

The Digital First ATM Introducing the NCR SelfServ™ 80 Series

Next generation ATMs for the digital first future of banking

With the release of the NCR Personas family of ATMs in the early 1990s, NCR established what has become the industry's de facto user interface layout for ATMs. The logic and the consistency of the layout enhanced ease of use for all customers. As new services have evolved and been added to the ATM they have been incorporated within this established framework.

There has, however, been a huge transformation since this ATM standard was first introduced. The role of technology in every sphere of a customer's personal and professional life has expanded, radically overhauling the way consumers and businesses interact with service providers of every type and changing their expectations of customer service and engagement. Financial institutions are challenged to better bridge the gap between digital and physical channels in a fast paced changing world

In response to these changing customer demands, and to support financial institutions in their pursuit of competitive advantage in an evolving and complex market place, NCR has developed the NCR SelfServ™ 80 Series. As we discuss in this paper, the new product family is based on the following core concepts:

- Reference design trends and user interaction principles from the latest consumer technologies, and enhance them for a digital first consumer.
- Incorporate the latest technological developments in self-service and assisted-service
- Anticipate new transaction interfaces and devices, including mobile and wearable technology
- Integrate the latest in security and fraud prevention

Retaining NCR's commitment to security, usability and accessibility, this next generation of ATMs will play a key role in the evolution of retail banking.

1. Automation and the ATM

Despite an increasing interest in the idea of a cashless society, access to cash and basic banking services are still essential, with consumers demonstrating both emotional and practical attachments to cash.

The ATM continues to be the most cost-effective method to securely deliver this cash to customers, and consequently remains an integral part of any branch strategy. ATMs are the trusted means by which banks can fulfil their customers' basic demand for cash on an always-available 24/7 basis. They also enable greater automation of high-volume, routine transactions, and so free up staff to provide value-added sales and advisory services.

More recently, ATMs have become a key element in the move towards an omni-channel method of service delivery. Still the most common point at which customers physically interact with their banking provider, ATMs now play a critical role in the physical fulfilment of new and innovative digital services.

Finally, a combination of technological advances in self-service hardware, the use of more sophisticated cash management software, and a more nuanced understanding of local patterns of demand, are producing more efficient, customer-focused and brand-enhancing cash-management strategies.

Given this, the ATM network is a key component in a financial institution's brand and reputation. Nonetheless, they must continue to evolve if they are to meet the needs of customers who are increasingly comfortable with using mobile-based digital services in almost all other aspects of their lives.







2. Digital disruption

As customer's relationship with consumer technology has evolved, so have demands made towards and by financial institutions.

In the world of retail, the traditional model of inserting a card into a PoS device and entering a PIN (or signing a receipt where Chip and PIN is not enabled) is being disrupted by the rise of contactless payment cards and the expansion of mobile payment devices. These changes in behaviour, particularly when they offer greater convenience to customers, must be reflected in ATM capabilities.

New payment types are by no means the only disruptive force facing the financial industry. As the commercial landscape is transformed by new technologies, competitors, behaviours and expectations, financial institutions are looking to deliver greater value from their branch networks—particularly ATMs.

This includes:

-  Addressing a constantly evolving set of security challenges
-  Using display screens for more effective customer engagement
-  Personalising the customer experience to encourage cross-selling
-  Enabling interactive video conversations with remote, specialist staff

In response to this, NCR has developed a new family of ATM products: the NCR SelfServ™ 80 Series. This new range of ATMs reflect the way that consumer demands and expectations have evolved, and represent one of the biggest changes to the standard layout of ATMs that NCR first introduced in the 1990s.



3. Aesthetics and accessibility

The user interface layout on the NCR SelfServ™ 80 Series has been updated in response to changes in customer usage patterns. The relative positions of the most important elements, such as the keypad and card slot have been repositioned. In accordance with NCR's design philosophy that form should follow transaction, these initiation and authentication features are grouped together in a recessed area. This gives the customer additional privacy; and recognises that card-and-PIN entry is only one of the ways that current and future customers will initiate transactions.

In contrast to previous generations of multi-function ATMs, which took a more utilitarian approach to appearance, the styling for all models in the 80 Series is closely aligned to those of the most popular touch-screen smart phones and tablets.

The grey plastic that typifies many current ATM models has been replaced by a black, edge-to-edge glass screen, with metal shutters and surround details. This large and prominent display is the first thing a customer sees, and is also the primary interaction point for digital transactions. The result is a smooth, sleek and modern design that enhances a bank's overall appearance and the presentation of its brand, while also being easy to clean and to maintain.

