

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.

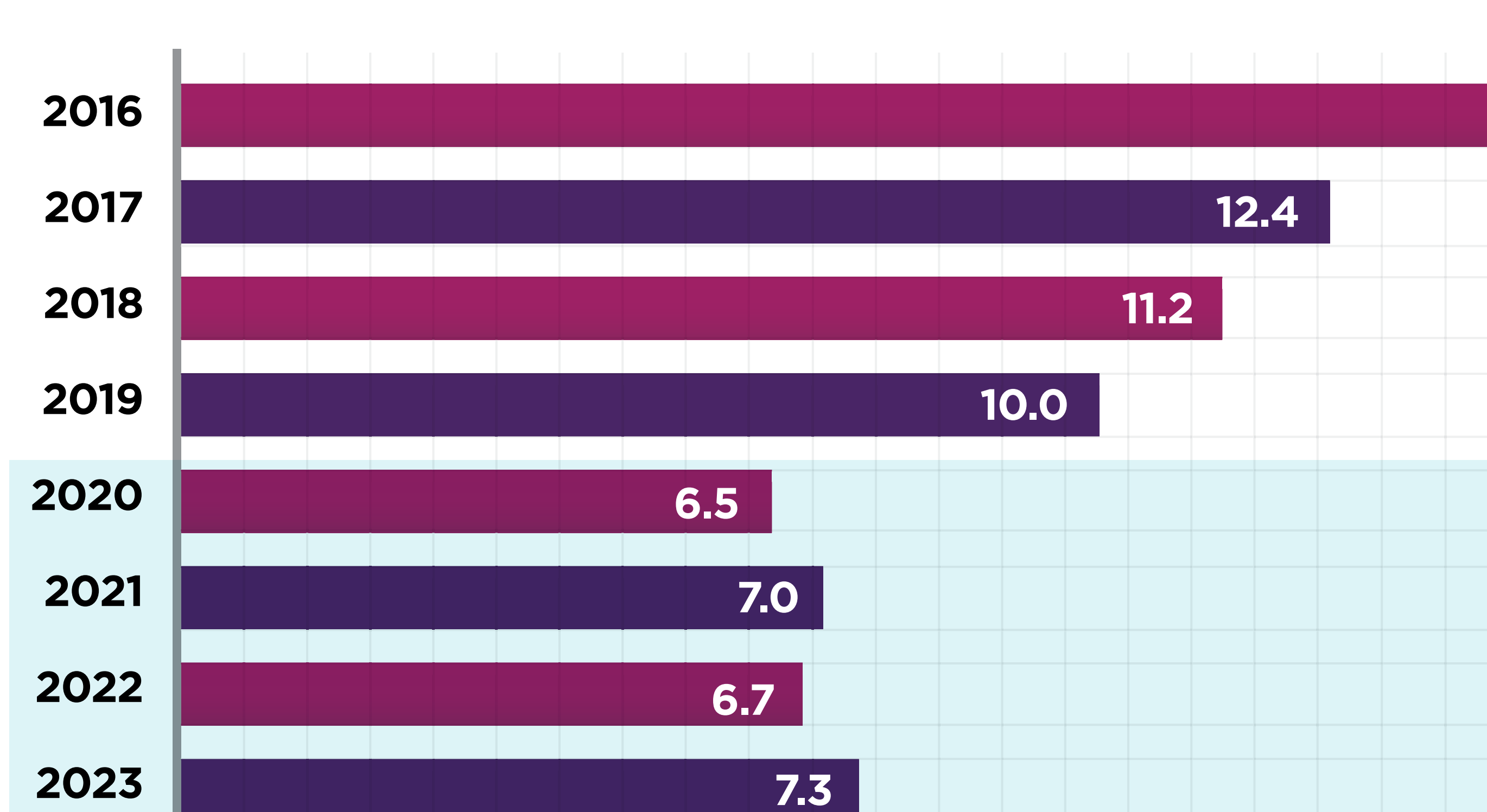
It presents a holistic approach to managing cash, removing the need to manage ATM and branch cash separately.

