

FEDERAL RESERVE NOTE

PF13502811

DieboldNixdorf.com

PF13502811

# Recycling & Closed Cash Ecosystem:

**A DN Perspective** 

A closed cash ecosystem refers to a system where cash is efficiently managed and circulated within and between branches and ATMs, without manual handling.

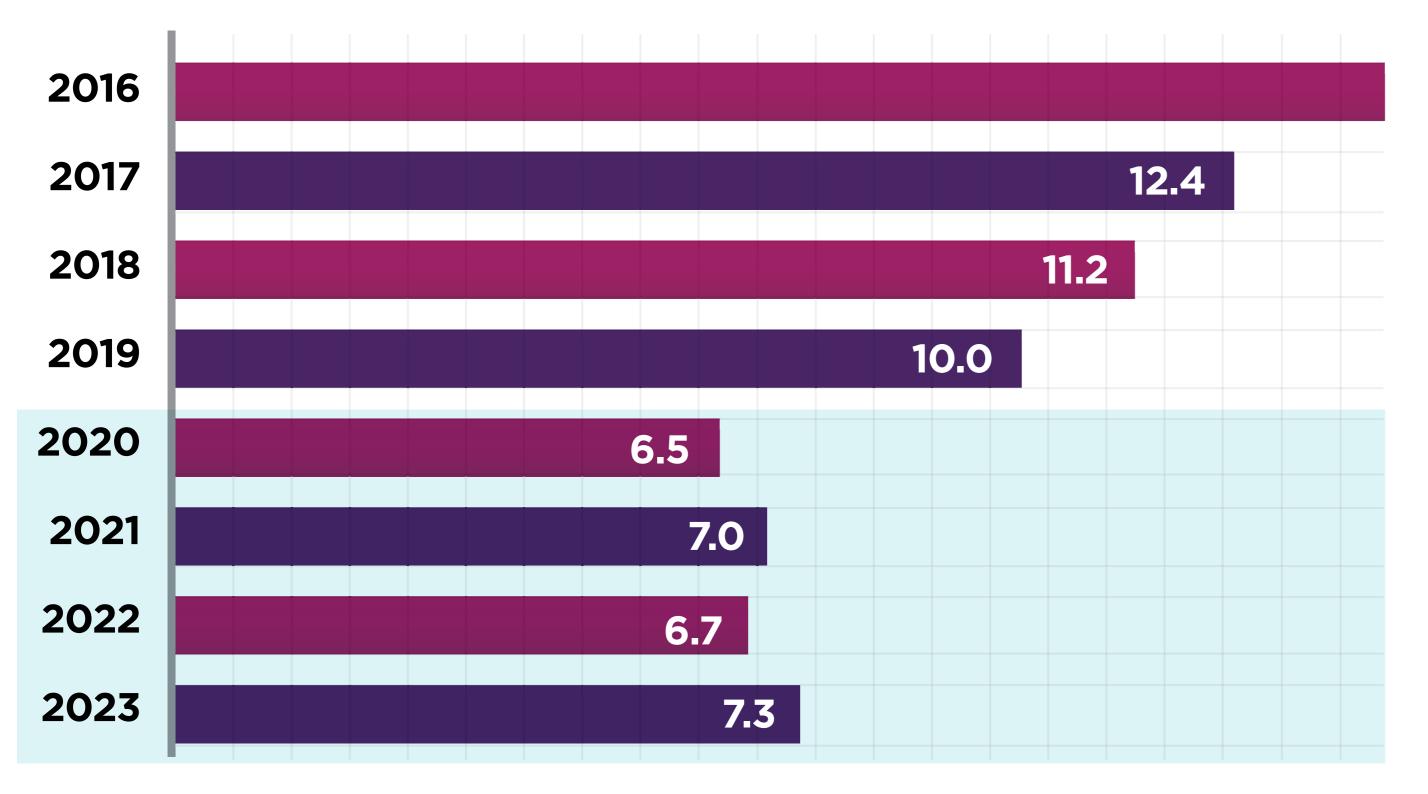
It presents a holistic approach to managing cash, removing the need to manage ATM and branch cash separately.

It involves technologies like Teller Cash Recyclers (TCRs), deposit-accepting ATMs (recycling and non-recycling), interchangeable cassettes, automated cash forecasting, and integrated monitoring and servicing, which streamline processes and reduce the risk of errors or losses associated with cash handling.

## Is Cash Dead? No!

Cash usage has stabilized and still presents great utility to consumers.

