

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d)
of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): September 5, 2023



NCR CORPORATION
(Exact name of registrant as specified in its charter)

Commission File Number 001-00395

Maryland
(State or other jurisdiction of
incorporation or organization)

31-0387920
(I.R.S. Employer
Identification No.)

864 Spring Street NW
Atlanta, GA 30308
(Address of principal executive offices and zip code)

Registrant's telephone number, including area code: (937) 445-1936

N/A
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
- Soliciting material pursuant to Rule 144a-12 under the Exchange Act (17 CFR 240.14a-12)
- Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
- Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, par value \$0.01 per share	NCR	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter). Emerging growth company

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Item 7.01. Regulation FD Disclosure.

On September 5, 2023, members of the management team of NCR Corporation (the “Company”) will make presentations to attendees of the Company's Investor Day 2023 regarding, among other things, the Company's business and long-term strategy. A copy of the materials to be used during the presentations is included as Exhibit 99.1 hereto. The presentation materials will be available shortly before the commencement of the investor day on the “Investor Relations” page of the Company’s website at www.ncr.com.

The information in this report (including Exhibit 99.1) is being furnished pursuant to Item 7.01 and shall not be deemed to be “filed” for purposes of Section 18 of the Securities Exchange Act of 1934 (the “Exchange Act”), or otherwise subject to the liabilities of that section, nor shall it be deemed to be incorporated by reference in any filing under the Securities Act of 1933 or the Exchange Act.

Item 8.01. Other Events.

NCR Atleos, LLC (“NCR Atleos”) has filed on September 5, 2023 its Quarterly Report on Form 10-Q for the period ended June 30, 2023, as well as a Current Report on Form 8-K for the unaudited pro forma combined financial information of NCR Atleos as of June 30, 2023 and for the six months ended June 30, 2023 and year ended December 31, 2022. NCR Atleos plans to file a Current Report on Form 8-K for its presentation to attendees of the NCR Atleos Investor Day 2023.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits:

The following exhibits are attached with this current report on Form 8-K:

<u>Exhibit No.</u>	<u>Description</u>
99.1	Presentation Materials of the Company dated September 5, 2023
104	Cover Page Interactive Data File (embedded within the Inline XBRL document)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

NCR Corporation

By: /s/ Timothy C. Oliver
Timothy C. Oliver
Senior Executive Vice President and Chief Financial Officer

Date: September 5, 2023



NCR V^o:YIX

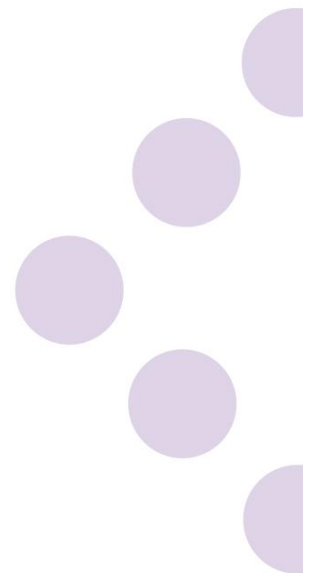
Investor Day 2023

September 5, 2023



Welcome and Opening Remarks

Sarah Jane Schneider | Executive Director, Investor Relations



Notes to Investors

FORWARD-LOOKING STATEMENTS. NCR, to be renamed NCR Voyix (“NCR Voyix” or the “Company”), cautions that comments made during this presentation and in these materials contain “forward-looking statements” within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995 (the “Act”). Forward-looking statements use words such as “expect,” “target,” “anticipate,” “outlook,” “intend,” “plan,” “confident,” “believe,” “will,” “should,” “would,” “potential,” “positioning,” “proposed,” “planned,” “objective,” “likely,” “could,” “may,” and words of similar meaning, as well as other words or expressions referencing future events, conditions, or circumstances. We intend for these forward-looking statements to be covered by the safe harbor provisions for forward-looking statements contained in the Act. Statements that describe or relate to the Company’s plans, targets, goals, intentions, strategies, or financial outlook, and statements that do not relate to historical or current fact, are examples of forward-looking statements. Examples of forward-looking statements in these materials include, without limitation, statements regarding the planned separation of the Company’s ATM business (“NCR Atleos”) into an independent public company including, but not limited to, the future commercial or financial performance of the Company following such planned transaction, value creation and ability to innovate and drive growth generally as a result of such transaction, and the Company’s expected capital structure for year-end 2023; the expected financial performance of the Company’s three reporting segments for year-end 2023; the expected net debt leverage ratio of the Company for year-end 2023 and net debt leverage ratio targets for 2024 and long-term; our expectations of demand for our solutions and execution, and the impact thereof on our financial results in 2023 and beyond; our expected areas of focus and strategy to drive growth and profitability and create long-term stockholder value, including targets for year-end 2027; our expectations regarding return on investment and compound annual growth rate (“CAGR”), including CAGR targets for year-end 2027; expectations regarding the growing total addressable market and growing market opportunity for the Company and each of its three reporting segments; the Company’s focus on advancing strategic growth initiatives and transforming the Company into a software-led as-a-service company with a higher mix of recurring revenue streams, including the ongoing focus on customer conversion to platform-based solutions and the Company’s growth targets for such conversions and average revenue per unit growth; expectations regarding the Company’s culture; and statements regarding redeployment priorities and future capital allocation strategy.

Forward-looking statements are based on our current beliefs, expectations, and assumptions, which may not prove to be accurate, and involve a number of known and unknown risks and uncertainties, many of which are out of the Company’s control. Should one or more of these risks or uncertainties materialize, or should underlying assumptions prove incorrect, actual results may vary materially from those set forth in the forward-looking statements. There can be no guarantee that the planned separation will be completed in the expected form or within the expected time frame or at all. Nor can there be any guarantee that NCR Voyix and NCR Atleos after a separation will be able to realize any of the potential strategic benefits or opportunities as a result of these actions. Neither can there be any guarantee that stockholders will achieve any particular level of stockholder returns. Nor can there be any guarantee that the planned separation will enhance value for stockholders, or that NCR Voyix or NCR Atleos will be commercially successful in the future or achieve any particular credit rating or financial results. Additional information concerning these and other factors can be found in the Company’s filings with the U.S. Securities and Exchange Commission, including the Company’s most recent annual report on Form 10-K filed on February 27, 2023, quarterly reports on Form 10-Q, and current reports on Form 8-K. These materials are dated September 5, 2023, and the Company does not undertake any obligation to publicly update or revise any forward-looking statements, whether as a result of new information, future events, or otherwise, except as required by law.

Notes to Investors

SEGMENTS INFORMATION. Following the completion of the planned separation of NCR's ATM business, the Company plans to manage its business in a manner that is expected to result in the Company having three reportable segments as identified in these materials – Retail, Restaurant, and Digital Banking. All costs associated with corporate overhead and other immaterial operating segments will be reported as Corporate/Other. All historical NCR Voyix information provided in this presentation has been recast to reflect the segment structure described above and excludes the historical results of the ATM business. The actual historical results may differ from the periods presented based on the GAAP requirements for reporting discontinued operations. The NCR Voyix financial information provided in this presentation consists of preliminary estimates of NCR Voyix's continuing operations and financial results post the classification of the ATM business as a discontinued operation upon its planned separation and reflect transactions related to the planned separation, subject to the assumptions and adjustments described in this presentation. NCR Voyix's management believes these assumptions and adjustments are reasonable under the circumstances given the information available at this time. This does not represent a complete pro forma presentation pursuant to applicable SEC rules and regulations.

MARKET AND INDUSTRY DATA. Unless indicated otherwise, the information concerning our industry contained in this presentation is based on the Company's general knowledge of and expectations concerning the industry. The Company's market position and industry market size are based on estimates using our internal data and estimates based on data from various industry analyses, our internal research and adjustments, and assumptions that we believe to be reasonable. The Company has not independently verified data from industry analyses and cannot guarantee their accuracy or completeness. In addition, we believe the data regarding the industry, market size, and our market position within such industry provide general guidance but are inherently imprecise. Further, our estimates and assumptions involve risks and uncertainties and are subject to change based on various factors. These and other factors could cause results to differ materially from those expressed in the estimates and assumptions.

NON-GAAP MEASURES. While the Company reports its results in accordance with generally accepted accounting principles in the United States, or GAAP, comments made during this presentation and in these materials will include or make reference to certain "non-GAAP" measures, including selected measures such as adjusted EBITDA, adjusted EBITDA margin, adjusted EBITDA CAGR, net debt, net leverage ratio, and free cash flow. This presentation also discusses targeted adjusted EBITDA, adjusted EBITDA margin, and adjusted EBITDA CAGR growth. These measures are included to provide additional useful information regarding the Company's financial results and are not a substitute for their comparable GAAP measures. NCR Voyix's definitions and calculations of these non-GAAP measures may differ from similarly-titled measures reported by other companies and cannot, therefore, be compared with similarly-titled measures of other companies. These non-GAAP measures should not be considered as substitutes for, or superior to, results determined in accordance with GAAP. Explanations of these non-GAAP measures, as well as a statement of usefulness and purpose of each such measure are included in the accompanying "Supplementary Information" unless noted therein.

These presentation materials and the associated remarks made during this presentation are integrally related and are intended to be presented and understood together.

Notes to Investors

USE OF CERTAIN TERMS. As used in these materials:

The term "recurring revenue" includes all revenue streams from contracts where there is a predictable revenue pattern that will occur at regular intervals with a relatively high degree of certainty. This includes hardware and software maintenance revenue, cloud revenue, payment processing revenue, and certain professional services arrangements, as well as term-based software license arrangements that include customer termination rights;

The term "annual recurring revenue" or "ARR" is recurring revenue, excluding software licenses sold as a subscription, for the last three months times four, plus the rolling four quarters for term-based software license arrangements that include customer termination rights;

The term "ARPU" means average recurring revenue per unit;

The term "CSP" mean Channel Services Platform;

The term "LTM" means last twelve months; and

The term "NPS" means Net Promoter Score.