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.

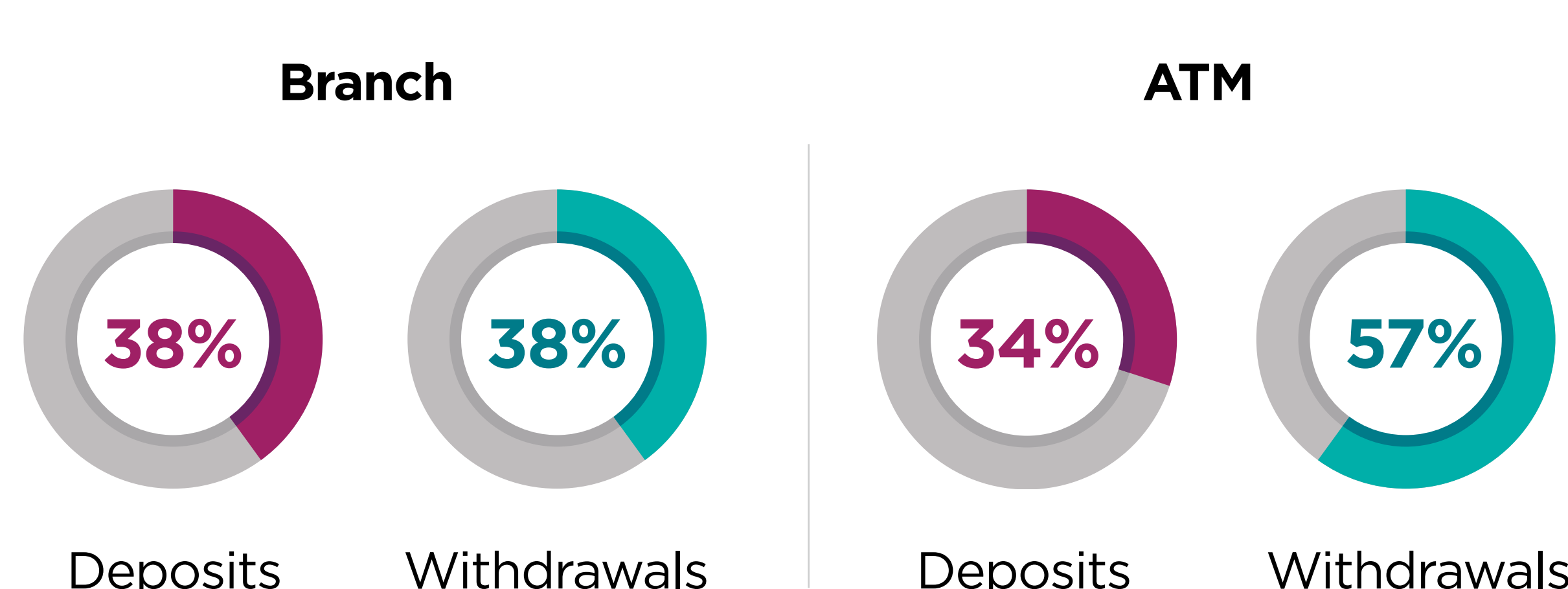
Average Monthly Cash Payments



Source: 2024 Federal Reserve Diary of Consumer Payment Choice

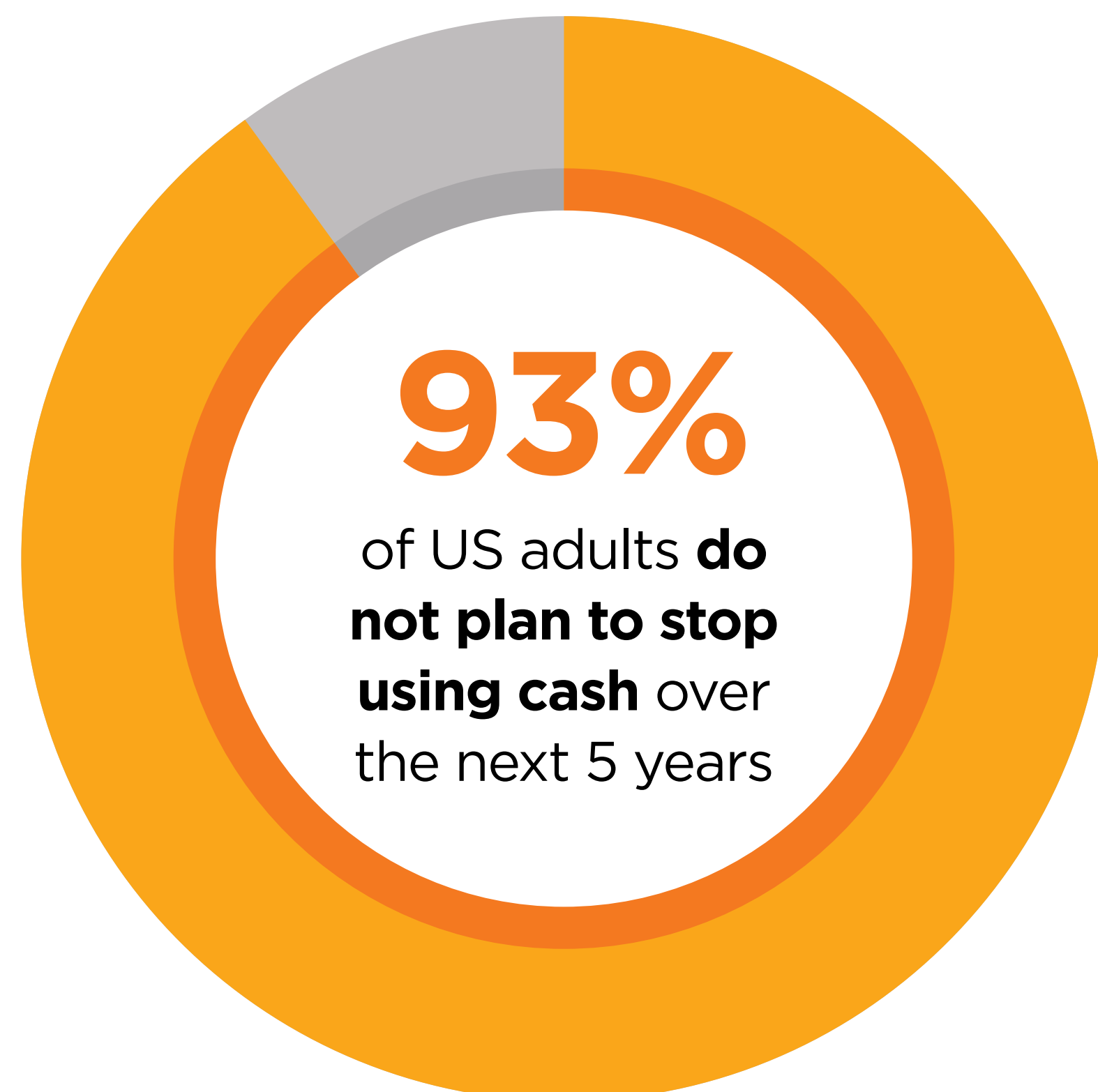
Average **number of cash payments per month has stabilized**

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



Source: 2024 Federal Reserve Diary of Consumer Payment Choice

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

However, cash management is a major headache!

