

# Choice, Convenience, Efficiency: The Triple Threat of Enhanced Self-Service

Let's begin



# Before We Begin...



## **Webinar Recording & Slides**

The webinar recording and materials will be sent to you after the webinar.



## **Submit Questions in Chat**

Enter your questions using the Private Chat.

TODAY'S

# Agenda



- 1 House Keeping
- 2 Enhanced Self-Service Overview
- 3 Deep Dive into Features and Functionality
- 4 Live Q&A

MEET OUR EXPERTS

# Speaker Introductions



**Travis Hoban**

Chief Technology Solutions Officer

**FTSI**



**Steve Osborne**

Executive Director, North American Software Sales

**NCR Atleos**

# Business Drivers of Branch Transformation

Use Banking Automation to Create a Broader Branch “Playbook”

**Drive Efficiencies**

- Automate ‘everyday’ transactions via self & assisted service
- Centralize tellers
- Work-from-home
- Lower transaction costs

**Reduce Branch Costs**

- Pneumatic tube replacement
- Smaller branch builds
- Teller counter replacement
- No vaults, undercounter steel/glass

**Enhance Consumer Experience**

- Extended teller hours
- Convenient locations
- Better service
- Safer transactions: consumer & teller

**Generate Revenue**

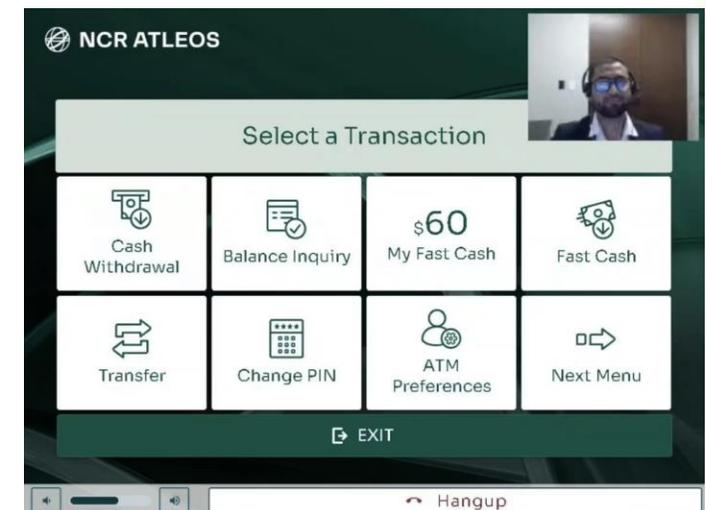
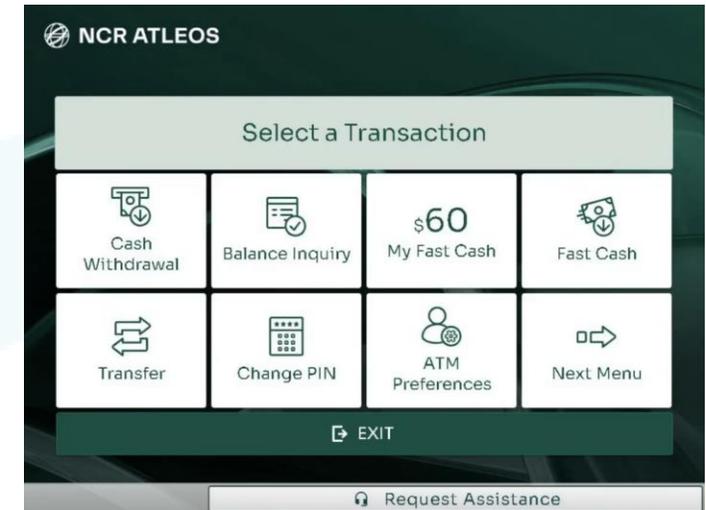
- Teller advisors: create qualified leads
- Focus branch staff on advisory & sales
- Grow wallet share with existing base
- Grow into new markets