Today's Agenda

9:00 am

Opening Remarks

Sarah Jane Schneider
Executive Director, Investor Relations

Welcome Message

Mike Hayford
CEO, NCR

Strategy Overview

David Wilkinson
CEO, Voyix

Retail Overview

Eric Schoch
EVP & President, Retail

Restaurants Overview

Lindsay Petrovic
VP, Restaurant Product Management

Digital Banking Overview

Frank Hauck
EVP & President, Digital Banking

Financial Outlook

Brian Webb-Walsh
CFO, Voyix

Closing Remarks

David Wilkinson
CEO, Voyix

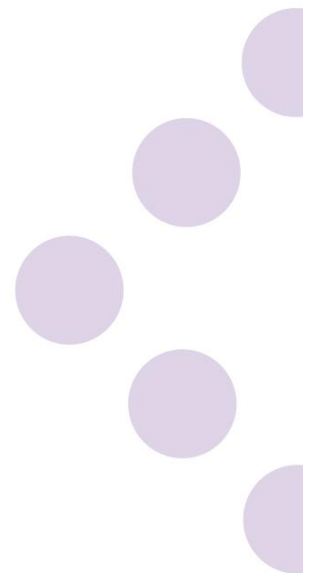
10:25 am

Q&A Session



Welcome Message

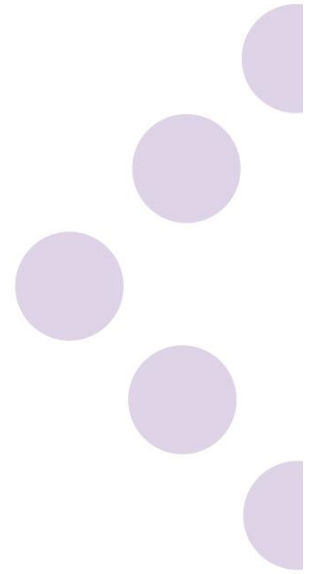
Mike Hayford | CEO, NCR





Strategy Overview

David Wilkinson | CEO, Voyix



Key Messages

- 1** | **Leading global provider of digital commerce solutions** for Retail, Restaurant, and Digital Banking industries with a **large installed base and right to win**
- 2** | Shifting the economics of our business by **converting customers to our platform and expanding services we provide**
- 3** | Capturing significant market opportunity driven by **market growth, secular trends, and ability to add new customers**
- 4** | **Streamlining organization** with enhanced strategic focus and nimble operating model to **expand margins and accelerate profitable growth**

NCR Voyix At-a-Glance¹ (NYSE: VYX)

~\$3.9B Total Revenue	~\$2.1B Recurring Revenue	~\$2.5B Software and Services Revenue	~\$0.7B Adjusted EBITDA	59% / 24% / 15% Retail / Restaurant / Digital Banking Contribution % ²
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Retail

#1

Provider of self-checkout³



Restaurants

#2

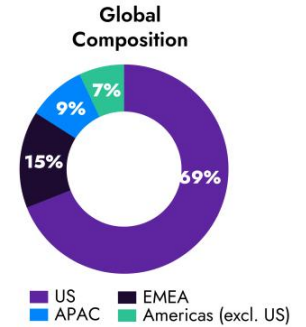
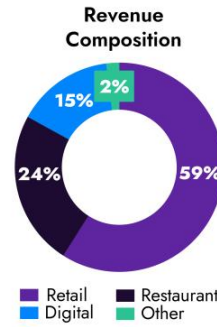
Provider of POS software³



Digital Banking

#1

User footprint among independent digital banking providers⁴



Market-Leading Software and Services Business with Large, Profitable Recurring Revenue Streams

¹ All values presented are CY 2023E.
² Excludes other perimeter adjustments; hence, the contribution percentages do not add up 100%.
³ Source: RBR Global POS Software 2022 and RBR Global EPOS and Self Checkout 2023.
⁴ Ranking as of Q2 2023 public filings by NCR, Q2 (QTWO), and Allkam (ALKT).

Who We Serve

Retail	Restaurants	Digital Banking
		

Broad Customer Base Highlights the Breadth of Our Platform

Strong Value Proposition Across Customer Segments



Retail and Restaurants

Best-in-Class POS Platform for Digital Commerce

Navigating new consumer experience expectations, both in-person and online, while lowering operational costs



Cloud-based Run-the-Store Capabilities

Enabling convenience, empowerment, and growth with a robust system



Digital Banking

Leading Digital-First Banking Solutions

Linking digital interactions to all branch channels and engaging clients on a common technology platform

Uniquely Positioned to Provide End-to-end Capabilities

Driven Leadership Team Focused on Execution

Today's Presenters



David Wilkinson
CEO,
Voyix
Joined 2010



Eric Schoch
EVP & President,
Retail
2016



Lindsay Petrovic
VP, Restaurant
Product Management
2021



Frank Hauck
EVP & President,
Digital Banking
2018



Brian Webb-Walsh
CFO,
Voyix
2023

Additional Executive Leadership



Ismail Amla
EVP, Professional
Services and Strategy
2021



George Sloan
EVP, Operations and Chief
Procurement Officer
2020



Jane Elliott
Chief Human
Resources Officer
2023








Kelli Sterrett
General
Counsel
2023



Steve Fernandez
EVP & Chief
Information Officer
2022

Skilled Management Team with 200+ years Combined Industry Experience

Transforming to Capture Market Opportunities

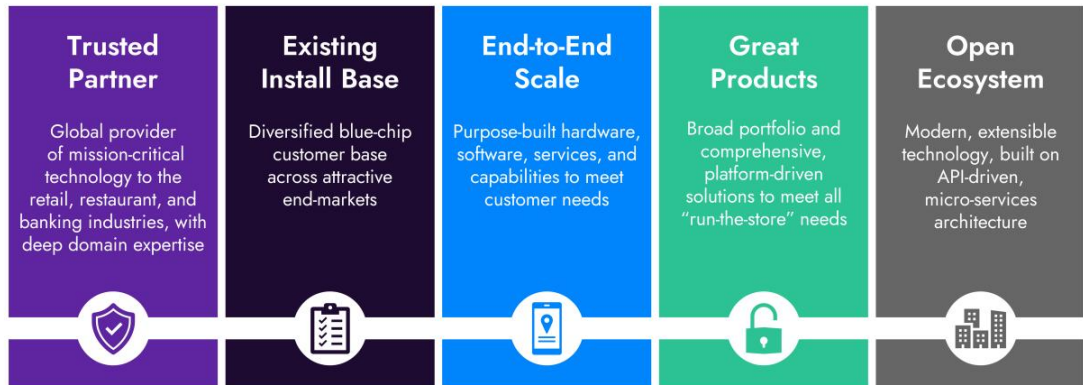
	Where We Were (2018)	Where We Are (2022 / 2023)	Where We Are Going (2024+)
 Product Focus	Hardware legacy	Market-leading, software-driven offerings	Integrated, platform-based solutions
 Go-to-Market Approach	Product selling	Solution selling	Indispensable partner and a one-stop-shop
 Customer Sentiment	At-market service levels	Superior and consistent customer experience	Best-in-class service and industry leading NPS
 Revenue Model	Limited recurring revenue	Growing recurring revenue	High percentage of recurring revenue (SAAS model)
 Talent & Culture	Inconsistent execution and limited customer-centricity	Customer-first culture; highly engaged and accountable	Industry talent destination with world-class culture
<i>Building on a Strong Foundation to Solidify Our Leadership Position</i>			

Our Proven Growth Strategy

Trusted Partner Enabling Customer Success through the Power of the Platform

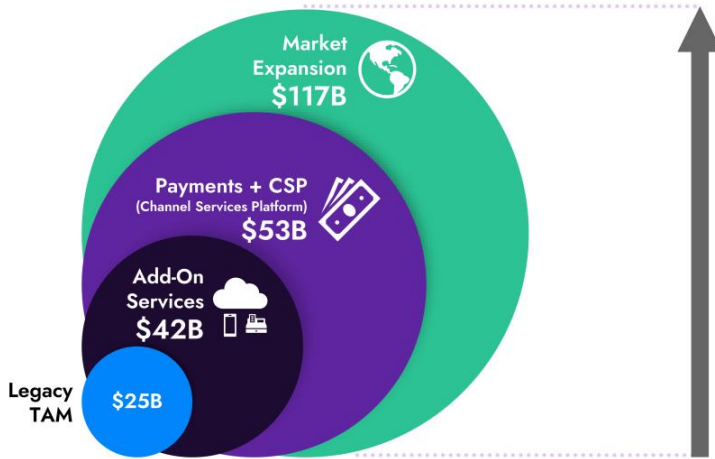


Right to Win in Retail, Restaurant, and Digital Banking



Positioned to Grow from a Strong, Highly Competitive Foundation

Large and Growing Total Addressable Market



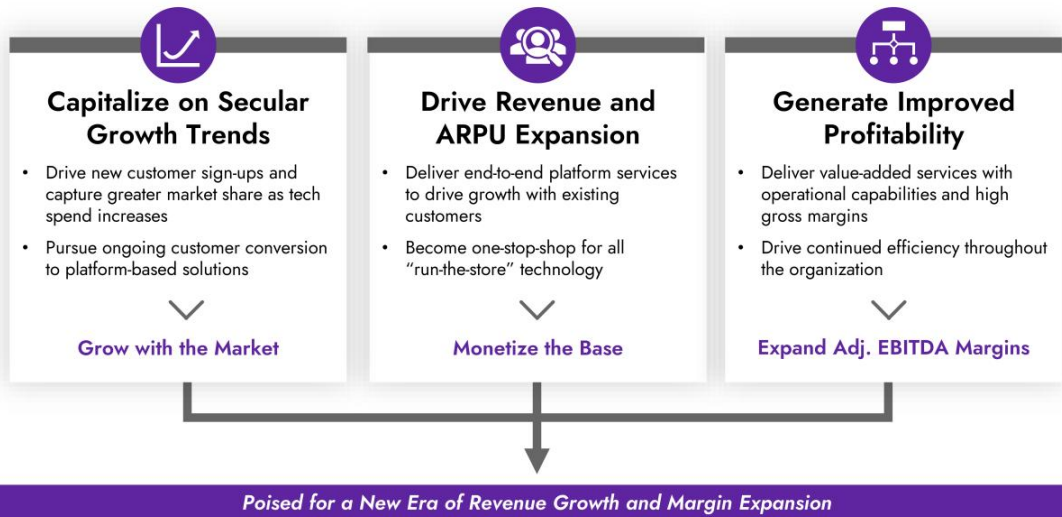
Key Trends Driving End Markets

-  Digital transformation in stores and banks
-  Increasing consumer experience expectations
-  Customer desire to reduce IT and vendor complexity
-  Increasing pace of technology change

Industry-leading Position in Attractive Growing Markets

Source: IHL (2023 WW IT Spend Model from IHL Group), DataEssentials, RBR Global EPOS and Self Checkout 2023, JPM Chase Research, Credit Suisse research, Nilson Report, Credit Suisse, Bill.com, ICM by Oppenheimer, and Voyis compiled data of Banks and Credit Unions listed by Federal Reserve and Credit Union National Association (CUNA), multiplied by estimated average contract value.

