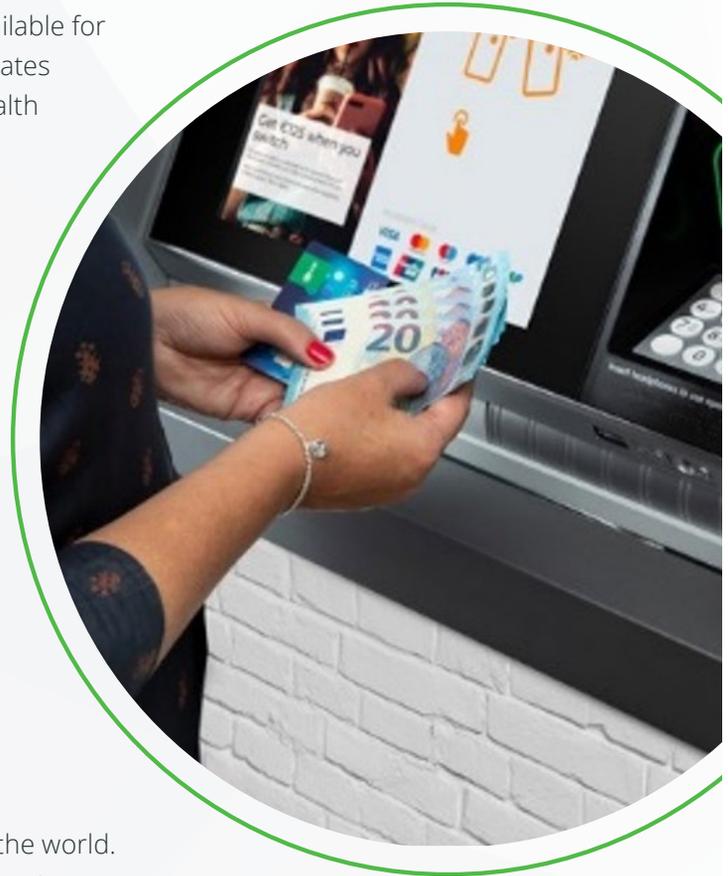
Security

Each day we hear new reports of attacks on ATMs from around the world. More and more frequently we hear of ways that criminals continue to vary and modify their attacks to attempt to bypass the protections in place. The sophistication of the criminal's tools and methods have also increased. Understanding each of the crimes can become complicated and seem overwhelming to the customer. With security built-in from the ground up, SelfServ™ Cash Dispensers have several solutions "designed in" to ensure their ATM channel is more secure than ever before:

• S2 Media Dispense module: programmable carriage, lockable and tamper indicating cassettes
• Tamper resistant card readers with Skimming Protection Solution
• Enhanced portrait and cash slot camera
• UL437 rated cabinet and unit unique keys (SelfServ 21)
• CEN safes
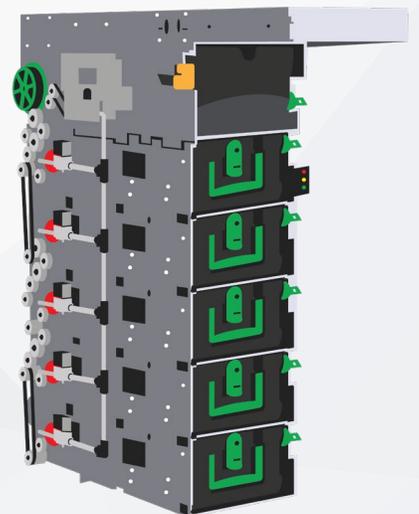
Sustainability

In general, at NCR we have seen reduction in power between our latest self-service solutions and legacy ATMs. From a device perspective, we are continually looking to help reduce the carbon footprint of our self-service technology.

Some key improvements on SelfServ™ Cash Dispense ATMs:

- Moving to DC (Direct current) based PC core Mobile chipsets with lower power
- Direct current energy flows more directly in the new S2 dispenser
- Improved efficiency within the power supply units
- LED based illumination within the device as opposed to costly, energy heavy surrounds
- Exploring of e-Receipts vs paper
- Less plastic use, locally sourced supplies and introducing recycled product materials

Servicing

NCR's ATM as a Service simplifies the self-service channel by offering ownership options and end-to-end management of the entire self-service strategy including hardware, software and services.