## CSP INNOVATION CASE STUDY

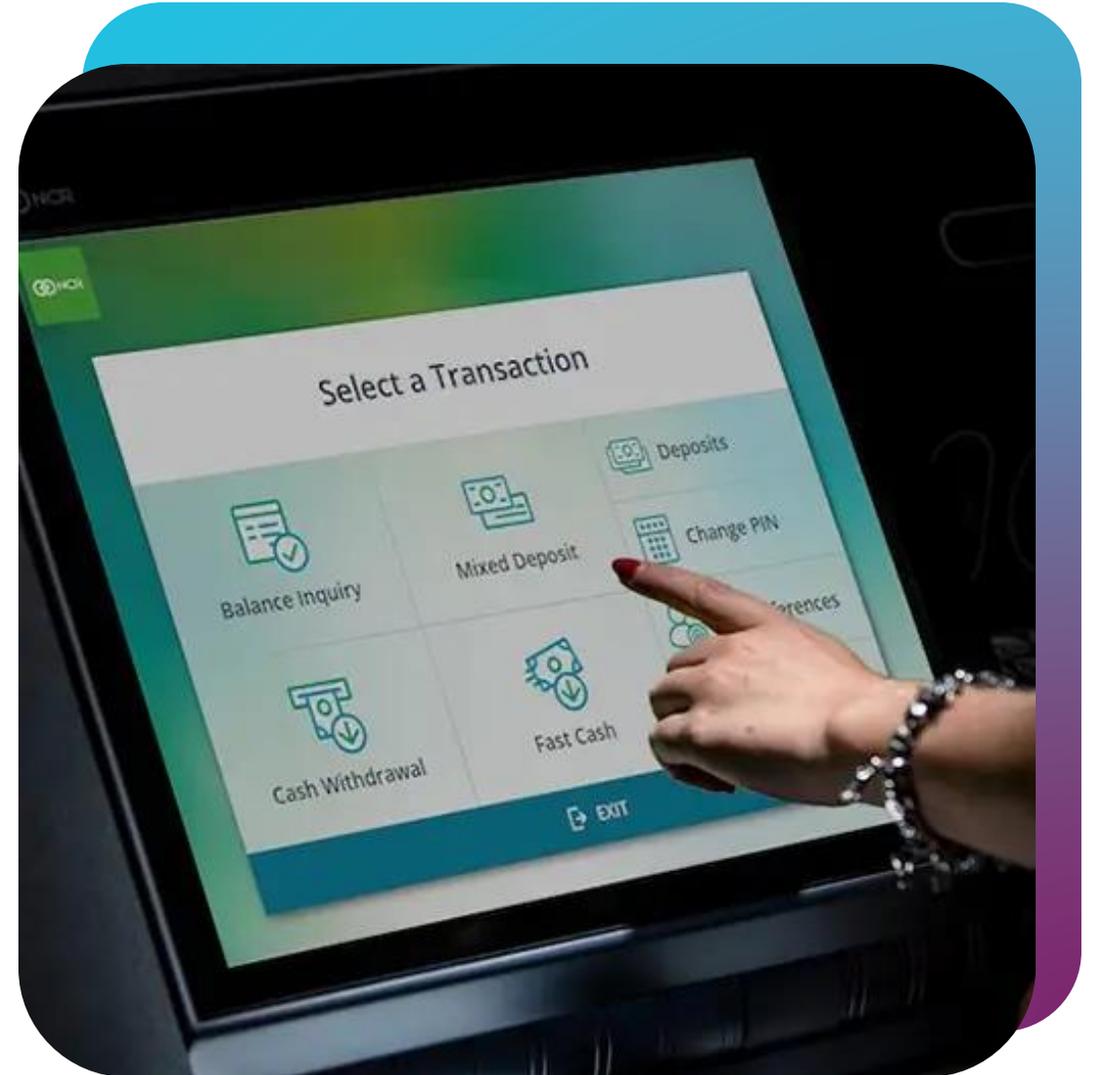
# Advancing Experience and Efficiencies with ESS

- **Growing Credit Union**
- **Executive Focus**
  - Digital strategy and On demand member experience
- **Interactive Teller Strategy**
  - Move off of Dual Entry
  - Streamline posting directly to the core
- **Expanded Self-Service Options**
  - Enhanced member experience for on demand access, transactions and choices.



