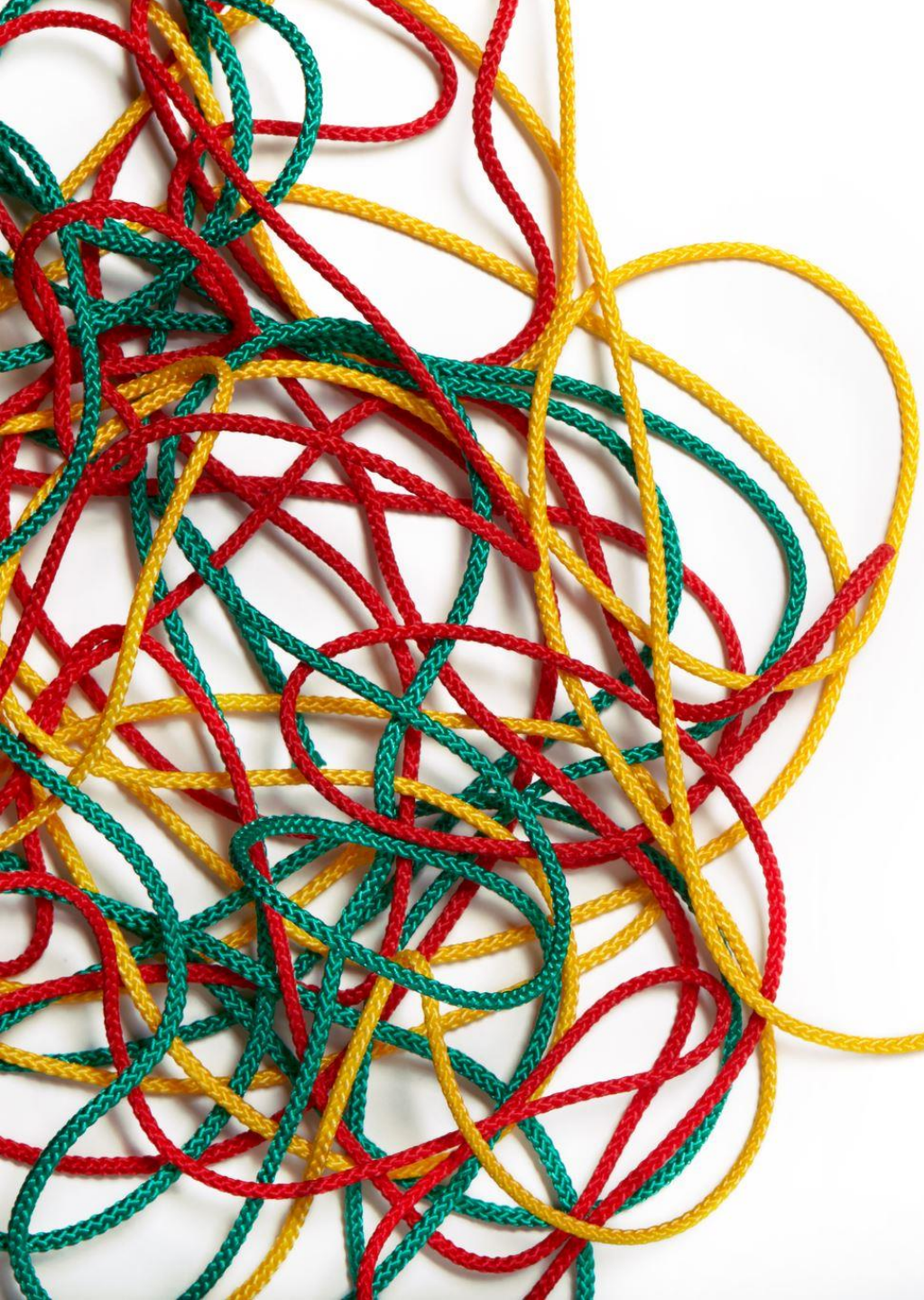




From Hype to Human Value: Crafting the Next Generation of Self-service banking

As AI momentum accelerates, the challenge is to separate meaningful innovation from the noise.
Turning AI Potential into Customer-Centred Impact





The challenge ahead, separate
Innovation from noise

AI hype is louder than ever, Retail banking struggles to separate meaningful innovation from noise. The goal is to translate theory into customer-led impact

The goal is to translate theory into customer-led impact





Understanding Evolutionary Change

What Evolution Means in Technology

Gradual Technological Improvement

Technology evolves through small, iterative improvements built on existing systems and user habits.