Our Growth Algorithm



Introducing New 2027 Financial Targets

Revenue CAGR	Recurring Revenue CAGR	Adj. EBITDA CAGR	Free Cash Flow Conversion
4 – 6%	9 – 11%	10 – 12%	40 – 45%
	Recurring Revenue ~65%	Margin Expansion +400 – 500 bps	Change from 2023 - 2027 +10 – 15 ppts

Customer-centric Business Model Fueling Future Operational and Financial Outperformance

Note: All CAGRs calculated using 2023 to 2027 company estimates

Investor Day 2023 | 19

Key Takeaways

1

Leading global provider of digital commerce solutions for Retail, Restaurant, and Digital Banking industries with a **large installed base** and **right to win**

2

Shifting the economics of our business by **converting customers to our platform and expanding services** we provide

3

Capturing significant market opportunity driven by **market growth, secular trends, and ability to add new customers**

4

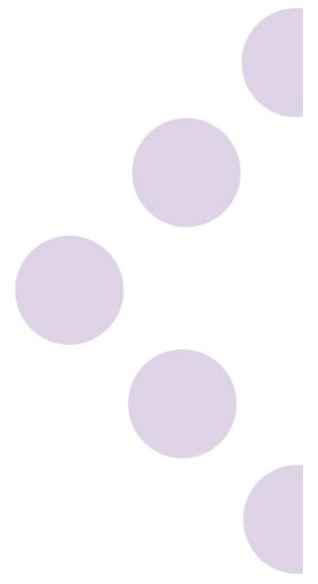
Streamlining organization with enhanced strategic focus and nimble operating model to **expand margins and accelerate profitable growth**



Retail and Restaurants Overview

Eric Schoch | EVP & President, Retail

Lindsay Petrovic | VP, Restaurant Product Management



Key Messages

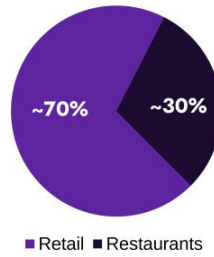
- 1** | Transforming Restaurant and Retail store systems with **comprehensive, platform led SaaS and Services capabilities**
- 2** | Leveraging deep industry expertise and customer relationships with iconic brands to **blend digital and physical experiences for guests and store associates**
- 3** | **Deliver consistent annual revenue growth** via SaaS and recurring Services revenue streams

Retail and Restaurants Businesses Overview¹

~\$3.1B Revenue	~21% Adj. EBITDA Margin	~213K Retail Sites	~153K Restaurant Sites
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RETAIL²

- #1 Retail POS software provider
- 67% of top global retailers
- #1 Self-checkout software provider



RESTAURANTS²

- #2 Restaurant POS software provider worldwide
- 8 of the top 10 global restaurant chains

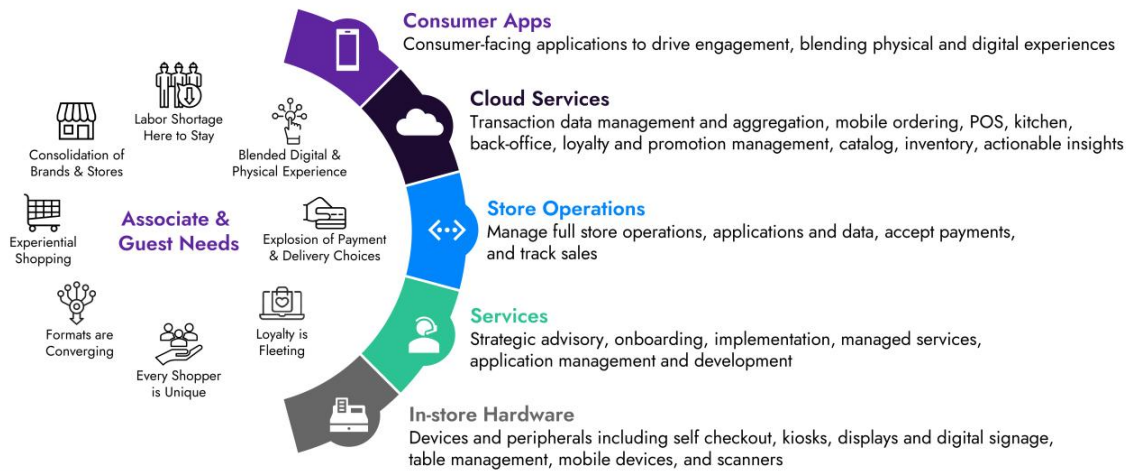


Industry Leader in Point of Sale and Run-the-Store Technology Solutions

¹ All values presented are 2023E, unless stated otherwise.
² Source: RBR Global POS Software 2022 and RBR Global EPOS and Self Checkout 2023.

Post Pandemic Realities Require Comprehensive Set of Capabilities

Holistic Solutions Supported by 24/7/365 Customer Service



Deep Industry Expertise Enables Voyix to be a Trusted Advisor of Digital Transformation

Platform Led SaaS and Services Model Drives Recurring Revenue and ARPU Growth



1 Store Operations

- Point of Sale Software
- Store Virtualization
- Fuel Controller
- Pharmacy
- Kitchen

2 Consumer Engagement

- Loyalty & Promotions
- Self-checkout & Frictionless
- Consumer Marketing
- Mobile Ordering

3 Back Office & Data

- Back Office
- Inventory
- Data Analytics
- Cash Office

4 Payments

- Payment Gateway
- Payment Processing
- Mobile Payments

5 3rd Party API Integration

- Partner Marketplace
- API Toolkits

6 End Points

- Point of Sale / Customer Display
- Mobile (POS, Order, Picking)
- Self-checkout
- Self-ordering Kiosk
- Table Management
- Digital Signage
- Kitchen

Differentiated Blend of Software and Services to Run the Store

Platform

Edge Computing

- Eliminating in-store tech complexity
- Automating processes
- Update and manage stores at scale

Cloud-Native Services and Open API

- Reusable mix and match microservices
- Conforms technology ecosystem to each business
- Always-on, secure availability everywhere

Real-time and Uninterrupted Operation

- Always run in a 'known state,' from in-store edge to the cloud
- Built for continuous change



Services

Advisory, Onboarding, and Implementation

- Vision setting and strategy development
- Systems integration and software implementation
- Business process outsourcing

Managed Services

- Comprehensive end-to-end service for maximizing availability
- Remote help desk
- Field service delivery

App Management and Development

- Dedicated development resources to build system enhancements and manage system upgrades

Providing Essential Services on a Modern, Streamlined Technology Foundation

Key Investment Highlights | Retail and Restaurants

1 Market leader in both POS and Self-checkout with a massive and growing market opportunity

2 Competitive, end-to-end SaaS platform to run the store

3 Large and diversified blue-chip customer base

4 Opportunity to expand through multiple levers of growth

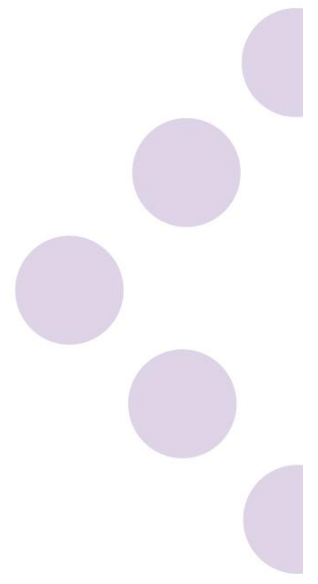
5 Significant and expanding SaaS and recurring revenue





Retail

Eric Schoch | EVP & President, Retail



Why We Win | Retail

Deep Industry Expertise

- Full suite of solutions built on a cloud-based foundation
- Configurable digital ecosystem
- Capabilities to supercharge consumer and associate experiences

Speed and Ease of Implementations

- Faster time to value than competitors
- Seamless capability integration through open APIs and micro-services architecture

High Return on Investment for Customers

- Quantified ROI validated by customers' own data
- Ability to migrate from managed services to full IT outsourcing
- 24/7/365 local support across six continents

"In retail, we do not suffer fools. NCR has massive experience. They know retail really, really well."

– Director of Technology, Woolworth's

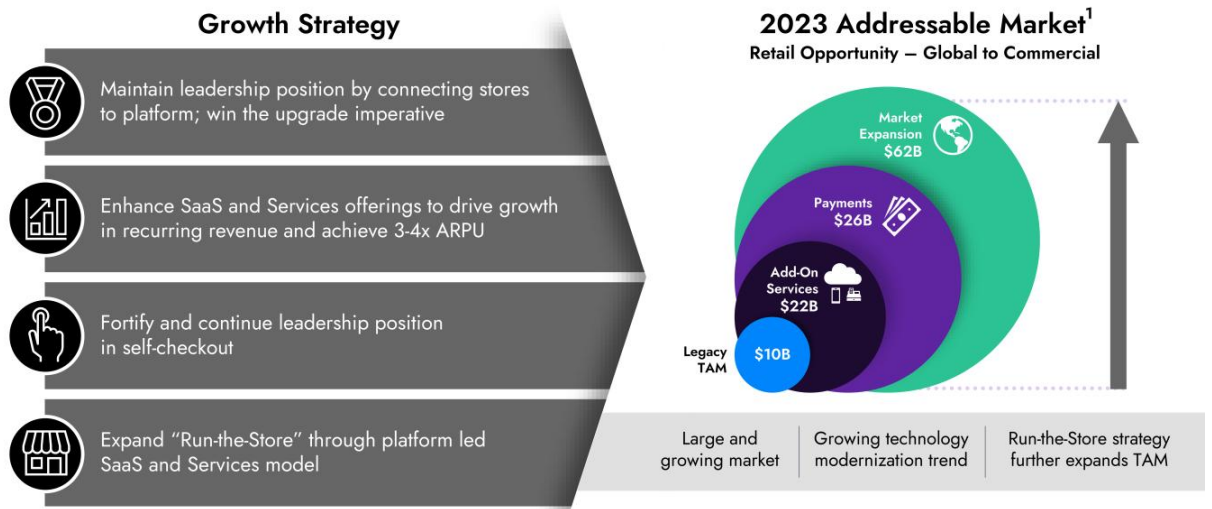
"We've integrated 14 unique capabilities into the NCR platform — some were completed in just weeks. NCR has stepped up to make sure the system is state of the art."