# It all starts with Activate Enterprise

- **Activate Enterprise NextGen** is NCR's "next-generation" self-service application platform, delivering the **digital-ready experience** that your consumers and IT professionals expect
- Utilizes **modern "web-style" technologies** to re-invent how self-service systems function and are managed
- Enables integration across your omni-channel infrastructure, allowing self-service to **"break-out" of its traditional silos**
- Builds upon NCR's years of industry leadership with advanced **highly configurable** self-service applications



# NCR Atleos Full Interactive

## Transactions & Capabilities

Self Service	
	Cash Withdrawal
	Deposit (Cash / Check / Mixed Media)
	Transfer
	Balance Enquiry
	Mini Statement
	Payment
	Credit Card Advance
	Bill Mix
% Tx Volume 70% % Tx Type 24%	



Enhanced Self Service	
	Check Cashing
	Loan Payments
	360-degree view of accounts
<input checked="" type="checkbox"/> <input checked="" type="checkbox"/>	Ability to transact on accounts not tied to your debit card
	Avoid switch fees for on-us customers
	Ability to build out new and customized core transactions
	Simplified balancing and reconciliation
% Tx Volume 83% % Tx Type 62%	



Assistance on Demand

Remote Teller	
	Split Deposit
	Deposit with Cash Back
	Large withdrawals
	Dealing with flags, Fees, & restrictions
	Advance or Lines of credit
	Single Transaction to or from multiple accounts
	Teller chaining multiple transactions for the customer
	No Card Present Authentication (e.g. ID scan)
% Tx Volume 98% % Tx Type 92%	

# SaaS Remote Teller w/ Assistance on Demand

July, 2025

# SaaS Interactive Product Suite



Interactive  
Teller



Enhanced  
Self-service



Imaging



Deposit  
Risk Review



Teller Center

# Enhanced Self-Service (ESS)

SaaS Enhanced Self Service (ESS) replaces Legacy ITM Enhanced Self Service.

ESS leverages **cloud services** to add a robust set of transactions well **beyond traditional ATM** functionality.

This **core integrated** solution expands ATM transactions beyond traditional debit card accounts to encompass the consumer's **full financial relationship**.

## For Our Interactive Customers:

- Accelerate migration to self-directed service
- Reduce the cost to serve
- Improve consumer service

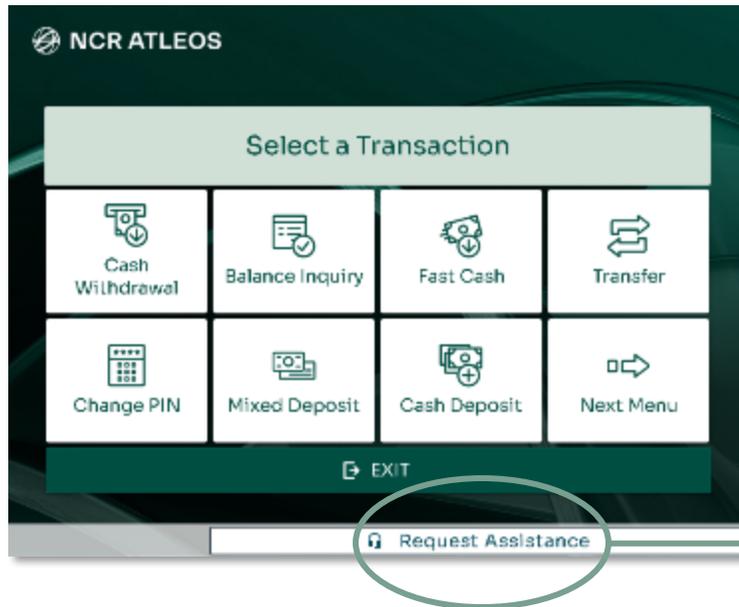
## For your member

- 360° view & access all accounts
- Increase range of services available
- Access more accounts and do more
- [AoD is available for help](#)