Retail Banking Evolution

ATMs and mobile banking apps have gradually expanded features, enhancing customer convenience and experience.

AI Enhancing Existing Processes

AI supports evolutionary changes by improving credit scoring and transaction monitoring without disrupting core banking.

Predictable and Governable Change

Evolutionary progress is easier to manage and regulate due to its predictable, incremental nature.

Examples of Evolutionary Technologies

Smartphone Evolution

Smartphones developed incrementally from basic phones with texting and cameras to touchscreens and apps.



Automobile Advancements

Automobiles improved steadily with better engines, safety, electronics, and electric vehicle innovations.



Lighting Technologies

Light bulbs evolved from incandescent to LED, enhancing efficiency and lifespan while keeping the core purpose.



Banking Technology Growth

ATMs and digital channels evolved gradually, building trust and expanding functionality over time.



AI Enhancing Existing Banking Processes



Fraud Detection Enhancement

AI models analyze transaction patterns to reduce false positives and catch genuine fraud more accurately than traditional methods.



Cash Forecasting and ATM Management

AI predicts withdrawal patterns to optimize cash levels and reduce costly emergency ATM replenishments.



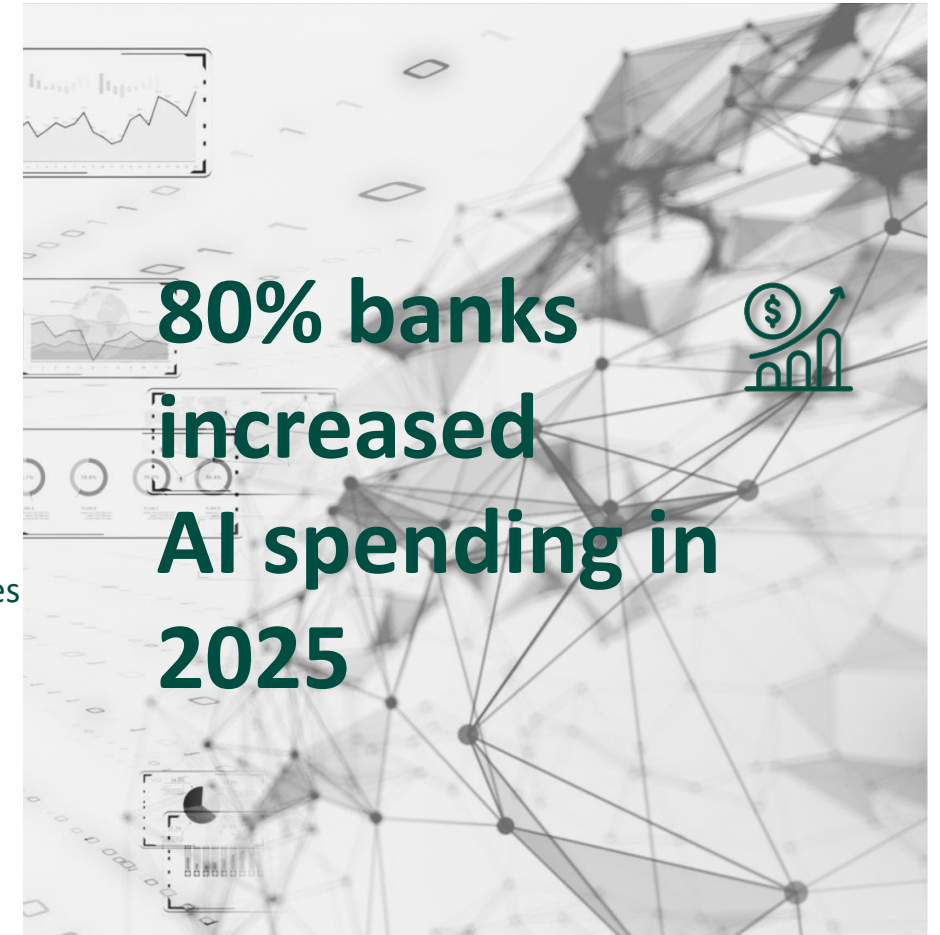
Predictive Maintenance

Sensor data and error logs enable AI to detect failing components, preventing outages and improving machine availability.



Improved Customer Experience

AI enhances reliability and responsiveness of self-service banking without requiring customers to change their behavior.



Our Innovation Principles