– CIO, Northgate Market

PLACEHOLDER: Sainsbury's Customer Cameo

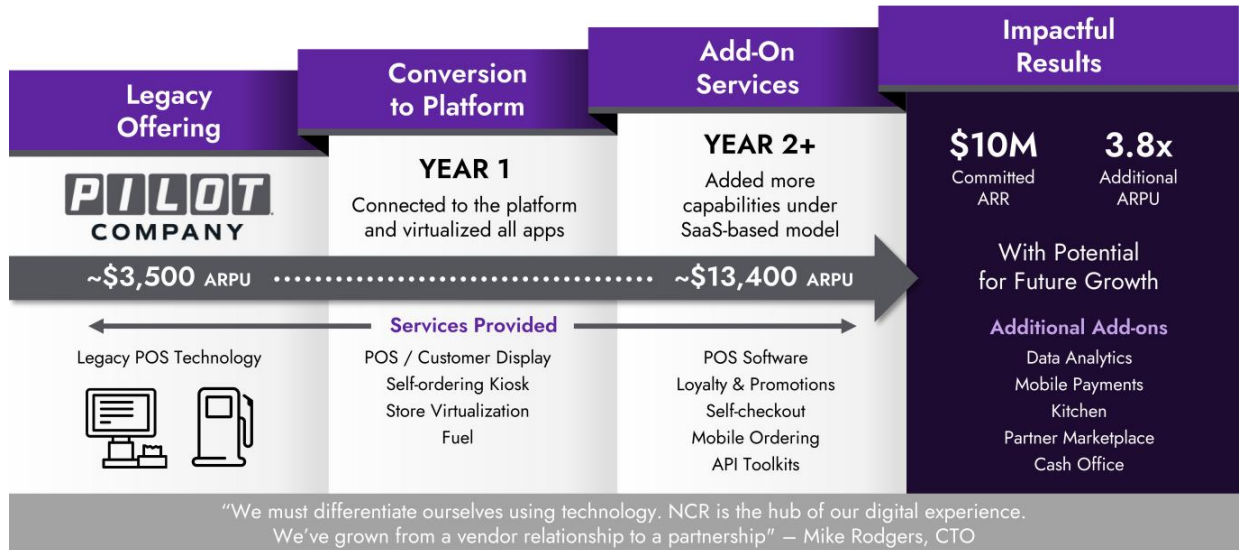


Clear Strategy to Capitalize on Market Opportunity



¹ Sources: Sources: IHL (2023 WW IT Spend Model from IHL Group), RBR Global EPOS and Self Checkout 2023, JPM Chase Research, Credit Suisse research, Nilson Report, Credit Suisse, Bill.com, and ICM by Oppenheimer

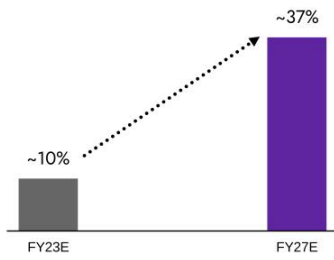
Case Study | Upgrading Store POS to Platform Infrastructure



Retail KPI Metrics Targets

Cumulative Platform Conversions

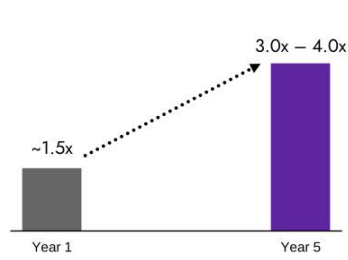
(% of Total Install Base)



- Subscription-based sites connected to Voyix Commerce Platform drive deeper customer relationships and higher recurring revenue
- Best in class onboarding for store installations

Target ARPU Expansion

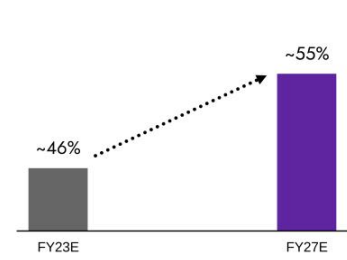
Post-Conversion



- Conversion to platform sites immediately grows ARPU by 1.5x; scaling to 3.0x - 4.0x over time
- Add-on product opportunities grow ARPU

Recurring Revenue

(% of Total Revenue)

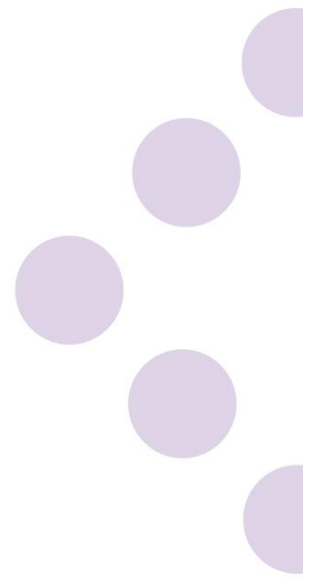


- Net Effect: Recurring revenue grows as product mix shifts to Software and Services
- Target ~10% Recurring Revenue CAGR from '23 - '27



Restaurants

Lindsay Petrovic | VP, Restaurant Product Management



Why We Win | Restaurants

Deep Expertise Across the Globe

- Decades of restaurant experience
- Scale and presence to help customers win globally

Ability to Serve Both Enterprise and SMB

- Support and scale with customers as they grow
- Strong modular product and technology architecture

Holistic Platform Solutions to "Run the Restaurant"

- Feature rich, configurable software with embedded Payments
- Wall-to-wall services to run all restaurant technology
- Restaurant-grade hardware

"The platform is highly impactful for our restaurants. We now have streaming real-time transaction data that goes down to the product level and gives us the ability to make on-the-spot decisions."

– CIO, Wendy's International

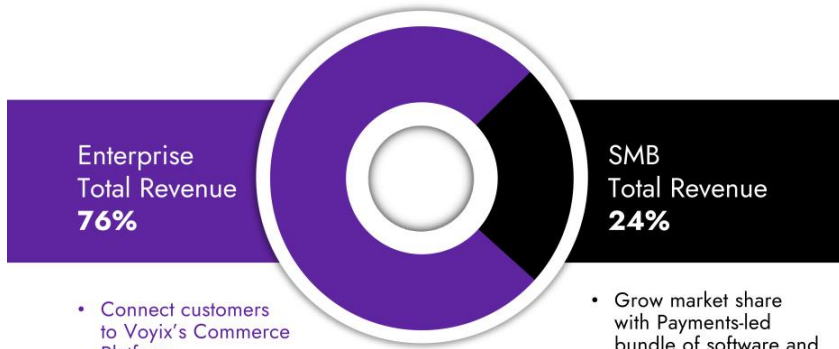
"NCR transformed a complex web of supplier systems into one simple one."

– Director of Technology Operations, Starbucks EMEA

PLACEHOLDER: Firebirds Customer Cameo



Our Growth Strategy | Restaurants



- Connect customers to Voyix's Commerce Platform
- Grow share of wallet by upselling on value-added SaaS and Payments
- Accelerate "Run-the-Restaurant" services

- Grow market share with Payments-led bundle of software and hardware solutions
- Grow share of wallet by upselling on value-added SaaS and Payments
- Retain the base with targeted and local customer engagement

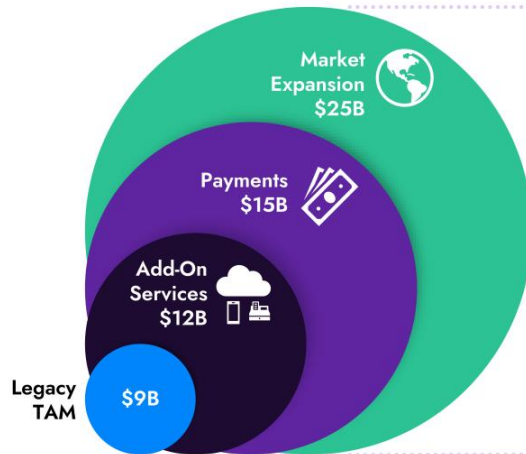


Note: Revenue percentages based on FY2023 estimates

Clear Strategy to Capitalize on Market Opportunity

2023 Addressable Market¹

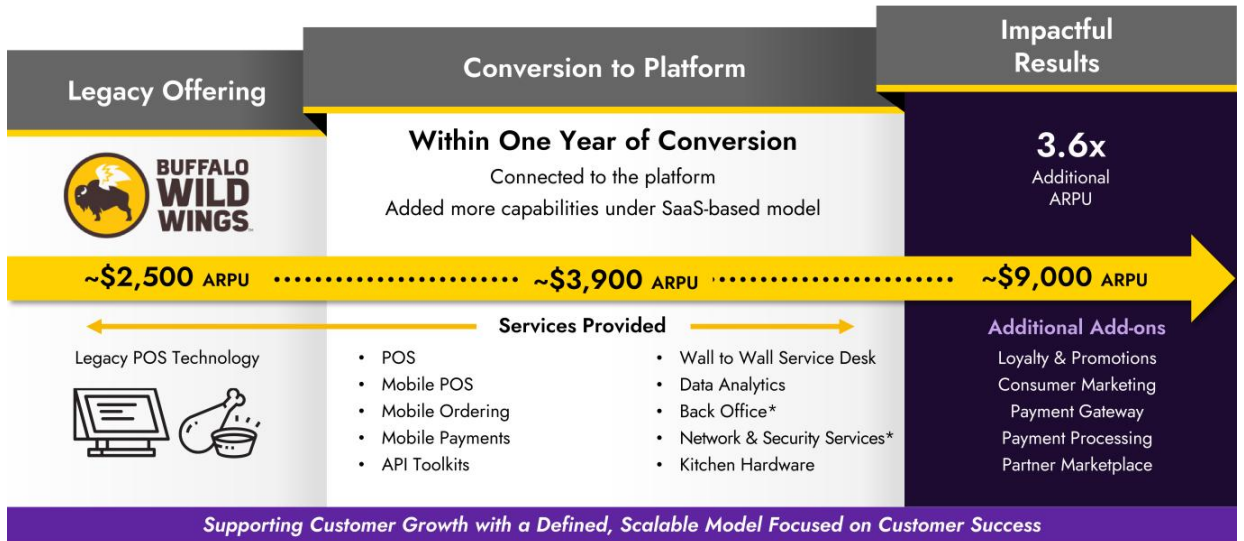
Restaurant Opportunity – Global to SMB



Key Trends
Large and growing market
Digital Transformation Trend
Run-the-Restaurant strategy further expands TAM