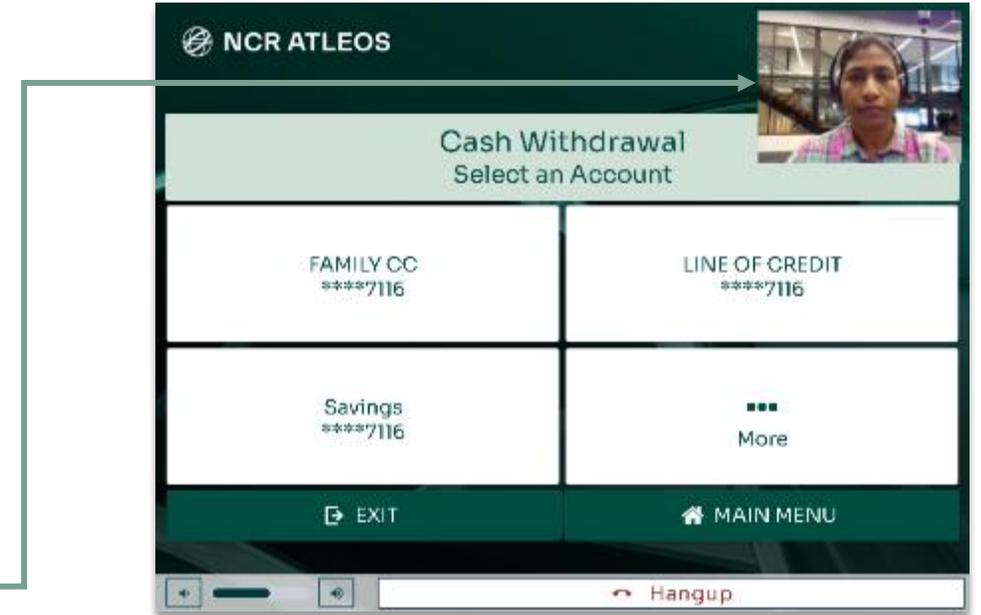


# SaaS Interactive Remote Teller

Assistance on Demand

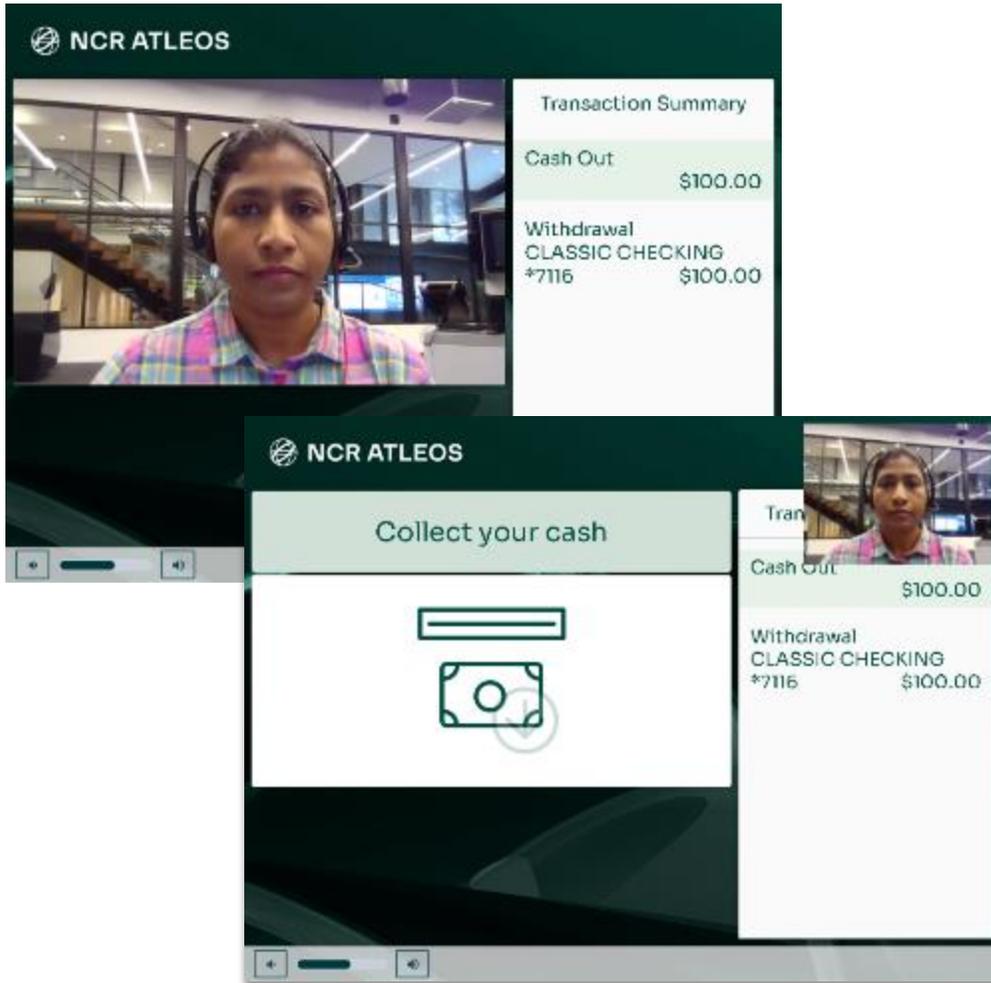


*As a member, I can press a button on any screen to request help*



# Remote Assistance at the touch of a button

Multi-level Remote Teller with Assistance on Demand



## REMOTE TELLER ASSISTED

### Let me tell you

Foundational level of assistance.  
The ability to speak to a teller for verbal guidance/re-assurance.

### Let me show you

Educational and collaborative level of assistance as consumer and teller navigate the enhanced self-service Tx together.

### Let me do it for you

Teller level of assistance using remote device control.  
Teller support for Tx beyond that available in self-service mode.

# Teller Check Deposit

**NCR ATLEOS Transaction Details** Mode: Full teller Alerts TUSER233

John Smith [Show details](#)

[+ Add transaction](#)

Scanned Items	\$11300.00
5 Items Scanned	
Cash In	\$0.00
Cash Out	\$0.00
<b>Deposit</b>	<b>\$0.00</b>
Personal Checking 3210	

**Deposit**

To account \*  Amount \*

Available balance: \$20,000.00  
Current balance: \$20,000.00

Item type \*   Cash check [Start acceptor](#)