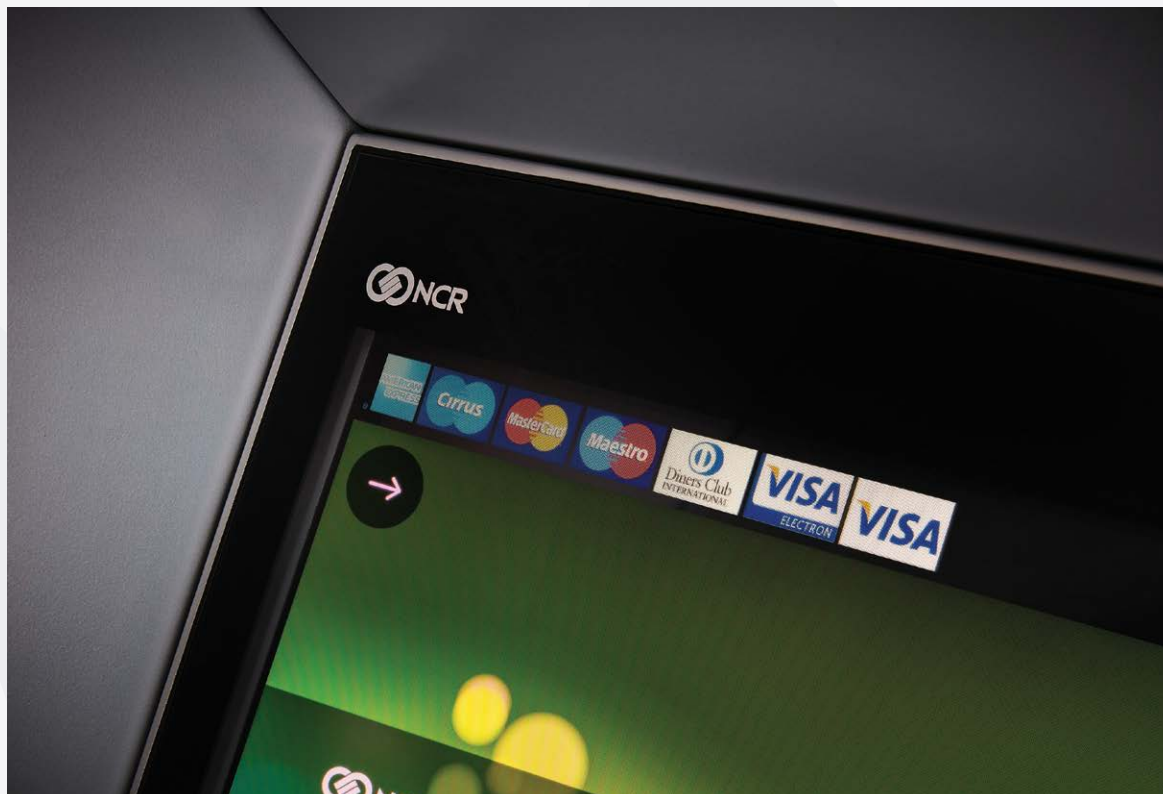


When it comes to functionality, all models within the SelfServ 80 Series provide universal access to a wide range of retail banking services, including cash withdrawals, cash deposits, cheque deposits, cheque cashing, and printing statements. In addition, they act as a readily available gateway to more extensive digital banking services.

The 80 Series supports traditional card and PIN identification and authentication, as well as new pre-staged and pre-authorised transactions that support the use of contactless cards and other mobile payment devices.

It is also far more difficult for even the most ambitious criminals to tamper with the new terminals. Smooth glass and metal surfaces make it far more difficult for those that try to compromise these ATMs, as anything that is attached to the surfaces will be more easily detected by the customer.

An enhanced-flush card reader also makes it easier for consumers to identify suspicious devices on the ATM. Since card skimming remains the most frequent form of ATM attack and is responsible for nearly 95 per cent of all losses from ATM attacks, this is a significant advantage.¹



¹For more information on the security features of the NCR SelfServ 80 Series, and how they address the challenges of identity theft, logical theft of valuable media and physical theft of valuable media, please see our Secure, Prevent and Protect white paper.

4. Consistency and customisation

With a strong focus on usability and accessibility in the age of the smart phone, the NCR SelfServ™ 80 Series includes a number of different models that are applicable to different circumstances. For example, customers who walk up to a through-the-wall ATM have different requirements to those who use drive-up ATMs. Height, reach and sight lines that eliminate sunlight washout are different in each case.

The 80 Series has been designed to give banks a choice of models for specific environments and customer-service requirements while maintaining a consistent layout and appearance and functional capacity across the entire ATM network. Each terminal is built on common modular design principles and can be clad in brand colours or materials to suit the branch environment or promote the bank's brand.

The range of technical and security components is also uniquely configured to suit its location. This means that whenever a customer encounters an NCR SelfServ™ 80 Series ATM they can conduct the same range of transactions with the same ease of use, security, and accessibility across the bank's entire ATM network.