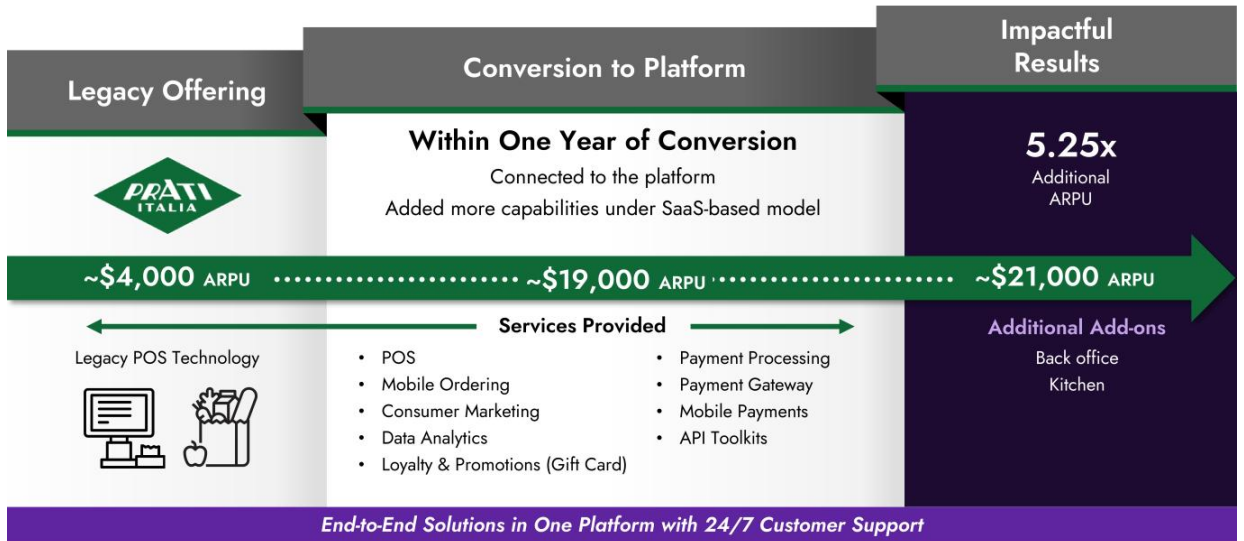
¹Sources: IHL (2023 WW IT Spend Model from IHL Group), DataEssentials. Legacy TAM includes North America Store Systems & Infrastructure spend from IHL (i.e., HW, SW, Services for in-store applications). Add-On Services includes SaaS + Services spend from IHL for Sales & Marketing, eCommerce, Business Intelligence & Supply Chain Management. Payments = US Addressable Market – (Formula is estimated based on our average ARPU for Payments for SMB & Enterprise sites, 379,454 SMB sites in our addressable market * \$4K ARPU and 269,156 Enterprise sites in our addressable market * \$1K ARPU.) Market Expansion = HW, SW, SVCS estimated spend from IHL for EMEA, APAC and LATAM.

Case Study | Upgrading Enterprise to Run-the-Restaurant



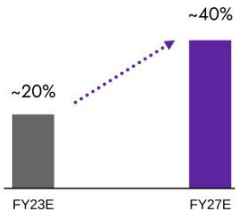
*Franchises Only

Case Study | Upgrading SMB to Run-the-Restaurant



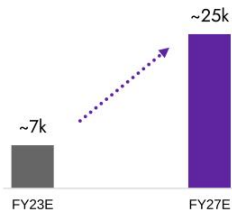
Restaurant KPI Metrics Targets

Cumulative Platform Conversions
(% of Total Install Base)



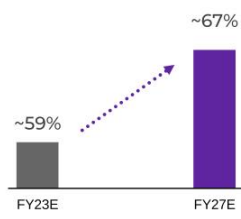
- Converting installed base to subscription plus connecting to Voyix Commerce platform drives increased ARR
- Targeted sales motion to drive conversion across SMB and Enterprise

Number of Payment Sites



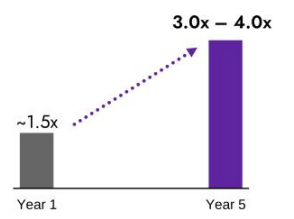
- Attaching Payments in SMB drives \$4k in ARPU
- 90%+ attach rate of Payments Processing with SMB site bookings, excluding the banking channel¹
- Concerted motion around cross-selling Payments to installed base

Recurring Revenue



- Positively impacted by platform and Payments sites growth
- Driven by add-on SaaS and Services across SMB and Enterprise

Target ARPU Expansion Post-Conversion



- Conversion to platform sites immediately grows ARPU by 1.5x, scaling to 3.0x – 4.0x over time
- Continued expansion from platform services, Payments, and cross-sell/upsell of software solutions

¹ Defined as total Payments site bookings as a percentage of total sites booked, excluding the banking channel

Key Takeaways

1

Transforming Restaurant and Retail store systems with **comprehensive, platform led SaaS and Service capabilities**

2

Leveraging deep industry expertise and customer relationships with iconic brands to **blend digital and physical experiences for guests and store associates**

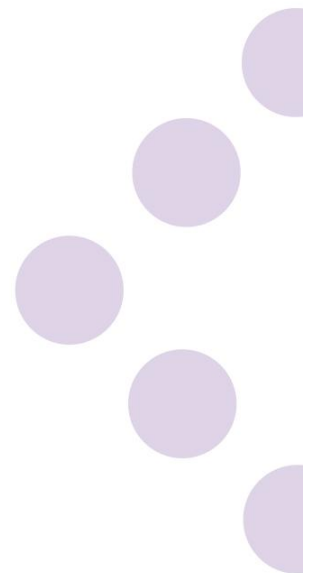
3

Deliver consistent annual revenue growth via SaaS and recurring Services revenue streams



Digital Banking Overview

Frank Hauck | EVP & President, Digital Banking



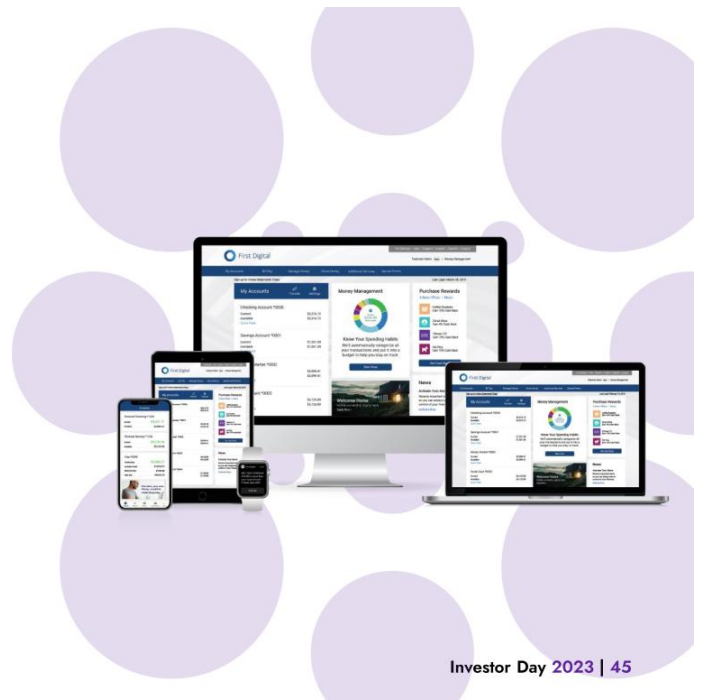
Key Messages

- 1 | Accelerating profitable growth and capitalizing on market-leading position** with new and existing medium and large-sized financial institutions
- 2 | Delivering integrated digital banking solutions** to drive increased penetration of active and new users
- 3 | Offering a unique retail banking experience** for our customers while enhancing our go-to-market approach

Our Mission

Customers expect banking interactions to be straightforward and seamless — **in every channel**

Voyix provides the leading **platform for digital banking**



Industry-Leading Digital-first Platform¹

~\$570M Revenue	~38% Adj. EBITDA Margin	~20M Active Users	800+ Total Clients	95%+ Client Retention	45%+ "Rule of 40" Metric ²
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Who We Serve

Banks and credit unions seeking digital transformation and integrated consumer experiences across channels



What We Offer

Common customer experiences across all channels, cross-channel data, and analytics to drive user engagement



How We Differentiate

Only provider of a truly end-to-end digital-first offering unified across digital and physical channels



Where We're Going

Extend leading footprint by winning more customers, serving more end-users, and expanding our product and capabilities set



5 of top 10 banking platforms run NCR Voyix Digital Banking Platform³

Linking Digital Interactions Across All Branch Channels via the Cloud

¹ All values presented are 2023E unless otherwise specified. ² Rule of 40 is a principle that states a software company's combined revenue growth rate and profit margin should equal or exceed 40%. ³ Magnify Money, by LendingTree, 2022 Best Mobile Banking Apps Awards.

Key Investment Highlights | Digital Banking

- 1 Leading digital banking platform with large and diversified customer base
- 2 Leveraging category-defining digital first solution suite to capture large opportunity across tiered end markets
- 3 Innovative and deeply experienced management team
- 4 Industry leading financial profile with high percentage of profitable recurring revenue
- 5 Compounding growth through account opening, digital banking, branch transformation, and seamless channel experiences



Differentiated and Seamless Customer Experience

Bridging Digital-to-Physical Interactions with Best-in-Class Service Support

Voyix'S SUPERIOR DIGITAL-FIRST SOLUTIONS

Banking World Needs



Account Opening

Our omnichannel sales and onboarding product suite offers consumers and businesses the broadest spectrum of products across all channels



Digital Banking

Offer full suite of self-service retail and business solutions for institutions of all sizes; fintech solutions help our clients stand out and stay ahead



Connected Experiences

API-first, cloud-based Channel Services Platform (CSP) joins multiple channels for a consistent end-user experience, reducing complexity, cost, and time to market

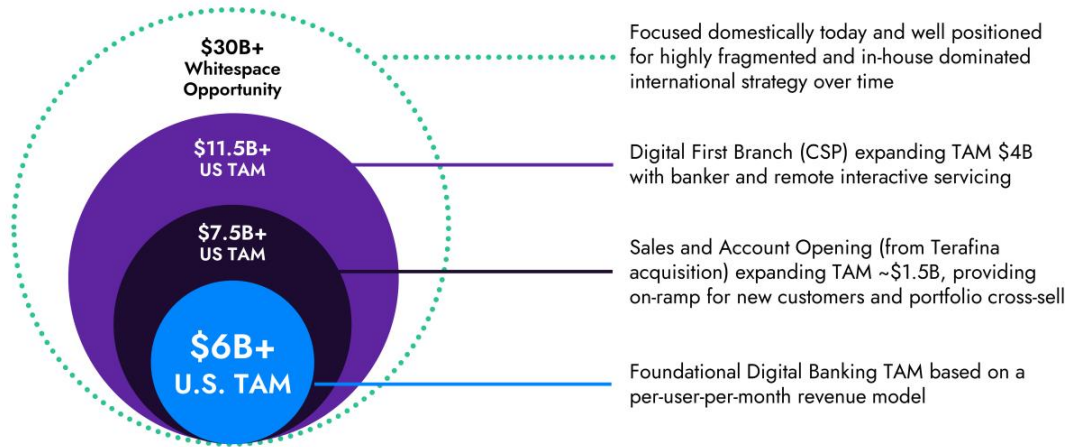


Customer Service

Provide "always-on" service users expect and the ability to interact with people they way they want (voice, video, interactive teller solutions, digital chat, and AI-enabled assistants)

API-first Ecosystem Designed to Replace Aging Retail Banking Systems and Easily Add New Services

Digital Banking Market Opportunity






Continuing to Expand our TAM by Introducing New Services

Note: Addressable market is based on Voyix compiled data of Banks and Credit Unions listed by Federal Reserve and Credit Union National Association (CUNA), multiplied by estimated average contract value.