3112

\$300.00	
\$6000.00	
\$500.00	
\$1500.00	
\$3000.00	

Session summary [Notes](#)

Debits	\$11300.00
Credits	\$0.00
Fees	\$0.00
<b>Session balance</b>	<b>\$11300.00</b>
Session cash remaining:	\$0.00
Session funds remaining:	\$0.00

Serial:  Routing Transit:  Account:  T/C:

Amount:

Call info Machine info  
Language: English

Chat

# Teller Check Holds

### NCR ATLEOS Transaction Details

Mode: Full teller Alerts TUSER233

John Smith [Show details](#)

[+ Add transaction](#)

Scanned Items	\$11300.00
5 Items Scanned	
Cash In	\$0.00
Cash Out	\$0.00
<b>Deposit</b>	<b>\$11300.00</b>
Personal Checking 3210	

**Hold Notice:** A hold of \$6575 will be placed on the account.

- Amount \$5375 - Release date 24/05/2024
- Amount \$700 - Release date 27/05/2024
- Amount \$500 - Release date 29/05/2024

[Review hold](#)

**Deposit**

To account \*  Amount \*

Available balance: \$20,000.00  
Current balance: \$20,000.00

Item type \*   Cash check [Start acceptor](#)



3112

003112 161000017 123

\$300.00	<a href="#">x</a>
\$6000.00	<a href="#">x</a>
\$500.00	<a href="#">x</a>
\$1500.00	<a href="#">x</a>
\$3000.00	<a href="#">x</a>