Focus on real business problems with tangible results

Solve for real people.



Valuable versus novel.



Responsible, transparent AI.



Measure outcomes

Predictive Maintenance: Maximising uptime

- AI forecasts failures.
- Reduce downtime & cost.
- Increase availability & sustainability.

“Intelligent Diagnostics is reshaping what’s possible in ATM uptime and service quality. By turning data into actionable guidance at scale, we’re giving our customers a more reliable, resilient ATM channel.”

Stuart Mackinnon, executive vice president and chief operating officer for Atleos.

NCR Atleos AI Service Management Platform



ATMIA Peter Kulik
Innovation Award 2026



Intelligent Diagnostics

AI-assisted system that instantly analyzes machine fault data and delivers prescriptive repair guidance with more than **95%** accuracy.



Reduces manual troubleshooting

Narrows skill gaps among technicians and accelerates service resolutions



ATM service management

Through a unified intelligence stack — Intelligent Search, Intelligent Diagnostics and Intelligent Dispatch

ATM availability as a differentiator

- Uptime builds trust.
- Remote monitoring & self-healing.
- Proactive customer alerts.



3%



Global service revisits

50%



North America tech support cases

23%



Revisits for newer Atleos customer engineers

87%



Adoption by Atleos customer engineers, with more than 35,000 uses per week

AI-Driven security & fraud Prevention

- Behavioral biometrics.
- Real-time anomaly detection.
- Continuous authentication with low friction.
- Virtual Security Guard



Branch transformation

Digital when you want it, Human when you need it

- From transactions → advice.
- Hybrid assisted self-service models.
- Staff focus on value moments.