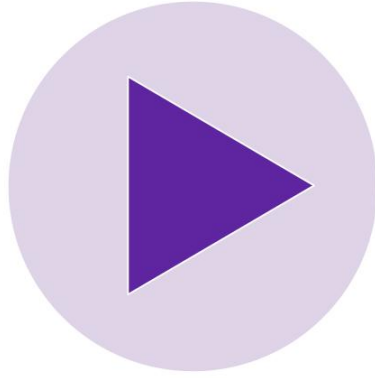
Capitalizing on Multiple Levers for Growth



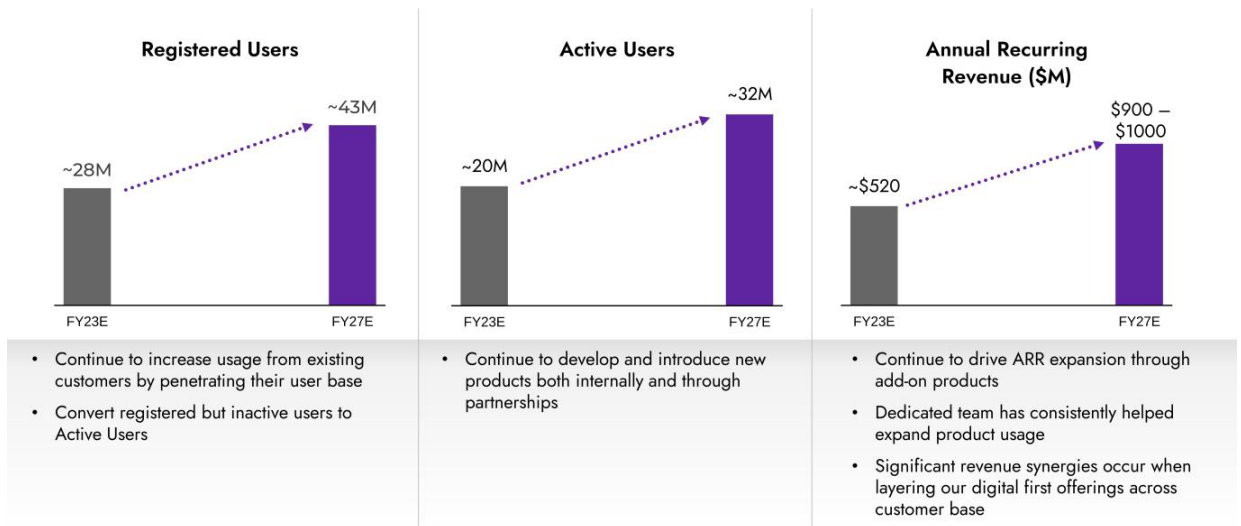
Case Study | Digital-First Approach

Problem	Unique Platform Solution	Outcome
<p>WINTRUST</p> <ul style="list-style-type: none"> • 15 branded community bank subsidiaries with 180+ banking locations • Need to maintain individualized look and feel while having a consistent technology experience across all Wintrust subsidiaries • Broken in-branch client engagement experience across consumer and business 	<p align="center">Comprehensive Deployment of Digital-First Strategy</p> <p align="center">Services Provided</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  <p>Started with unified digital banking for consumers and businesses</p> </div> <div style="text-align: center;">  <p>Expanded to onboarding for all deposit products across branch and digital</p> </div> <div style="text-align: center;">  <p>Seamless sales-to-service and service-to-sales handoffs</p> </div> </div> <p align="center">2 years after engagement, upgraded to CSP in-branch experience modernization</p>	<div style="display: flex; justify-content: space-between;"> <div style="text-align: center;"> <p>\$25M</p> <p>Total Contract Value</p> </div> <div style="text-align: center;"> <p>~\$5M</p> <p>Annual Recurring Revenue</p> </div> </div> <p><i>"We have chosen NCR to partner with to maintain our commitment to our customers to deliver the latest digital capabilities in the marketplace."</i></p> <p align="right">– EVP Digital Channels & Transaction Banking</p>
<p><i>Provided Integrated Solutions without Compromising Unique Branded Experiences</i></p>		

PLACEHOLDER: Wintrust Customer Cameo



Digital Banking KPI Metrics Targets



Key Takeaways

1

Accelerating profitable growth and capitalizing on market-leading position with new and existing medium and large-sized financial institutions

2

Delivering integrated digital banking solutions to drive increased penetration of active and new users

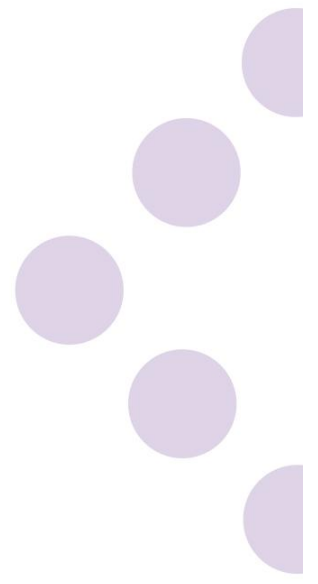
3

Offering a unique retail banking experience for our customers while enhancing our go-to-market approach



Financial Outlook

Brian Webb-Walsh | CFO, Voyix

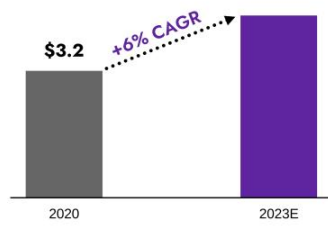


Key Messages

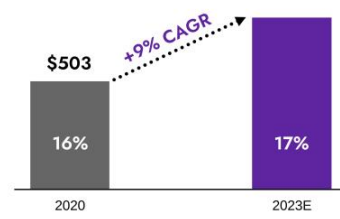
- 1 | Executing a clear strategy focused on **customer-centric SaaS and services to accelerate recurring revenue growth**
- 2 | **Driving margin expansion** through improved mix, product optimization, and disciplined expense management
- 3 | Organically strengthening our financial resilience through **free cash flow generation and prudent balance sheet management**
- 4 | **Optimizing capital allocation** to accelerate growth, increase market-leading position, and compound value for all stakeholders

Building from a Strong Foundation

Expected Revenue (\$B)



Expected Adj. EBITDA (\$M) and Adj. EBITDA Margin (%)



- Strong secular digitization trend
- Strong client retention
- Initial customer conversions to platform model

- Mix shift from hardware to software-driven offering
- Ability to scale into fixed cost base
- Disciplined expense management

Leveraging Industry-leading Customer Base for Recurring Revenue and ARPU Growth

Strategy to Drive Profitable Revenue Growth



Enhanced Enterprise Alignment

- Innovate customer-centric software solutions
- Increase NPS through full-service partnership and vast, cloud-based solutions portfolio



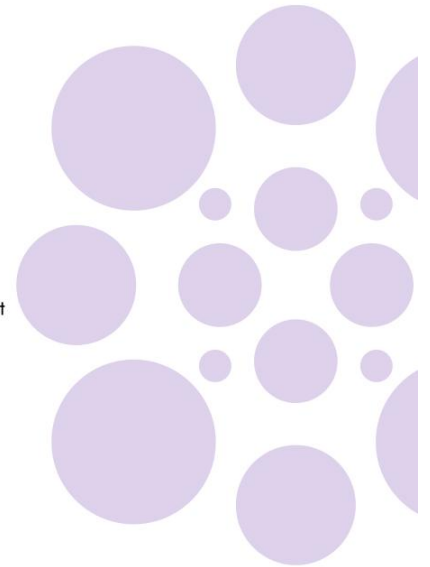
Clear Strategic Priorities

- Drive platform conversion and grow customer base in an expanding market
- Deepen customer wallet through add-on service solutions
- Streamline operating model to drive efficiency and accelerate growth



Significant Financial Benefits

- Leverage on-going shift to SaaS model to grow recurring revenue, EBITDA margins, and free cash flow
- Reduce leverage to target range while reinvesting for growth



Platform-based Businesses Leveraged to Growth Sectors

2027 Financial Targets




Revenue CAGR	Recurring Revenue CAGR	Adj. EBITDA CAGR	Free Cash Flow Conversion
4 – 6%	9 – 11%	10 – 12%	40 – 45%
	Recurring Revenue ~65%	Margin Expansion +400 – 500 bps	Change from 2023 - 2027 +10 – 15 ppts

Customer-centric Business Model Fueling Future Operational and Financial Outperformance

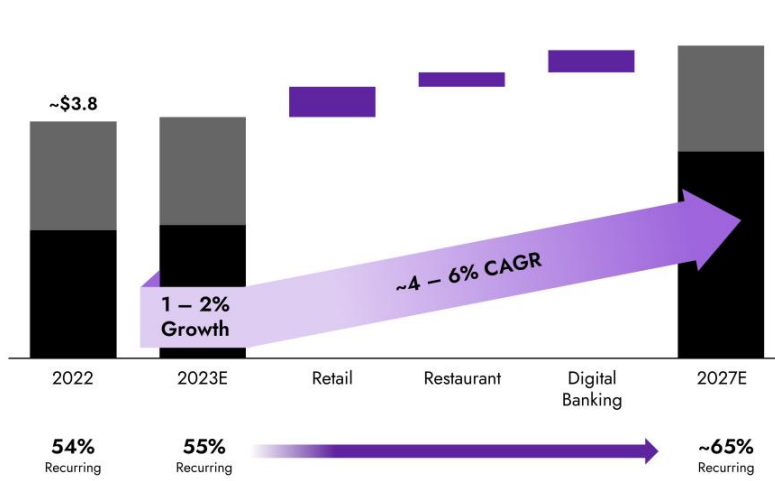
Note: All CAGR calculated using 2023 to 2027 company estimates