Partnering with NCR enables financial institutions to increase the customer experience, enabling innovation and focus on digital transformation without having to make large capital expenditure. NCR will manage the entire channel with special attention to lowering the TCO (total cost of ownership).

Through this service our customers can expect:

- 15%-20% reduction in incidents
- 10-20% increase in ATM availability
- Technology that's current and supporting your financial institution's strategic direction and market competitiveness
- Continuous innovation through our ongoing engagement and consultative approach
- Drive higher customer interactions [at the ATM channel] through a device availability focus
- To shift cost structure away from large capital investments

Did you know?

NCR currently connects 600k endpoints under a Managed Services engagement; providing discreet services for 300+ customers, a third of these are Banking customers

Introducing NCR SelfServ™ Cash Dispense ATMs

LOBBY

NCR SelfServ™ 21

Compact lobby cash dispenser

NCR SelfServ™ 21 helps financial institutions meet corporate environmental sustainability goals, reduce total cost of ownership and manage risk, all while benefiting from ease of deployment.

- 15" LCD multi-touch display
- Integrated contactless card reader and tamper resistant card readers
- Dynamically adjustable media entry and exit indicators
- Enhanced portrait and cash slot camera
- S2 Media Dispense Module
- Up to 60 note bunch, 2800 cassette capacity, 4 or 5 high configuration available (up to 14000 notes)
- CEN 1 Safe

NCR SelfServ™ 23

Premium lobby cash dispenser

NCR SelfServ™ 23 is a premium lobby solution, offering modern aesthetic and user-centric design. With the latest touch, swipe and gesture capability, you are sure to favor the first-time user. NCR SelfServ™ 23 offers heightened security options with an array of CEN safes to choose from.

- 15" LCD multi-touch display
- Integrated contactless card reader and tamper resistant card readers
- Dynamically adjustable media entry and exit indicators
- S2 Media Dispense Module
- Up to 60 note bunch, 2800 cassette capacity
- Variety of CEN Safes available

THROUGH-THE-WALL

NCR SelfServ™ 24

Exterior through-the-wall cash dispenser

NCR SelfServ™ 24 helps financial institutions meet corporate environmental sustainability goals, reduce total cost of ownership and manage risk, all while benefiting from ease of deployment.

Designed to attract attention from passersby, SelfServ™ 24 offers:

- 15" or 19" LCD multi-touch display
- Integrated contactless card reader and tamper resistant card readers
- Dynamically adjustable media entry and exit indicators
- S2 Media Dispense Module
- Up to 60 note bunch, 2800 cassette capacity, 4 or 5 high configuration available (up to 14000 notes)
- Enhanced portrait and cash slot camera
- Variety of CEN safes available

NCR SelfServ™ 27

Through-the-wall cash dispenser

NCR SelfServ™ 27 is a slimmer through-the-wall solution, offering modern aesthetic and user-centric design. With the latest touch, swipe and gesture capability, you are sure to favor the first-time user. NCR SelfServ™ 27 offers heightened security options with an array of CEN safes to choose from.

- 15" LCD multi-touch display
- Integrated contactless card reader and tamper resistant card readers
- Dynamically adjustable media entry and exit indicators
- S2 Media Dispense Module
- Up to 60 note bunch, 2800 cassette capacity
- Variety of CEN Safes available

WEATHERIZED

NCR SelfServ™ 28

Fully weatherized cash dispenser

NCR SelfServ™ 28 is the industry's only fully weatherized cash dispenser, offering complete placement flexibility across interior and exterior locations. With both wired and wireless connectivity, the inside/outside SelfServ 28 cash dispenser only needs a power outlet to operate and does not require a structure to protect it from the weather. This makes the SelfServ 28 more environmentally friendly by eliminating the carbon footprint from offsite locations. Learn more about the new S2 Media Dispense Module available for this unit.

