



# The Power of Cash Recycling at the ATM

**Presented by Wayne Malone – President, FCTI**

2/16/2024



# Today's Agenda

01 Cash Recycling

02 Types of Recycling  
Deployments

03 Pros/Cons of TCRs,  
CRMs and ASDs

04 ASD Value Proposition

05 Potential Transformational  
Value – Retail Financial  
Services

06 Cash Recycling is now and  
the future in the US

07 Questions

# Cash Recycling

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- Cash Recycling automates the depositing and dispensing of currency . . .
  - . . . allows both consumer and business deposits at an ATM which can be automatically recycled for immediate use.
- Cash Recycling technology is not new, but the US market is only now beginning to adopt...why:
  - Technology Improvements
  - Cost Efficiencies / Revenue Opportunities
  - New use cases
  - 23% rise in cash demand \*



# Where Does Recycling Occur Today?

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Primarily two (2) venues for recycling machines - Banks and Retail Stores

## Banks

- Tellers: Teller Cash Recyclers (TCRs)
- ATMs: ATM Recyclers (Cash Recycling Machines –CRMs)

## Retail Stores

- ATMs: ATM Recyclers aka Automated Store Deposits –ASDs





# Pros/Cons of TCRs, CRMs and ASDs

|             | TCRs (Bank Tellers)   | CRMs (Bank ATMs)                               | ASDs (Retail Stores)   |
|-------------|---|--|--|
| <b>Pros</b> | Reduction in human error<br>Reduced labor costs<br>Reduced counterfeit loss | Reduced CIT costs<br>Reduced counterfeit loss  | Staff Efficiency<br>Staff Security<br>Same Day Credit<br>Reduced CIT costs<br>Increased revenues |
| <b>Cons</b> |   | Increased HW cost<br>Increased servicing costs | Increased HW cost<br>Increased servicing costs   |

**ASDs provide value for each of the following constituents:**

- Retail Stores
- Banks
- IADs
- Consumers

# Automated Store Deposit Value Proposition

## Retail Stores

- Enables store deposits with same-day credit
- Optimize usage of store labor; increased security
- Increased store traffic
- Reduced cash-related costs (CIT, Smart Safe)
- Shift OTC transactions to self-service via cash-in capabilities
- ~\$750-800+ PSM savings/revenue potential
- Non-ASD stores: deposit at nearby ASD, not bank

## Banks

- Allows commercial and consumer customers to make deposits @ stores with ASD
- Increased customer convenience
- Reduced costs
- Reduced account fees; increased competitiveness

## IADs

- New products/services offerings
- New revenue streams on cash -in services
- More competitive
- Reduced CIT costs
- Shift OTC transactions to self -service via cash-in capabilities

## Consumers

- Increased convenience:
  - More deposit locations
  - More self -service cash -in products/ services

# Automated Store Deposit Pilot

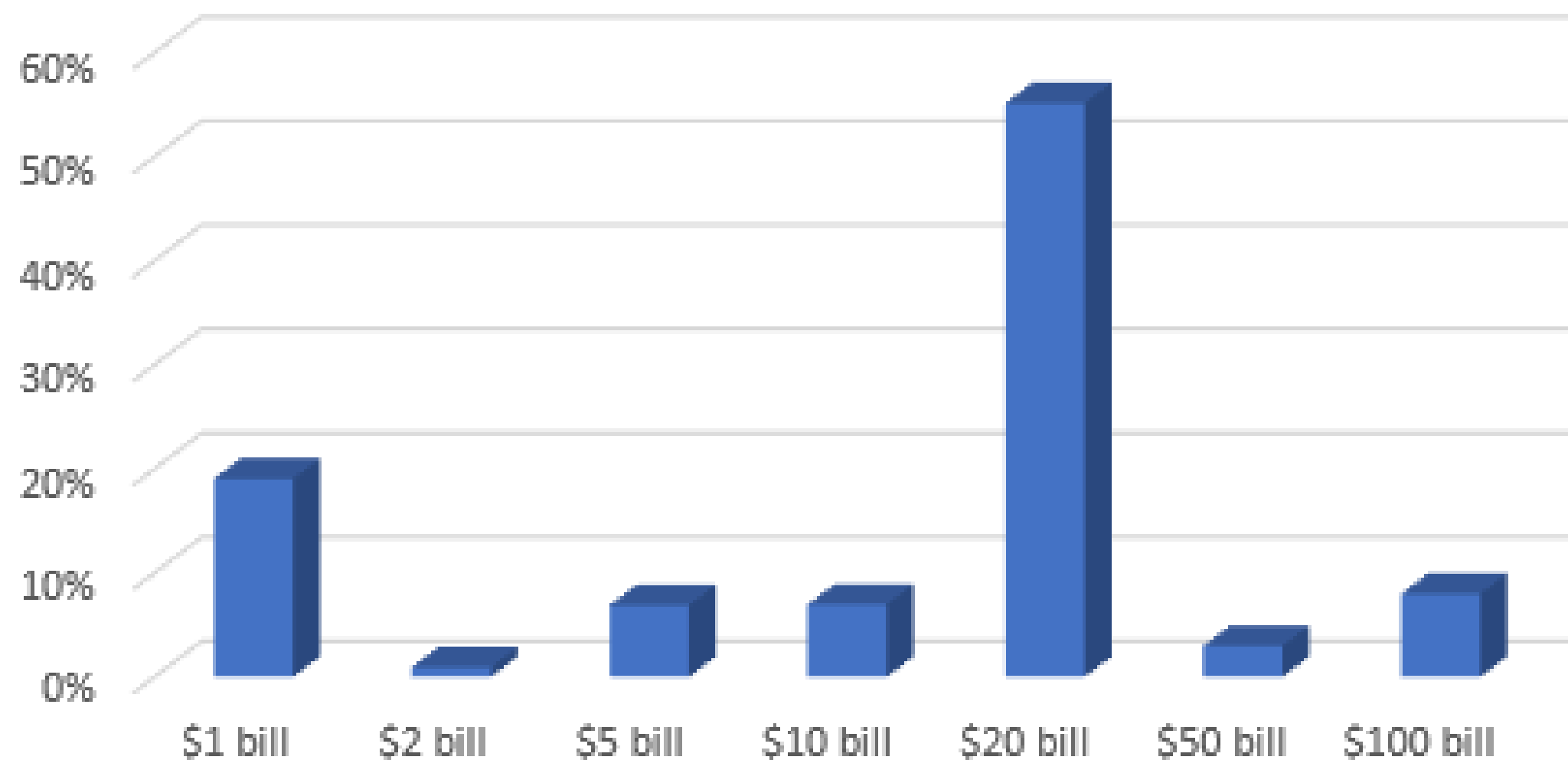
## Key Learnings:

