

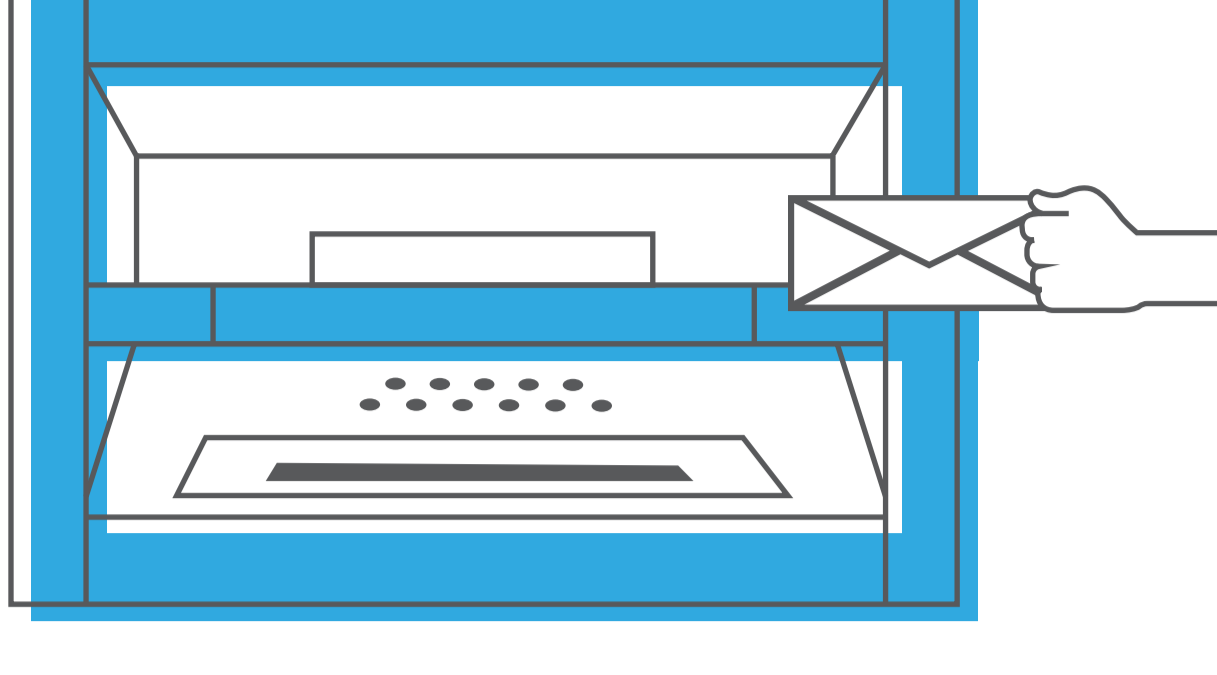
50 YEARS OF THE ATM.

Since 1967, key innovations in the evolution of ATM technology have transformed the ATM into the omni-channel experience we know today. Ultimately, the advent of ATM technology was a pivotal moment in the rapid improvement of customer experience.

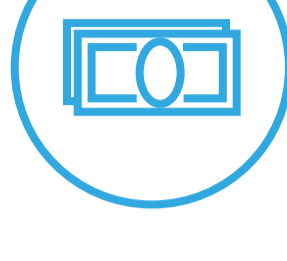
1960s

Barclays launches a new global phenomenon.

Barclays Bank unveils first "robot cashier" on June 27th, 1967. The Automated Teller Machine makes bank service available to consumers 24 hours a day.



1,000 ATMs are installed globally by the close of the 1960s.