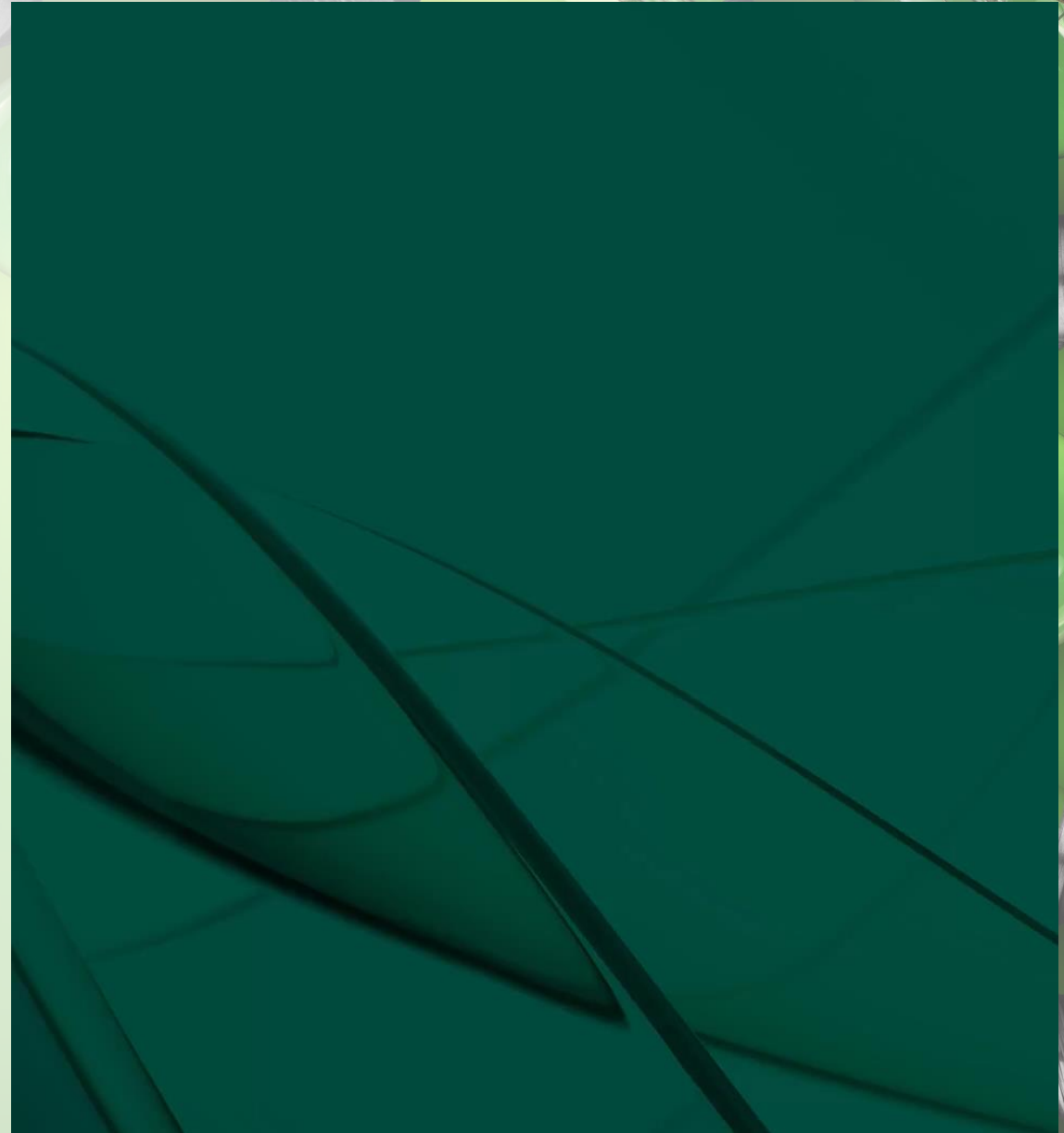
Evolving Virtual Assistance

- 100% understanding of inquiries
- Human-like conversations
- Ability to verify identity
- Offer personalized advice



Avatars & Conversational AI

- Human-like support at scale.
- Branch kiosks, ATMs, mobile apps.
- Accessibility & guidance.



AI customer assistant Fahad



Reliable, always having a good day

Promote the corporate image

Speak multiple languages



Using Generative AI to develop creative form factors – Introducing the Dual-Headed ATM

- Maximise space/footprint
- Shared components (efficiencies)
- Generative AI – organic design structures lighter yet robust



Sustainability: Design It In

- Energy-efficient devices.
- Predictive maintenance reduces travel footprint.
- Circular materials & eco-design.



Digital-First Cardless ATM – Dynamic Authentocation

- This concept connects mobile banking and physical ATM infrastructure into a seamless digital experience.
- Transactions are initiated and authenticated through the customer's mobile device,
- eliminating the need for physical cards and enabling faster, more secure and completely touchless ATM usage.

FAST – Fast Available Secure Touchless



Orchestrate your Digital Transformation in Practice

- Simplified journeys.
- Omnichannel orchestration.
- Reduced friction end-to-end.



Key Message

- Human-led, business-driven, AI-enabled.
- Self-service as differentiation.
- Build what customers need & leaders value.





NCR Atleos Driving Forward Innovation

Thank you. Let's discuss where to start.