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How We'll Track our Progress (KPIs)

		<u>2023E</u>	<u>2027 Targets</u>
 Retail	Total Sites	213k	225k
	Rev per Site (ARPU)	\$5,300	\$6,700
	% Platform	10%	37%
 Restaurants Site Conversion	Total Sites	153k	159k
	Rev per Site (ARPU)	\$3,600	\$5,000
	% Platform	20%	40%
 Digital Banking	Active Users	20M	32M
	Rev Per Active User (ARPU)	\$28.00	\$30.00

Revenue Growth Targets (\$B)



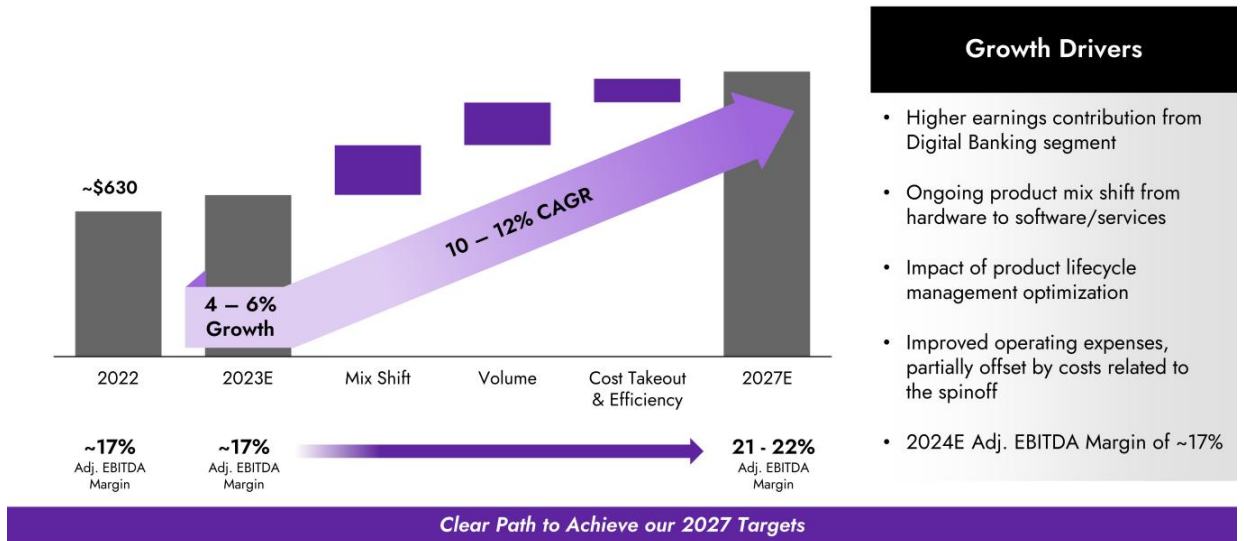
Growth Drivers

- SaaS-based model drives increasing recurring revenue and consistency
- Rollout of additional services to platform customers generates significant ARPU expansion
- Expect additional revenue uplift from adding Payments capabilities in Retail/Restaurants
- 2023E – 2024E revenue growth: low single digits

Platform Deepening Drives Accelerating Growth

Note: Includes revenue from continuing operations as well as from commercial agreements between NCR Voyix and NCR Alteo.

Adjusted EBITDA Growth Targets (\$M)



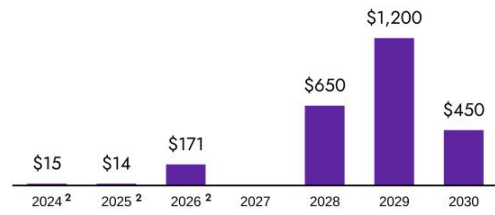
Strong, Flexible Balance Sheet and Manageable Debt Profile for Future Growth

Initial Expected Capital Structure (\$M, Using expected debt and cash for YE23)

Total Debt	\$2,500
Cash Balance	\$150
Revolver	\$0
Net Debt	\$2,350
Net Leverage Ratio ¹	~3.5x

Term Structure of Debt (\$M)

Weighted Avg Rate: 5.37%
Fixed Rate Debt (% of Total): 92%



Net Debt to Adj. EBITDA

Targeting 3x by end of 2024

Long-term Target: 2x – 3x

Ample Liquidity to Support Capital Allocation Priorities

¹ Net leverage ratio calculated as Net Debt / Last Twelve Months Adj. EBITDA; ² \$200M Term Loan A amortizes 7.5% per annum and matures in 2026

Clear and Disciplined Capital Allocation Priorities

Future Priorities

Invest in Organic Initiatives	<ul style="list-style-type: none">• Continue ongoing capex of 6 - 7% of revenue to maintain market leadership position• Accelerate development of new platform-enabled services to drive revenue growth, higher-value products and services, and increase customer stickiness
Balance Sheet Optimization	<ul style="list-style-type: none">• Manage balance sheet to maintain long-term target net leverage ratio of 2 - 3x• Optimize investments and capital structure to maximize ROIC
Acquisitions	<ul style="list-style-type: none">• Pursue opportunistic tuck-in acquisitions to accelerate growth initiatives• Leverage M&A to support “buy vs. build” capability decisions
Repurchases	<ul style="list-style-type: none">• Offset annual dilution from incentive comp• Consider additional repurchases if cash generation outpaces internal growth needs

Clear Priorities Aligned with Growth Initiatives to Enhance Shareholder Returns

Key Takeaways

1

Executing a clear strategy focused on **customer-centric software and services to accelerate recurring revenue growth**

2

Driving margin expansion through improved mix, product optimization, and disciplined expense management

3

Organically strengthening our financial resilience through **free cash flow generation and prudent balance sheet management**

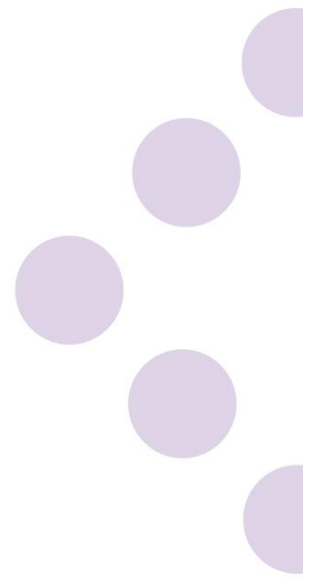
4

Optimizing capital allocation to accelerate growth, increase market-leading position, and compound value for all stakeholders



Closing Remarks

David Wilkinson | CEO, Voyix



Compelling Investment Thesis

- 1** | **Leading global provider of digital commerce solutions** for Retail, Restaurant, and Digital Banking industries with a **large installed base and right to win**
- 2** | Shifting the economics of our business by **converting customers to our platform and expanding services we provide**
- 3** | Capturing significant market opportunity driven by **market growth, secular trends, and ability to add new customers**
- 4** | **Streamlining organization** with enhanced strategic focus and nimble operating model to **expand margins and accelerate profitable growth**

Investor Day 2023

Q&A

Investor Day 2023

Supplementary Information

Non-GAAP Measures:

While NCR Voyix reports its results in accordance with generally accepted accounting principles (GAAP) in the United States, comments made during this conference call and in these materials will include non-GAAP measures. These measures are included to provide additional useful information regarding NCR Voyix's financial results and are not a substitute for their comparable GAAP measures.

Adjusted Earnings Before Interest, Taxes, Depreciation and Amortization (Adjusted EBITDA) NCR Voyix determines Adjusted EBITDA for a given period based on its GAAP net income from continuing operations plus interest expense, net; plus pension mark-to-market adjustments; pension settlements, pension curtailments and pension special termination benefits and other special items, including amortization of acquisition-related intangibles, separation-related costs, cyber ransomware incident recovery costs, and transformation and restructuring charges (which includes integration, severance and other exit and disposal costs), among others. The historical financial information and any forecasted financial information included in this presentation were determined based on the Retail, Restaurant, and Digital Banking segment results including an estimate of corporate costs, perimeter adjustments as well as the impact from commercial agreements between NCR Voyix and NCR Atleos. The actual historical results may differ from the periods presented based on the GAAP requirements for reporting discontinued operations.

NCR Voyix uses Adjusted EBITDA to evaluate and measure the ongoing performance of its business segments. NCR Voyix also uses Adjusted EBITDA to manage and determine the effectiveness of its business managers and as a basis for incentive compensation. NCR Voyix believes that Adjusted EBITDA provides useful information to investors because it is an indicator of the strength and performance of the Company's ongoing business operations, including its ability to fund discretionary spending such as capital expenditures, strategic acquisitions, and other investments, and excludes certain items whose fluctuation from period to period do not necessarily correspond to changes in the operations of our business segments. In addition, we believe Adjusted EBITDA is useful to investors because it and similar measures are commonly used by industry analysts, investors, and lenders to assess the financial performance of companies in our industry.

Adjusted EBITDA margin is calculated based on Adjusted EBITDA as a percentage of total revenue.

Net Debt NCR Voyix determines Net Debt based on its total debt less cash and cash equivalents, with total debt being defined as total short-term borrowings plus total long-term debt. Total debt is based on the targeted total debt subsequent to the spin-off of NCR Atleos which is expected in the fourth quarter of 2023. Net Debt should not be considered an alternative to, or more meaningful than, total debt, the most directly comparable GAAP measure. NCR Voyix believes that Net Debt provides useful information to investors because NCR Voyix's management reviews Net Debt to determine the Company's outstanding debt obligations that would not be readily satisfied by its cash on hand as part of its management of liquidity, financial flexibility, capital structure and leverage. In addition, Net Debt is a measure in common use elsewhere and certain debt rating agencies and credit analysts monitor NCR Voyix's Net Debt as part of their assessments of NCR Voyix's business and its ability to repay its debt.

NCR Voyix believes that its Net Leverage Ratio, defined as Net Debt divided by trailing twelve months of Adjusted EBITDA, provides useful information to investors because it is an indicator of the Company's ability to meet its future financial obligations. In addition, the Net Leverage Ratio is a measure frequently used by investors and credit rating agencies to assess financial position.