Traditional Cash Management Pain Points



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

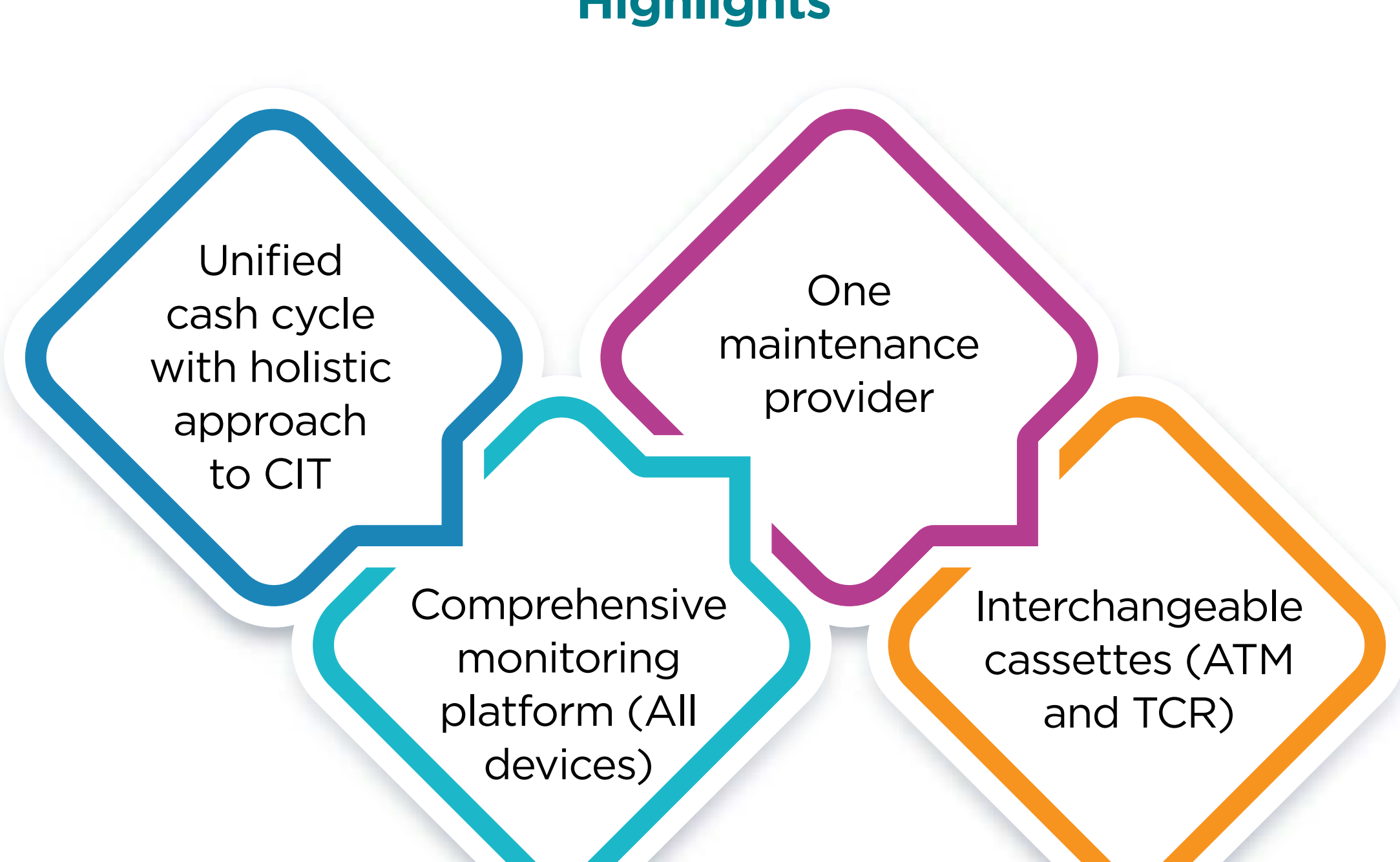
Current factors complicating cash management