### Staff Feedback

Store personnel prefer ASD because

- Less labor -intensive
- Less time -consuming
- Avoids high -risk handling activities

Denomination Breakdown  
January - November 2023



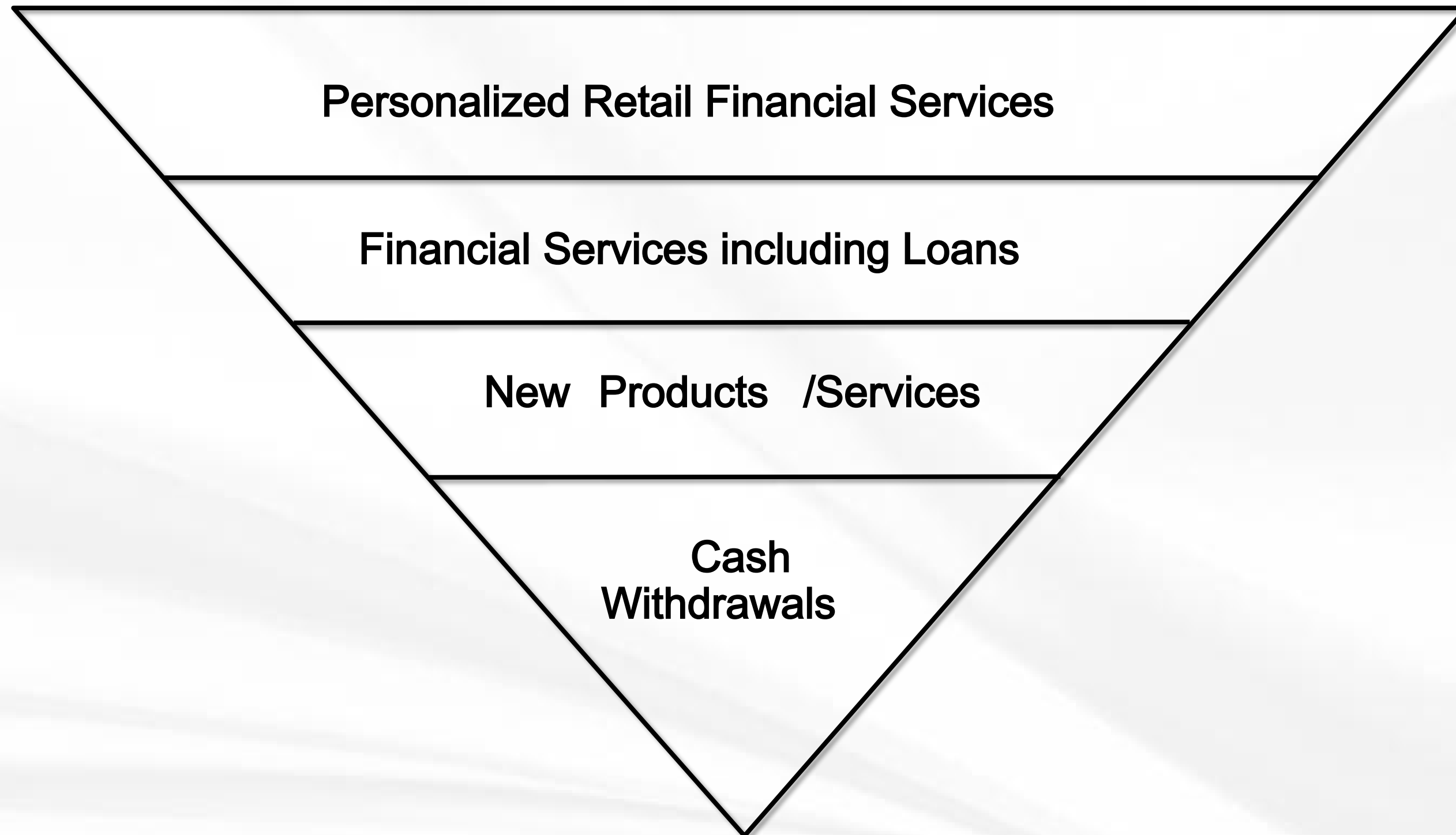
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# Transformational Opportunity