Non-GAAP Measures (continued):

Adjusted Free Cash Flow – Unrestricted NCR Voyix defines Adjusted Free Cash Flow – Unrestricted as net cash provided by (used in) operating activities less capital expenditures for property, plant and equipment, less additions to capitalized software, plus/minus the change in restricted cash settlement activity, plus/minus net reductions or reinvestments in the trade receivables facility, and plus pension contributions and pension settlements. Restricted cash settlement activity represents the net change in amounts collected on behalf of, but not remitted to, certain of the Company's merchant customers or third-party service providers that are pledged for a particular use or restricted to support these obligations. These amounts can fluctuate significantly period to period based on the number of days for which settlement to the merchant has not yet occurred or day of the week on which a reporting period ends.

NCR Voyix's management uses Adjusted Free Cash Flow – Unrestricted to measure the liquidity of its continuing operations and assess the financial performance of the Company against past periods and believes it is useful for investors because it relates to operating cash flow of the Company to the capital that is spent to continue and improve business operations, provides investors with the operating cash flow results that management uses to manage the Company and enables investors and analysts to evaluate the Company's liquidity from continuing operations. In particular, Adjusted Free Cash Flow – Unrestricted indicates the amount of cash generated after capital expenditures, which can be used for, among other things, investment in the Company's existing businesses, strategic acquisitions, strengthening the Company's balance sheet, repurchase of Company stock and repayment of the Company's debt obligations. Adjusted Free Cash Flow – Unrestricted does not represent the residual cash flow available for discretionary expenditures since there may be other non-discretionary expenditures that are not deducted from the measure. Adjusted Free Cash Flow – Unrestricted does not have uniform definitions under GAAP, and, therefore, NCR Voyix's definition may differ from other companies' definitions of this measure.

FCF (Free Cash Flow) Conversion is calculated based on Adjusted Free Cash Flow - Unrestricted divided by Adjusted EBITDA for the same period.

Non-GAAP Reconciliations: With respect to our Adjusted EBITDA estimate, we are not providing a reconciliation of the respective GAAP measures because we are not able to predict with reasonable certainty the reconciling items that may affect the GAAP net income from continuing operations without unreasonable effort. The reconciling items are primarily the future impact of special tax items, capital structure transactions, restructuring, pension mark-to-market transactions, acquisitions or divestitures, or other events. These reconciling items are uncertain, depend on various factors and could significantly impact, either individually or in the aggregate, the GAAP measures. In addition, we are still assessing our post-spin GAAP net income from continuing operations for historical periods because the evaluation of the impact to our financial statements of the classification of the ATM business as a discontinued operation following the planned spin-off is ongoing.

Investor Day 2023

Speaker Bios



David Wilkinson
CEO, Voyix

David Wilkinson is the current president of NCR Commerce and the CEO-designee for Voyix.

David is responsible for creating and executing NCR's overall vision and strategy for the retail and restaurant industries. He is focused on helping retailers and restaurants transform, connect, and run their technology platforms. NCR is investing in our customers' success by leveraging the NCR Commerce Platform and world-class services and support to run the entire operation from the back office to the front end. NCR's solutions accelerate the transformation of stores and restaurants around the world, helping them manage their operations more efficiently to deliver a consistent consumer experience.

David was chosen by the NCR Board of Directors as CEO-designee for his deep experience in our business, proven leadership through the development of his own teams, and exceptional amount of care for our customers, employees, and communities. He will continue to work with NCR leadership and serve in his current roles while simultaneously building out Voyix's leadership team.

David's energy and passion, coupled with a strong customer focus, have created a foundation for success. David spent the past 12 years in various roles at NCR, most recently leading the global Retail team. During his tenure, he held various positions, from leading the Global Retail Sales organization to running the cloud POS start-up within NCR, leading the Emerging Industries team to focusing on NCR's channel business.

With nearly 30 years of experience, David has helped many IT and telecom companies expand beyond their traditional business models. He has a proven track record of growing existing business models as well as innovating new ones to fill strategic gaps and accelerate profitability. Prior to joining NCR, David held various leadership positions at leading IT and telecom firms including Avaya, Nortel, and Verizon.

In addition to his current duties, David is also a member of the Board of Trustees for the NCR Foundation, is a board member for Junior Achievement of Georgia, and serves on the board of directors of the National Retail Federation (NRF).

David has a business administration degree in finance and marketing from Stephen F. Austin State University and an MBA from the University of Texas at Arlington. David currently resides in Milton, Georgia, with his wife and daughter.

Eric Schoch is senior vice president and general manager, NCR Retail, and executive vice president and president, Retail-designate for Voyix.

Eric is a seasoned executive with extensive experience leading high-growth technology businesses on a global stage, developing innovative solution portfolios, and building high-performance leadership teams. He has an exceptional track record of execution and driving results while leading successful market transitions and business turnarounds. Eric has a strong reputation for inspiring teams, fortifying business operations, and directing astute product and go-to-market strategies delivering sustainable results.



Eric Schoch
EVP & President, Retail

In January 2023, Eric assumed responsibility for NCR Retail and the Engineering & Technology functions serving both Retail and Restaurant. From 2019 to 2023, Eric was responsible for Global Retail Sales and Field Operations. He joined NCR in December 2016, where he led the North American Retail business. Prior to NCR, Eric held various business unit (BU) leadership roles at Cisco Systems over eight years. His last role at Cisco was Vice President of Product Management and Go-To-Market for the Network Function Virtualization (NFV) BU. Prior to moving into the Software Defined Networking space, Eric was the Vice President and General Manager of the Hosted Collaboration Solution Business Unit.

Prior to joining Cisco, Eric was the Vice President Americas sales at Polycom where he was charged with transforming the Go-To-Market model. Before Polycom, Eric spent more than 11 years at Nortel Networks, where he held numerous executive leadership positions across sales, marketing, business development, product management, and corporate finance. Eric began his career journey at DSC Communications with roles in Corporate Strategy, Sales, and Marketing Operations. He holds a BBA in Marketing & Finance from Stephen F. Austin State University, an MBA from the University of Texas at Dallas, and studied technology leadership, innovation, and change in high-tech companies at the London Business School as part of an Executive Leadership development program.

Eric is married with two children in college and lives in McKinney Texas. He is an avid outdoorsman, enjoys early morning workouts and golf. Eric serves his community through his church and serving on the American Heart Association Cotes du Coeur executive leadership team in Dallas, Texas.



Lindsay Petrovic
*VP, Restaurant Product
Management*

Lindsay is currently Vice President, Restaurant Product Management at NCR. She is the head of product management for NCR's restaurant technology business, and manages all software, hardware, and services offerings for NCR's restaurant customers. Lindsay and her team are focused on driving innovation and transformation across the product suite, which includes solutions for omnichannel ordering and payments, back-office management, data strategy and analytics, consumer engagement, and kitchen management. Lindsay is also the Vice Chair of the Women in NCR business resource group and is a member of NCR's Operating Leadership team, a key set of top NCR leaders that work together to execute NCR's strategy, drive growth, and enable NCR to become more effective and efficient.

Lindsay joined NCR from American Express, where she held a number of leadership positions across product management, product marketing, growth marketing, and corporate strategy. Most recently she was Vice President, Partner Marketing, US Small & Medium Enterprise (US SME), and was responsible for driving small business credit card and loan customer acquisition and engagement with co-branded credit card partners (Amazon, Delta, Marriott, Lowe's, Hilton) and 50+ affiliate partners. Prior to leading partner marketing for US SME, Lindsay was Vice President, Paid Media & Partnerships, US SME, where she led Amex's small business paid and organic search customer acquisition channels in addition to the affiliate marketing channel. Prior to her marketing leadership roles, Lindsay was Vice President and head of product management and product marketing for Amex Advance, a new business for American Express that focused on leveraging American Express data and data science capabilities to help companies improve their marketing effectiveness. Lindsay began her American Express career in their internal strategy consulting group, the Strategic Planning Group.

Lindsay joined American Express after completing a dual MBA/Masters in Industrial and Labor Relations at Cornell University. Prior to graduate school, Lindsay was a General Manager for a national restaurant group.

Lindsay lives in Atlanta with her husband, two daughters, and her dog, Ladybug.

Frank Hauck is president and general manager, NCR Banking, and executive vice president and president, Digital Banking-designate for Voyix.

In his current role, Frank is responsible for developing and driving the successful execution of the vision and strategy for NCR's banking organization.

A seasoned leader known for his authenticity and customer engagement, Frank has extensive experience including infrastructure transformation, customer experience, sales and As a Service solutions. NCR is the leader in providing tech and infrastructure solutions that simplify and run self-directed banking operations. Frank and his team are dedicated to an innovative, digital-first strategy to keep financial institutions at the forefront of digital, branch and self-service and that provides a consistent customer experience. Frank joined NCR in 2018 as the as Senior Vice President of Global Financial Services Sales where he led the NCR Banking Sales team to achieve operational excellence, maintain forecast accuracy and revenue maximization, and success in the market.

Prior to NCR, Frank served as President, Customers & Markets for Dell EMC's Infrastructure Solutions Group. In this role, he was the principal liaison between the sales organization and global customers, strategic markets, and other external stakeholders to sell solutions worldwide at the highest level. He previously served as President, VCE (Virtual Computing Environment), a division of EMC, driving global operations and customer experience. Frank has held a variety of leadership roles during his career, including finance, customer service, IT, product development, marketing, and manufacturing before moving into sales and organizational leadership roles.



Frank Hauck
*VP & President,
Digital Banking*



Brian Webb-Walsh
CFO, Voyix

Brian Webb-Walsh is NCR's executive vice president finance and CFO-designate for Voyix.

Effective with the separation, Brian will have global responsibility for finance, accounting, treasury, investor relations, tax, M&A, audit, and real estate. He will work with our business units to ensure success and profitability.

Brian has spent his career operating in global, publicly traded fortune 500 organizations. He is a credible finance leader with a successful track record of leading large, global teams. He was most recently the CFO for UPS' international, healthcare, and supply chain solutions businesses.

Prior to UPS he spent nearly 5 years as executive vice president and CFO of Conduent Incorporated, a technology-led business process services company that spun out of Xerox Corporation in 2017. He led all aspects of finance, real estate, procurement, and transformation with a team of over 1,000 professionals, primarily in the US, India, and the Philippines.

Before Conduent, he spent 19 years at Xerox. At Xerox he developed strong financial discipline and leadership capability. His positions included divisional CFO roles, investor relations, and corporate financial planning and analysis.

Brian holds a bachelor's degree in management from the State University of New York at Geneseo, an MBA from Rochester Institute of Technology, and a master's degree in accounting from George Washington University.