- 15" touch or FDK
- Tamper resistant card readers and optional contactless
- S2 Media Dispense Module
- Up to 60 note bunch, 2800 cassette capacity
- Enhanced portrait and cash slot camera
- Variety of CEN safes available
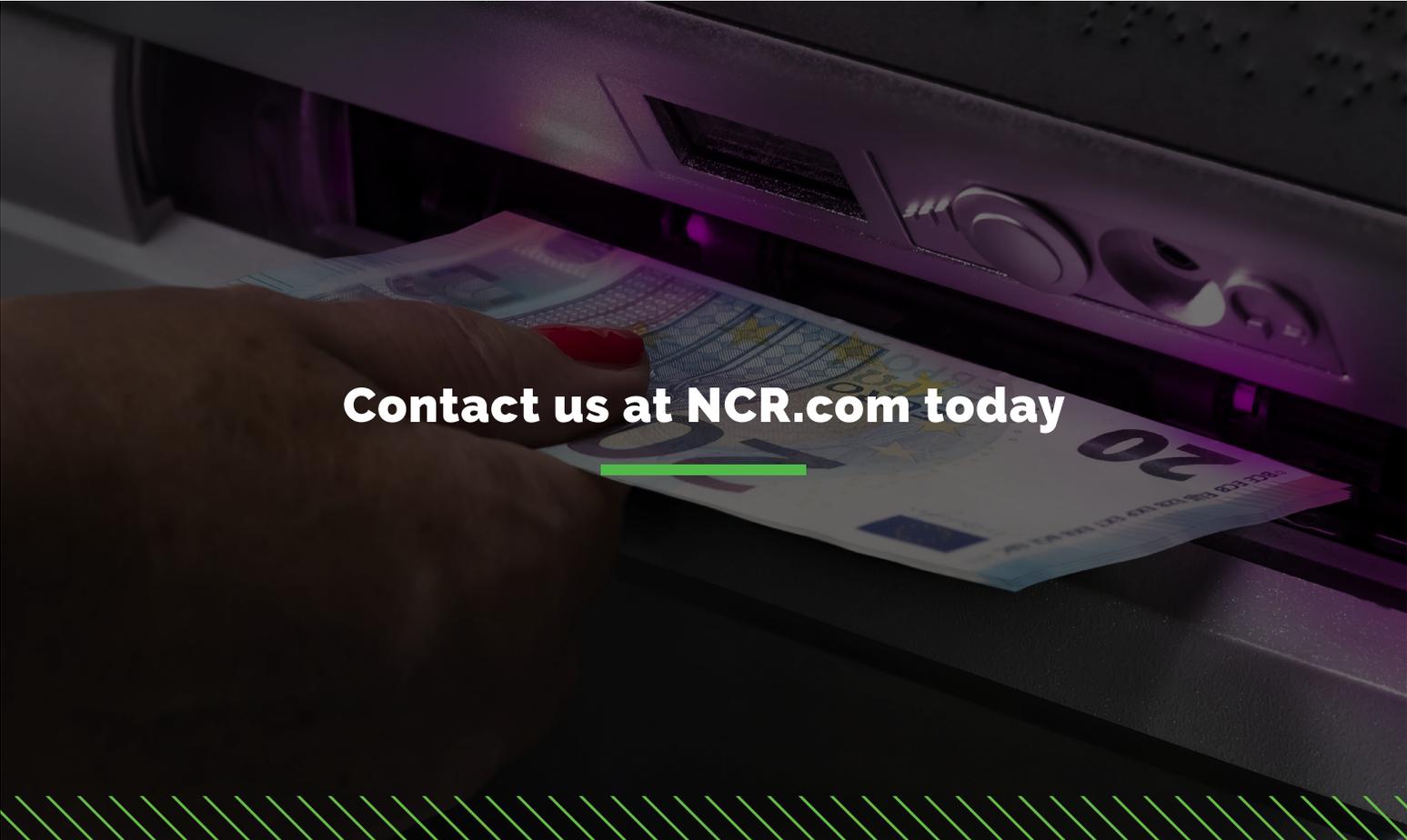
Contact us at NCR.com today

Why NCR?

NCR Corporation (NYSE: NCR) is a leading software and services-led enterprise provider in the financial, retail, hospitality, small business and telecom and technology industries. We run key aspects of our clients' business so they can focus on what they do best. NCR is headquartered in Atlanta, GA with 34,000 employees and solutions in 141 countries. NCR is a trademark of NCR Corporation in the United States and other countries.