



## CUSTOMER FAQs - June 21, 2021

### 1) What was the purpose of today's announcement?

- NCR and Cardtronics have completed the legal transaction required to start bringing our two companies together. Cardtronics is now a wholly owned subsidiary of NCR.
- You can find a copy of the press release [here](#).
- Even though our two companies have achieved this important legal milestone, Cardtronics and NCR will continue operating as separate and independent entities until we obtain all regulatory clearances to begin integrating.
- We expect this to occur in the second half of the year.

### 2) How will this change in ownership impact me?

- We want to emphasize that there will be no changes to the services and solutions provided to your organization in the near term.
- Until we obtain all remaining regulatory clearances and consents to enable us to begin integrating, Cardtronics and NCR cannot operate as a single company. Therefore, please continue to treat Cardtronics and NCR as separate and independent suppliers.
- If you work with both NCR and Cardtronics, this means you may get separate communications from each of Cardtronics and NCR until regulators approve us to begin the integration process.
- Once approved, we aim to make the transition as seamless as possible, which means keeping you informed throughout the process and giving you plenty of notice as we make changes.
- As always, we are committed to delivering the same exceptional service and quality of work you have come to expect.

### 3) Why does this transaction make sense?

- We believe our two companies will be better together due to our greater:
  - Solution and service portfolio
  - Geographic scope and scale
  - Investment in product innovation and operational excellence
  - Business capabilities and resources
  - Partnership portfolio and options
- Additionally, Cardtronics' Allpoint network is highly complementary to NCR's payments platform, enabling the combined company to seamlessly connect retail and bank customers while capitalizing on the banking industry's transition toward infrastructure outsourcing and branch rationalization.

### 4) What do I stand to gain from the deal? What are the benefits to me?

- You may see numerous advantages in time as we expand our service scope and scale, and deliver more innovative products and solutions to help you be at the forefront of your customers' evolving expectations.
- Nothing changes for you in the near term. While we are very excited about the combination and what it will mean for you, our top priority will be to operate independently of NCR until we have all regulatory approvals to integrate.

- Once approved, we aim to make the transition as seamless as possible, which means keeping you informed throughout the process and giving you plenty of notice as we make changes.

**5) Will my company contracts change?**

- Nothing will change in the near term until we have all regulatory approvals in place.
- We will honor all existing contract agreements per their terms and conditions.
- There may be updates required to legal terms for administrative and reporting reasons. We will let you know about this ahead of time and do our best to minimize any inconvenience.
- The legal entities with whom you have contracted have not changed. The only difference is that NCR now owns those legal entities.

**6) I am a customer of both companies. What are you going to do with overlapping contracts?**

- Until we obtain all regulatory clearances and consents to begin integrating, Cardtronics and NCR will continue operating as separate and independent entities.
- We hope you will be patient with us through this interim period.
- Once regulators approve us to begin the integration process, we aim to coordinate our services in a near-seamless way that simplifies your workload and brings you benefits from working with a unified, combined company.

**7) What is going to happen to the price of products/services?**

- There will be no near-term pricing changes outside of the normal course of business.
- Being a unified, combined company will help us remain competitive for our clients, which is a top priority.

**8) What will happen in cases of overlap between NCR and Cardtronics product offerings?**

- There is minimal duplication between our companies' product offerings and there will be no product changes outside of the ordinary course of business in the coming months.
- Where there is duplication, upon obtaining all regulatory clearances and consents needed to start integration, the companies will continue to ensure we can deliver you the highest quality services and products in the most cost-efficient way.

**9) Will there be any staffing changes that might affect me?**

- There will be no immediate changes to your day-to-day contacts.
- We will give you plenty of advance notice if we make any staffing changes that may affect you. Our goal will be to ensure an effective and thorough handover.

**10) Whom do I call if I have a problem or concern?**

- If you have a specific problem or concern, please reach out to your usual contact.
- We will update you as we have more information to share about integration.