The NCR SelfServ™ 80 Series comprises the following models:

- The NCR SelfServ™ 81 builds on the original concept of an in-branch ATM that is enhanced with additional functionality housed in sidecars' on one or both sides. Like its predecessor, the NCR SelfServ™ 81 is designed to deliver teller-equivalent services through fully automated self-service, plus assisted service during banking hours from bank staff using tablets in store, or remotely through 24/7, video-based, interactive assistance from remote advisors.
- The NCR SelfServ™ 82, which is an ATM designed for interior use. Compact in form, it delivers a high level of transaction capability that makes it easy to install in branch, in specialist ATM lobbies and in other off-premise locations. Like the NCR SelfServ™ 81, the SelfServ™ 82 can deliver interactive assistance from in-store and remote specialist staff.
- The NCR SelfServ™ 84 is the latest through-the-wall walk-up and drive-up ATM. It is the same size as legacy hole-in-the-wall terminals that have remained unchanged since the very early 1980s, but with a much larger, 19-inch display screen—making it easy to replace and upgrade existing terminals. It too supports the full range of media handling and user interface devices, and has a unique shallow fascia option that optimises the interface for drive-up customers.
- NCR SelfServ™ 88, a compact self-contained terminal for placement on drive-through lanes. It combines the functional elements of the ATM with sophisticated climate-responsive technologies in a model that is smaller than previous NCR terminals. Extensive studies have shown the limitations of operating an ATM through the window of a vehicle are reduced significantly when the user interface is extremely shallow and compact. The user interface of the SelfServ™ 88 has been designed accordingly.



5. Customers, corporates and community

The advantages of the new NCR SelfServ™ 80 Series can be broken down as follows:

- For customers. All terminals in the SelfServ 80 Series are tailored to ensure ease of use for all customers. They take into consideration the requirements for accessibility in more than 30 countries, often going beyond established legislation, standards, and guidelines. Although each terminal has an optional PIN pad, it is expected that they will increasingly be operated through the secure touchscreen interface.
- For financial institutions. As banking has changed over the past decade, digital channels have become key to business models, operations and profitability of both existing banks and new market entrants. The older generation of ATMs does not match the aspirations for enhanced, technology-enabled services or the standards of consumer-facing product design.
- The SelfServ 80 Series rectifies this, with reliable and sophisticated functionality, construction and appearance. Created with high-quality materials, the edge-to-edge glass user interface provides a consistent and sophisticated appearance. It also gives banks an enhanced canvas from which they can present their brand visuals and brand experience. What's more, each terminal is the same size or smaller than its industry-standard predecessor, so it can be replaced with minimal upheaval and cost.



- For service, cash replenishment and maintenance teams. Individuals in each of these teams typically have different levels of knowledge, training and experience—but all need access to the inside of the terminal as part of their role. The new cash-and-cheque handling devices in the 80 Series can proactively diagnose current and future failures, and provide that diagnostic data to remote operators. This allows service teams to resolve a greater number of problems remotely, for greater efficiency.
- Where diagnostics indicate that on-site intervention is required, various levels of guidance are built into the hardware and software to enable first-time resolution. From colour-coded handles and latches, and status-light feedback on individual devices to full video instruction through the service display, operational and maintenance teams have onsite support when they need it.
- For the wider community. The new generation of ATMs are built with broad environmental concerns in mind. At the local level, e-receipts, receipt capture and double-sided printing functionality reduces the use of paper—and with it the amount of litter that may be generated by ATM users. Serviceability and replenishment functions have been optimised to enhance reliability, while field upgrades enable financial institutions to maintain an ATM network at the latest specification for a longer period. At end of life, the terminals can easily be deconstructed and materials separated for re-use and recycling.



6. Facing the digital first future with NCR

In retail banking, self-service has become the norm. Technologically engaged customers value convenience and efficiency and expect to conduct a growing number of transaction types through the ATM network. The other side of the coin, however, is that technology makes it easier for these customers to find new services and switch providers. In this environment, brand loyalty is hard-won and easily lost.

As financial institutions continue to create new business models and innovative services to satisfy a more informed customer base, NCR has developed a new range of ATMs that enable and support the next level of consumer experience. The new 80 Series ATMs are designed around mobile-first customer requirements, and the transition from card and PIN to mobile-enabled transactions.

As a result, the SelfServ 80 Series is able to service both the existing cardholder base and the growing number of mobile-enabled consumers with quicker, safer and universally accessible ATMs. The 80 Series builds on NCR's strong pedigree of proactive design for accessibility and customers with disabilities. Self-service is for anyone, anywhere, and at any time, ensuring that everyday transactions make life easier for customers and financial institutions alike.





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Why NCR?

NCR is a leading global technology company that brings unexpected value to every interaction between customers and businesses. The company behind the world's **#1 ATM SelfServ brand** and **ranked #1 globally for ATM multi-vendor software**, we power 8 of the 10 highest-ranked banking apps with digital banking solutions used by 15M+ consumers.

Digital first but not digital only, our software, hardware and services help financial institutions bridge their digital and physical operations. From banking apps to branch transformation, our future-proofing technology runs the entire bank, delivering customized, secure, "anytime, anywhere" experiences that create more value for FIs and their customers.

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

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