[Cancel](#) [Complete](#)

Session summary [Notes](#)

Debits	\$11300.00
Credits	\$11300.00
Fees	\$0.00
<b>Session balance</b>	<b>\$0.00</b>
Session cash remaining:	\$0.00
Session funds remaining:	\$0.00

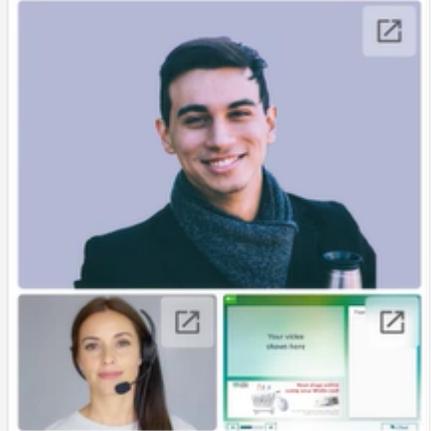
Call info Machine info

Language: English

Chat [x](#)

# Hold Review

Check	Item type	Recommended Hold	Modify Hold	Immediately available	Hold amount	Duration (Business Days)			
						2	3	5	
\$300	Transit	Statutory	Select	\$225	\$75	\$75	-	-	
\$6000	On Us	Large Value	Select	\$0	\$6000	\$5300	-	\$700	
\$500	On Us	Statutory	Reasonable doubt	\$0	\$500				
\$1500	Transit	Statutory	Waive	\$1500	\$0	-	-	-	
\$3000	Postal Order	Expedited	Select	\$3000	\$0	-	-	-	
<b>TOTAL</b>				<b>\$4725</b>	<b>\$6575</b>	<b>\$5375</b>	<b>\$0</b>	<b>\$700</b>	



**Call info**

Machine info

Language: English

← Back

Confirm

Chat



# ITM member Receipt

- Hold details in the members hands

## DEPOSIT

- Displays total deposit amount
- Displays current balance and available balance

**PLACEHOLDER**

05/18/2025 1:31:20 PM EST 45624  
123 Main Street, Atlanta, Ga 30076

Account holder: John Smith  
#####5122

Session ID: 654654

Transactions:

**Deposit**  
Account type: Checking  
Account name: Personal Checking  
Account number: 123\*\*\*\*10

Amount : \$11,300.00  
Current balance : \$31,300.00  
Available balance : \$24,725.00

**Holds**  
Account number: 123\*\*\*\*10  
Total amount : \$6,575.00

Release date	Hold amount
24/05/2024	\$5,375.00
27/05/2024	\$700.00
29/05/2024	\$500.00

Holds reason: Statutory, Large value, Reasonable doubt, Waived, Expedited.

Thank you for banking !  
For questions, call 1-800-555-5555

## HOLDS

- Displays total hold amount and release dates
- Gives reason for hold

☰ NCR ATLEOS Holds Mode: Full teller Alerts TUSER233

Mic Camera Transfer End

Hold	Modify Hold
\$500 On Us Statutory Reasonable doubt	Select
\$1500 Transit Statutory Waive	Select
\$3000 Postal Order Expedited	Select
<b>TOTAL</b>	

	Duration (Business Days)	
	3	5
	-	-
	-	\$700
	-	-
	-	-
	\$0	\$700

Call info Machine info

Language: English

← Back Confirm Chat

# Interactive Teller Center

SaaS Interactive Contact Center provides **intelligent call routing** and queuing for AMP Interactive Teller.

Immediate benefits include:

- ✓ **reduced IT complexity,**
- ✓ **improved call management & routing,**
- ✓ **standardized reporting,** and
- ✓ **operational efficiencies.**

Upcoming integration to Digital Contact Centers will enable call center associates to “swivel” and assist Interactive Teller consumers.

Integration to Genesys PureCloud is scheduled for 2025.