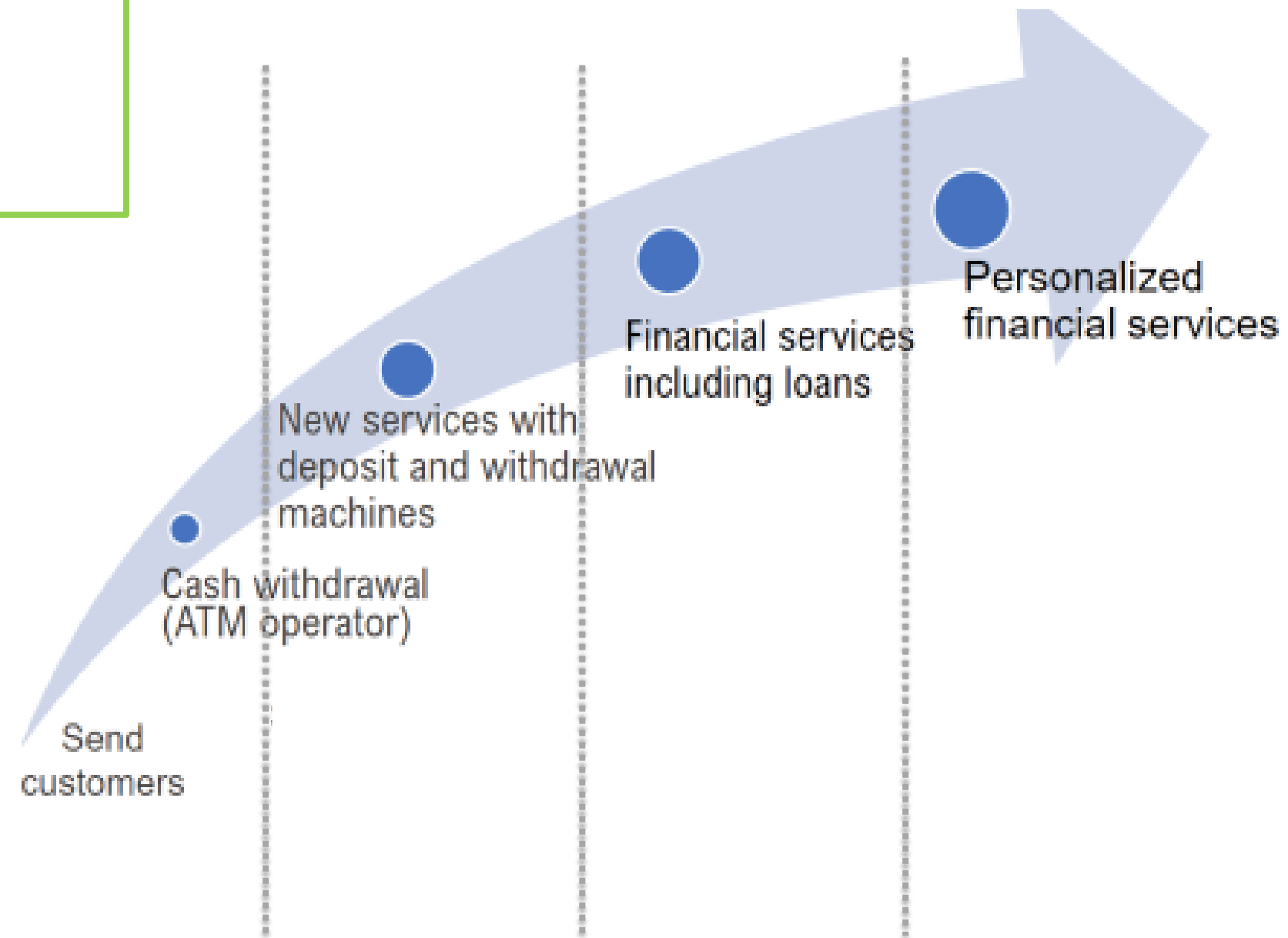




# ATM Cash Recycling

Transformational  
Opportunity

ATM  
Operator



Retail  
Banking  
Financial  
Services

Get on board today – cut costs, gain efficiencies, grow revenues, and transform your business!

# Questions

Thank you.

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