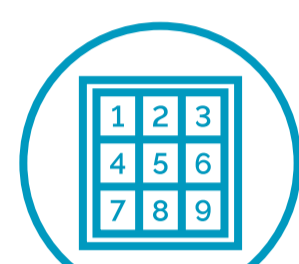
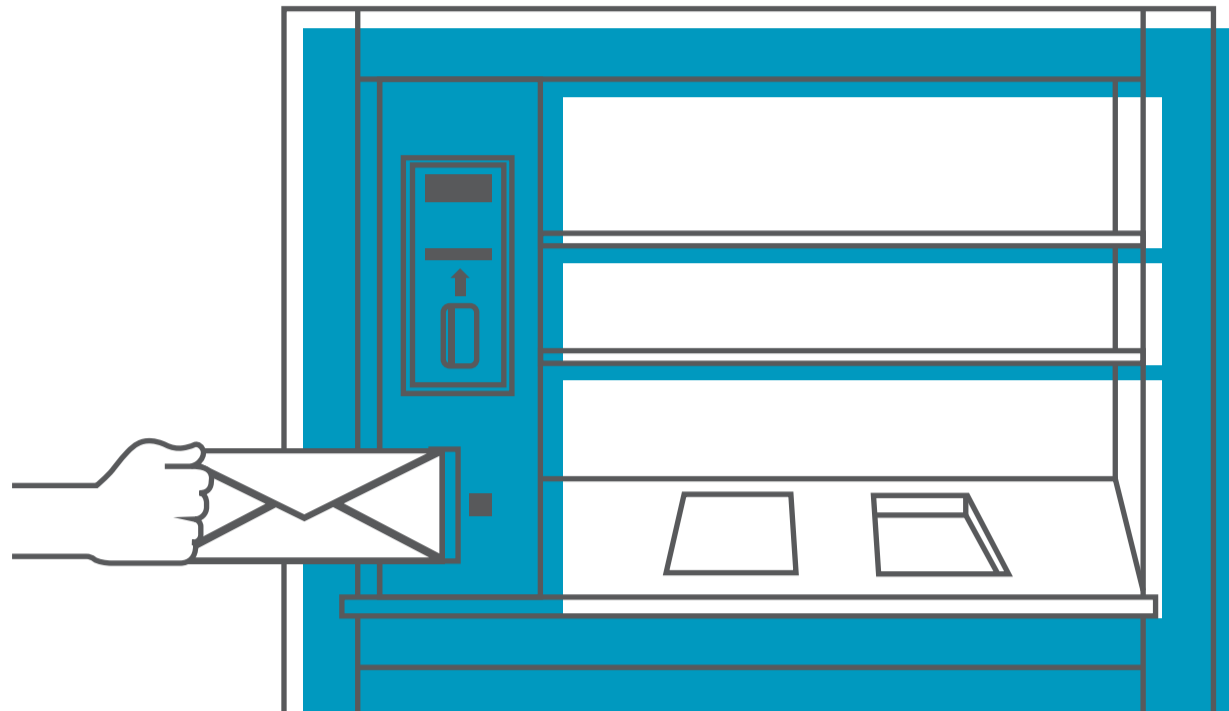


ATMs were hardly multi-faceted at the time: they could only dispense cash.

1970s

By 1974, over 10,000 ATMs were installed around the globe.

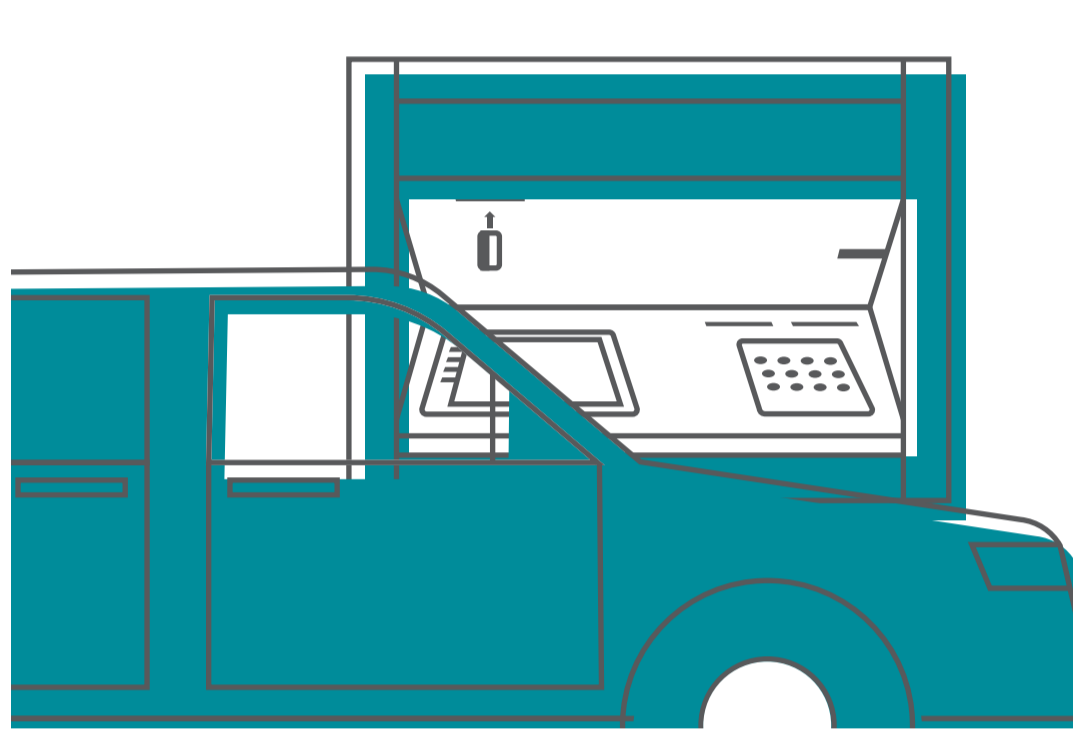
Providing self-service innovations to banks for many years, NCR's first ATM, Model 770, is installed at banks throughout the U.K.