Reduce cash management pain points through a closed cash ecosystem

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

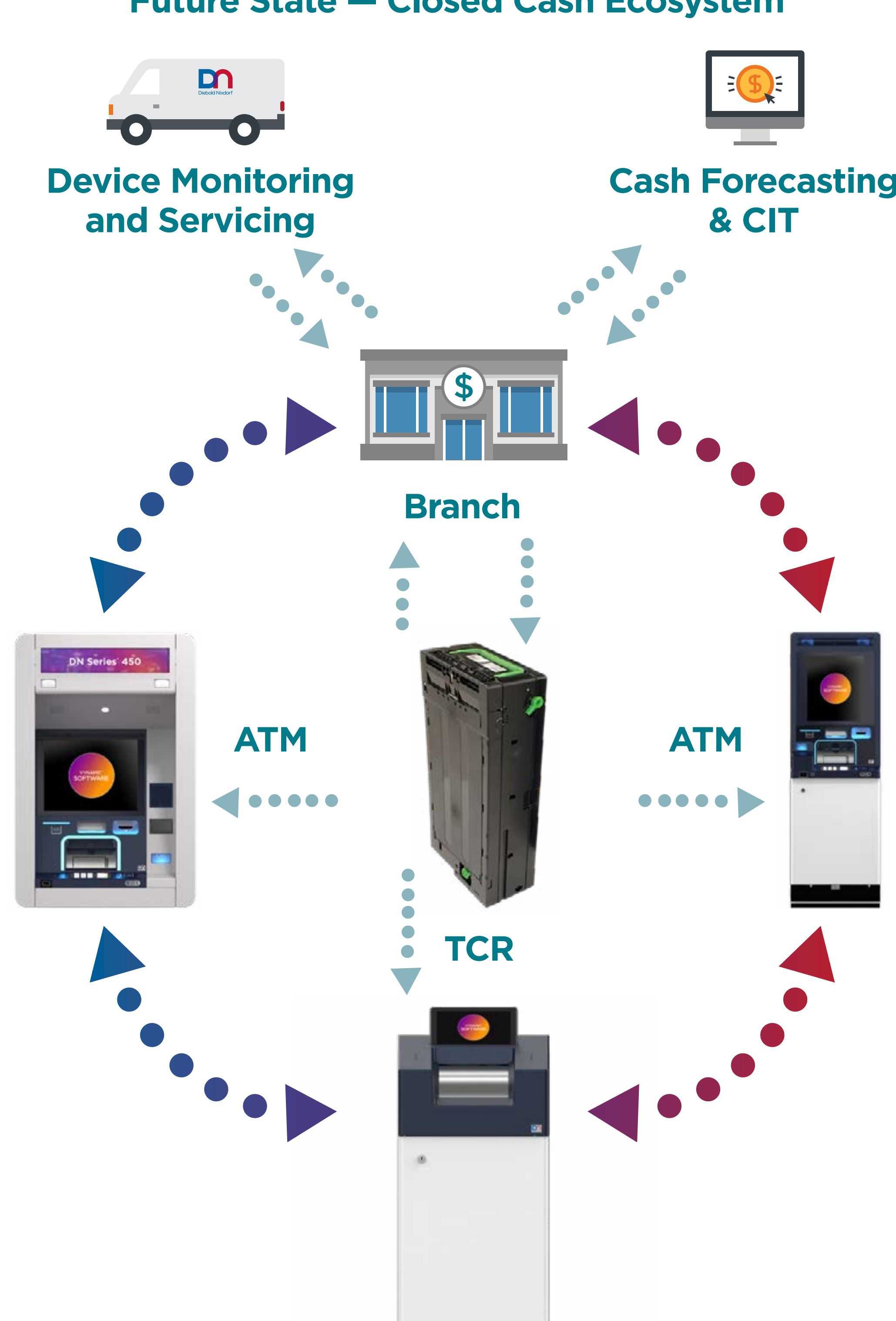
Highlights



Key Benefits

- Improved customer experience (reduce wait times and out-of-service events)
- Streamlined device maintenance (one vendor for ATM and TCRs)
- Consolidated forecasting between branch and ATM
- Increased cash utilization and reduced CIT visit

Future State — Closed Cash Ecosystem



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!