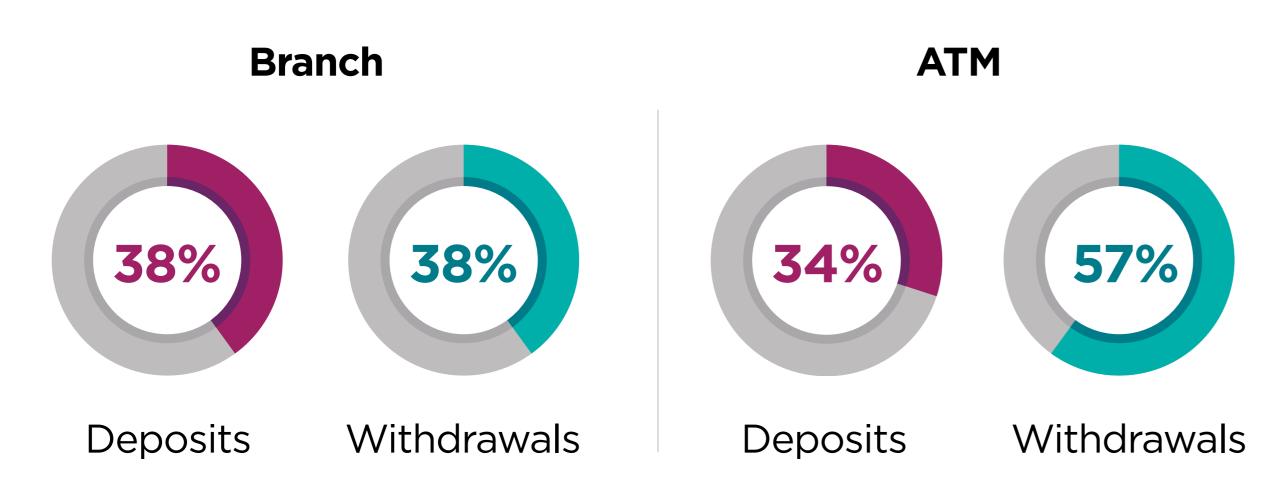
#### **Average Monthly Cash Payments**



Average number of cash payments per month has stabilized

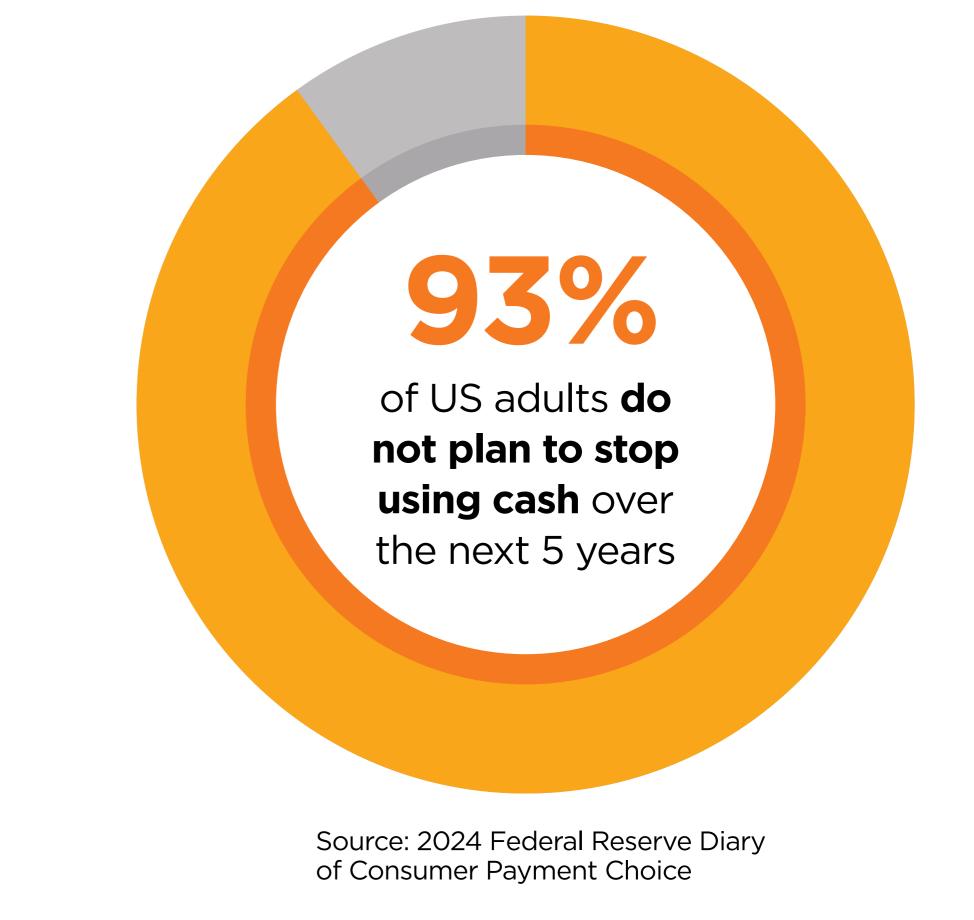
Source: 2024 Federal Reserve Diary of Consumer Payment Choice

#### **Percentage Doing Cash Transaction at Least Monthly**



Even with strong migration to digital there is a **high portion of** consumers utilizing physical channels for access to cash.