# Reporting Dashboard

SESSION E-JOURNAL ADMIN TUSER123

Live Dashboard Session Log Terminal Log Cash Report Cash Replenishment **Settlement Report** FILTER

## Report Results

Machine ID	ITM Start Cash	Teller Cash Deposits
ITM1	\$8,388.25	\$10,875.54
ITM2	\$5,346.54	\$9,700.45
ITM3	\$7,063.45	\$1,187.54
ITM4	\$4,038.45	\$6,894.21
ITM5	\$5,486.36	\$4,792.21
ITM6	\$4,808.64	\$3,508.21
ITM17	\$4,183.54	\$3,074.33
ITM8	\$4,236.47	\$3,866.65
ITM9	\$6,904.54	\$2,949.24
ITM10	\$541.45	\$6,083.23
Totals	\$15430.34	\$23414.5

SESSION E-JOURNAL ADMIN TUSER123

Live Dashboard Session Log **Terminal Log** Cash Report Cash Replenishment Settlement Report FILTER

## Log Results

Export

Transaction ID	Machine ID	Teller ID	Assistance Session ID	Terminal Date	Terminal Time	Terminal Type	Authorization Type	Masked PAN	Cash Dispensed	Account From	From Account Type	To Acc Type
12345	ITM33	Bob123	12345	12/12/2023	05:23PM EST	[Type]	Teller	-	\$1000.00	-	-	-
99999	ITM54	-	-	11/12/2023	05:33PM EST	[Type]	ESS	****1234	\$1000.00	123456789	[Type]	[Type]
99999	ITM2	-	-	11/12/2023	05:33PM EST	[Type]	ATM	****3435	\$1000.00	123456789	[Type]	[Type]
99999	ITM65	FRG643	99999	11/12/2023	11:23PM EST	[Type]	Teller	[PAN]	\$1000.00	123456789	[Type]	[Type]
99999	ITM1	-	-	11/12/2023	05:23PM EST	[Type]	ESS	****1234	\$1000.00	123456789	[Type]	[Type]
99999	ITM54	POE234	99999	11/12/2023	05:23PM EST	[Type]	Teller	[PAN]	\$1000.00	123456789	[Type]	[Type]
99999	ITM12	-	-	11/12/2023	05:23PM EST	[Type]	ATM	****7865	\$1000.00	123456789	[Type]	[Type]
99999	ITM99	YET234	99999	11/12/2023	05:23PM EST	[Type]	Teller	[PAN]	\$1000.00	123456789	[Type]	[Type]
99999	ITM21	THR234	99999	11/12/2023	05:23PM EST	[Type]	Teller	[PAN]	\$1000.00	123456789	[Type]	[Type]
99999	ITM12	PSL237	99999	11/12/2023	05:23PM EST	[Type]	Teller	[PAN]	\$1000.00	123456789	[Type]	[Type]