British engineer James Goodfellow creates the **personal identification number**, or PIN that could be associated on all ATM cards. **Customers can now be authenticated without the need for human assistance.**

1980s

By the 1980s, ATM technology becomes more sophisticated, handling functions that were previously performed by human tellers.



NCR introduces the NCR 1780, its drive-up ATM, in Baton Rouge, La. Now customers can **withdraw cash without ever leaving their cars.**



By 1984, over 100,000 ATMs are installed globally.

1990s



The 1990s bring **independent ATM growth at off-site locations** like gas stations and convenience stores.



The **loneliest NCR ATM in the world is unveiled at the McMurdo Station in the U.S. Antarctic**, proving that no location in the world should be without cash!

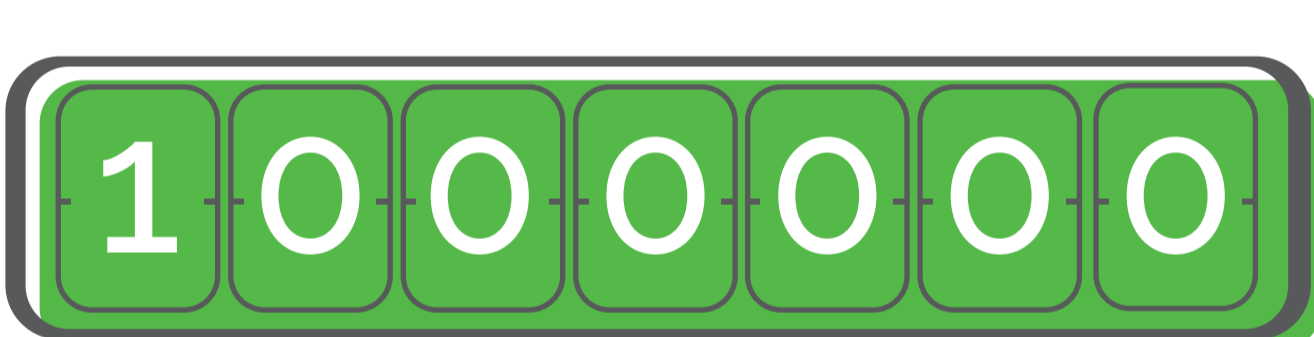


In 1996, the **ATM Safety Act mandates that all banks make their ATMs more secure** for their customers by installing surveillance cameras, reflective mirrors in the machine, and locked entryways.

2000s

ATMs reach the million mark.

Over 1 million ATMs in service globally.



The **average American now uses an ATM 6-8 times a month.**



NCR launches its next generation of ATM technology: the **NCR SelfServ, the NCR Personas M series**, and it receives a **patent for a signature capture.** This paves the way towards the next generation of omni-channel technology.



NCR builds the **Personas 71, the world's first freestanding weatherized ATM** that can brave all the elements while conducting a customer transaction.

2010s

Video banking and interactive teller ATMs surge in popularity in the U.S.



Voice Activation, biometric authentication, and cardless mobile cash services give customers a streamlined ATM experience.



ATMs can perform a majority of the transactions a customer traditionally does at the teller window; smart screens are now like smartphones with multi-touch, pinch swipe, and zoom capabilities.



\$13.2 trillion dollars was withdrawn from ATMs globally in 2015.

2017 & BEYOND

Today, the ATM of the connected economy is a bridge that blends digital and physical banking channels. Truly a bank in a box, ATMs now feature mobile-like interactions, experienced video capabilities, and cardless cash services, making them so much more than just a cash dispensing device. In 2017 and beyond, NCR will continue reinventing ATMs and other devices at the edge of the enterprise.