Source: You Gov, Self-service Banking Survey, Feb. 2023



## Access to cash will remain important for meeting customers' expectations.

However, cash management is a major headache!

Traditional Cash Management Pain Points

010	• Operational Inefficiency Manual cash counting, multiple servicing and software platforms.	04	• Cash Reconciliation Manual reconciliation processes can be prone to errors.
020	<ul> <li>Security Risks</li> <li>Physical movement of cash poses significant security risks.</li> </ul>	05	Cash Forecasting and Inventory Management Cash shortages lead to disruptions in service and increased costs.
03	• Costs Key expense drivers labor, security, interest costs and insurance.	06	• Compliance & Regulation Regulatory requirements add complexity and administrative burden.

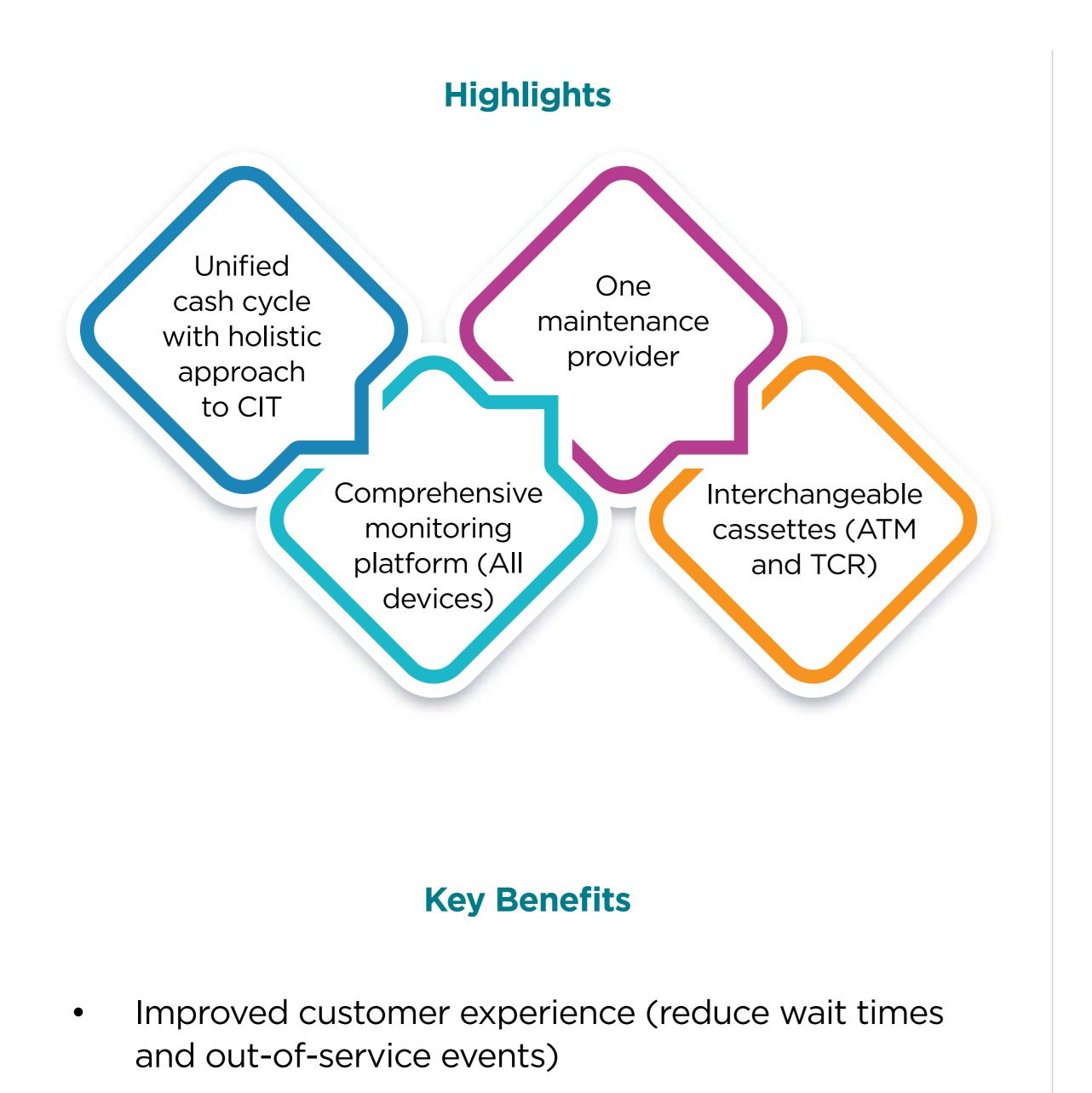
# Why you should be working towards a closed cash ecosystem now!