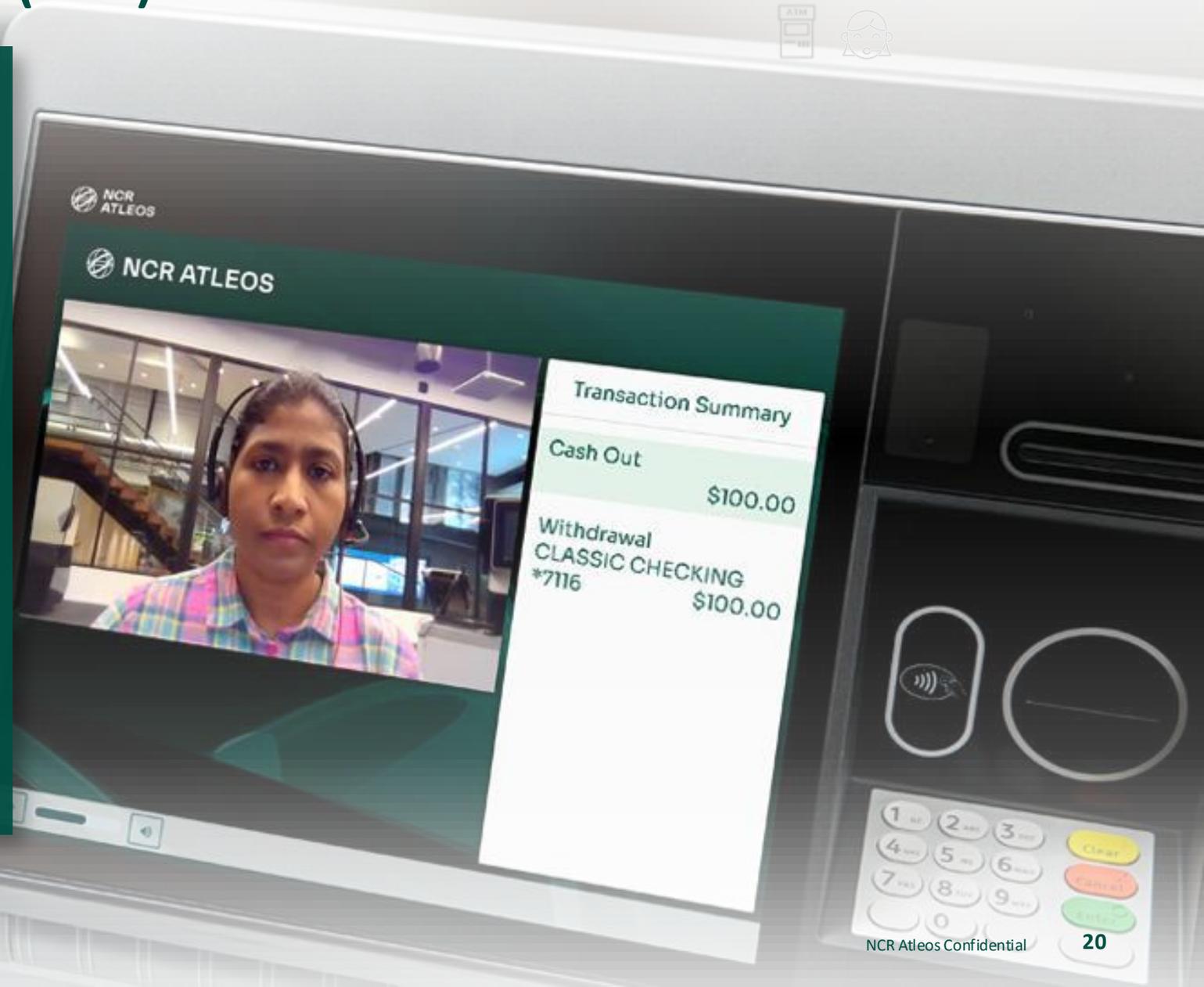
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# Imaging Deposit Risk Review (DRR)

SaaS Imaging Deposit Risk Review (DRR) takes advantage of cloud services to **increase funds availability** and **accelerate item collection** all while **reducing check fraud risk**.

DRR has been found to increase check processing speeds by 50% with a new stop-gate for fraud prevention, drastically reduced IT expenses by 41% including resourcing, software maintenance, and server hardware maintenance/replacement costs.

**Integration to EWS and Verafin** is available for even greater fraud risk mitigation.



# The Value



## Deposit Validation

Flags deposits requiring additional review adhering to your policies and rules including:

- Out of Balance - adjustments
- Deposit and Item thresholds
- Duplicate detection

Allowing review, edits based on scanned check information, and perform administrative tasks



## Risk Mitigation

Segregate duties based on your reviewer/operator's deposit category

Perform immediate risk analysis as deposits are made

Industry leading partner integrations



## Risk Segmentation

Tailor risk factor and deposit limit policies by users based on:

- New users
- Deposit channel

Approved items are immediately transmitted to FI item processor

# Next Steps

## **Request Your Personalized Discovery Session**

Gain expert insight into your ATM fleet with a comprehensive evaluation focused on unlocking the potential of Enhanced Self-Service.

# Q&A



Ask questions in chat!



# Thanks for joining us!

Please stay on for a short survey