

# Revolutionizing Cash Management

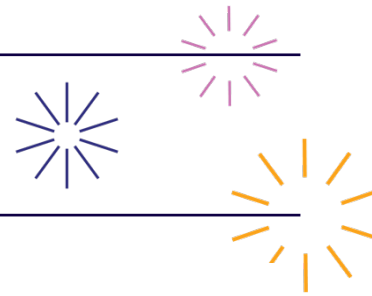
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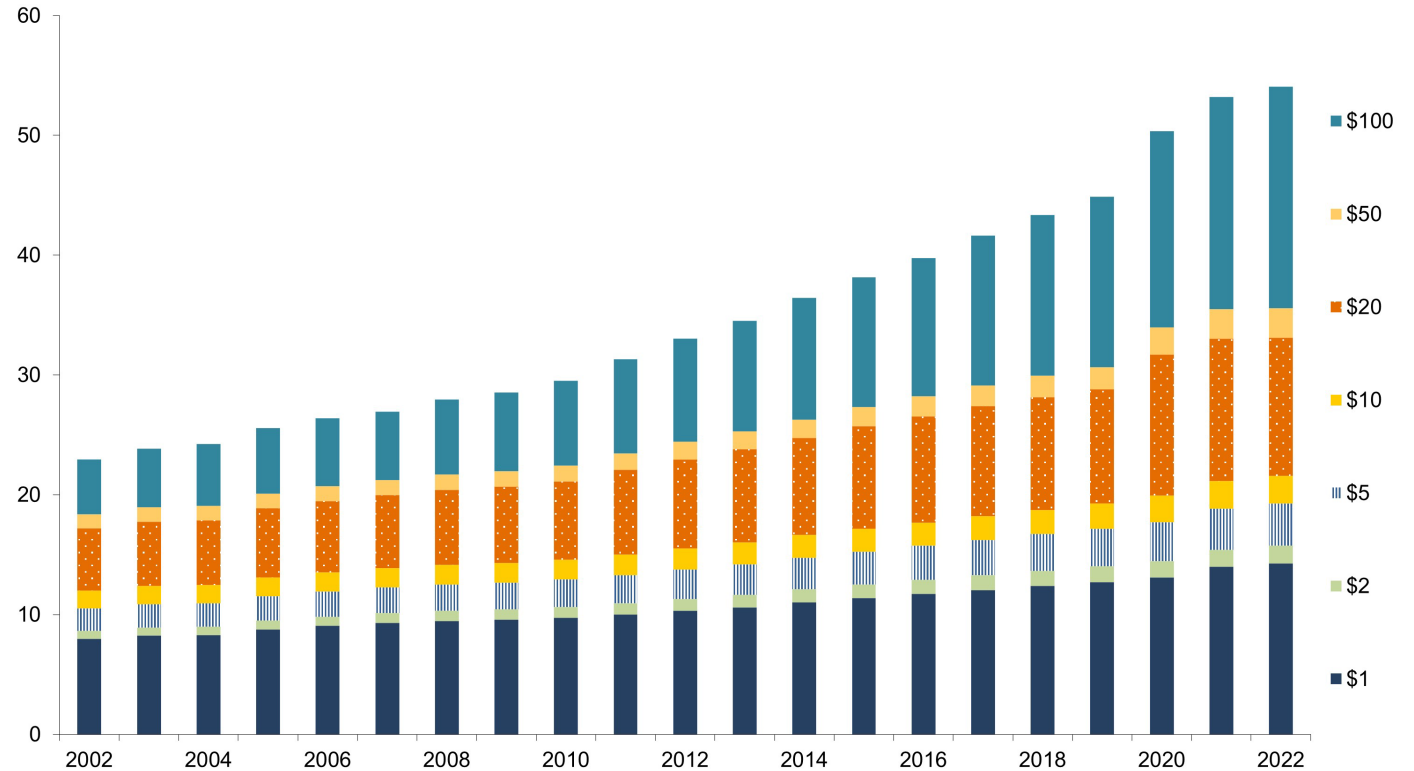
# U.S. Cash in Circulation



Cash in circulation continues to rise in the U.S.

- ATM withdrawal transactions are down, but average withdrawal amount is increasing
- Withdrawals still total approximately three quarters of a trillion dollars annually
- Volume of notes in circulation continues to increase, putting operational strain on financial institutions and retailers alike to efficiently manage cash

Volume of Currency in Circulation\*  
(Billions of notes, as of December 31 of each year)



\*Includes Federal Reserve notes, U.S. notes, and currency no longer issued, but does not include denominations larger than the \$100 denomination.

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# Cash Is Physical

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Handling cash is a labor-intensive process

- Digitization technology has streamlined many processes, from account openings to check deposits to loan origination; however, cash remains physical
- Cash needs to be continuously secured
- We institute detailed, complex processes to move cash from one location to another, with additional processes to ensure that the amount of cash balances across locations
- Simultaneously, we are continually looking for ways to operate more efficiently



# Cash Recycling Is Here

A wide range of cash automation tools are available



- Recycling technology has matured
- Automated transactions provide significant efficiency gains and even out cash flows
- Fewer cash touches means fewer reconciliation points and fewer errors



# Branch Models Continue to Evolve

Technology helps reduce operational tasks

- ATMs in the drive-up lane and vestibule accommodate many straightforward withdrawal and deposit transactions
- Automated devices driven by either customers or employees accommodate lobby transactions
- Transaction platform convergence simplifies overall technology environment
- All cash stored in managed devices, eliminating vault-related operational processes



# Cash Utility

Managed cash devices drive transactions for customers and employees



# Cash Management “System”

Connecting multiple end points into an intelligent system further increases efficiency



# Store Cash Management

Cash management challenges aren't limited to financial institutions

- Increased cash in circulation brings more cash into businesses
- Expanded ATM functionality creates additional store cash flow
- Banking tools become valuable in a retail environment
- Make “smart safes” actually smart
- More than recycling – eliminate cash runs





# What's Next?

Complete cash automation is the ultimate goal

- ATM recycling is basic building block – delivers efficiency at each fulfillment point
- Recycling in non-traditional places
- Centralized intelligence
- Identify and automate cash movement
- Comprehensive cash management



# Thank You

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