Current factors complicating cash management

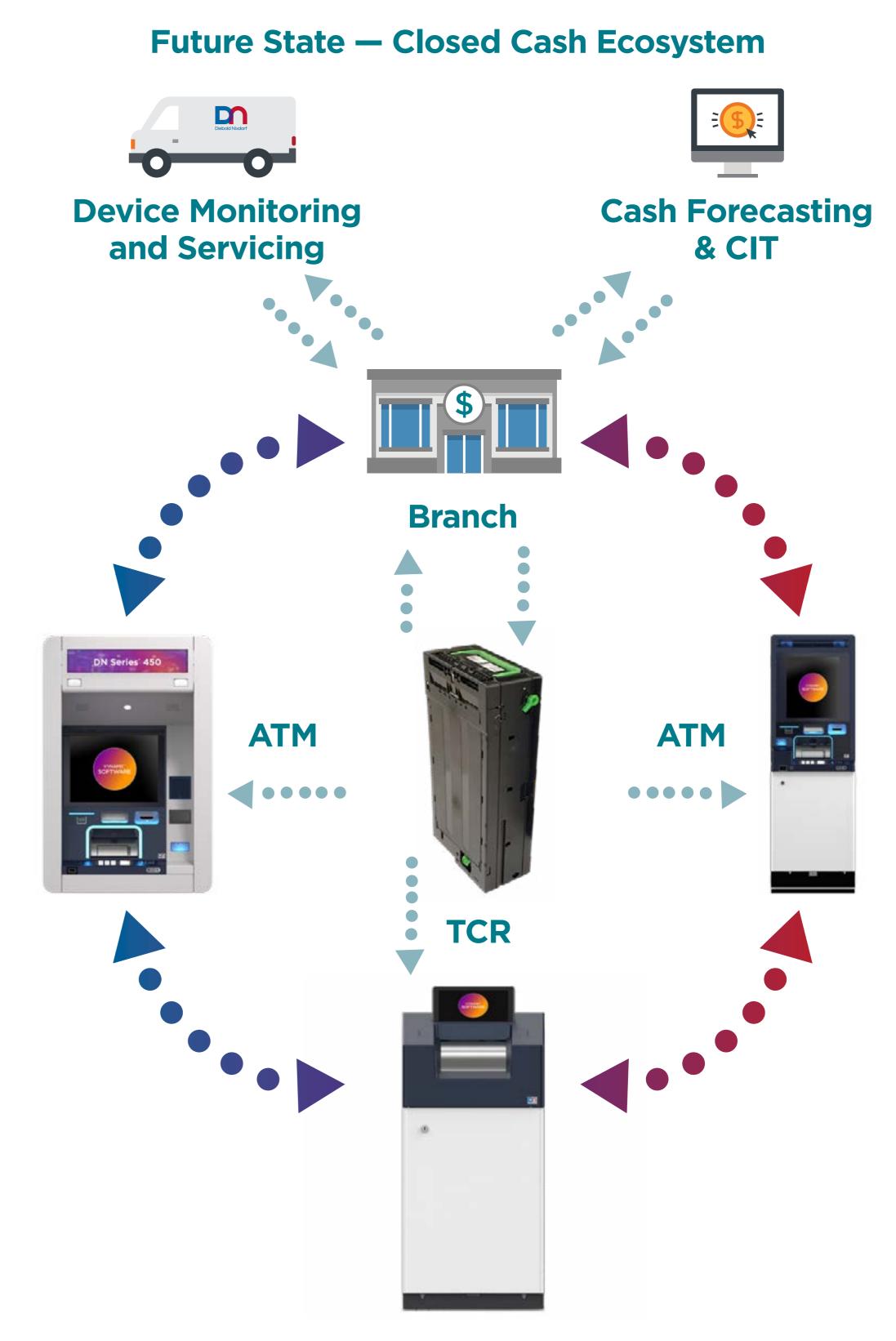


Reduce cash management pain points through a closed cash ecosystem

The future cash ecosystem will be unified across the branch and ATM



- Streamlined device maintenance (one vendor for  $\bullet$ ATM and TCRs)
- Consolidated forecasting between branch and ATM  $\bullet$
- Increased cash utilization and reduced CIT visit  $\bullet$



#### **Interested in Evolving Your Branch Cash Ecosystem?**

Contact your DN account manager and let's begin to chart your journey towards a closed cash future together!

### To learn more, visit DieboldNixdorf.com