

A close-up photograph of a person's hand inserting a banknote into a slot of a dark-colored machine, likely an ATM or cash recycling device. The hand is wearing a dark blue sweater with a light blue cuff visible. A bright green light is visible inside the machine's slot. The background is dark and out of focus.

Cash Recycling

10 things to know about
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10 things to know about cash recycling ATMs

Since 2011, cash deposits have seen a steady uptick each year, with Retail Banking Research highlighting a 55% increase in ATM cash deposits between 2011 and 2017.

Despite the availability of ATMs with intelligent deposit modules that can accept notes or cheques directly into the ATM, many financial institutions and ATM deployers (IADs) are still using envelope deposit ATMs. But, to improve efficiency and the customer experience, many are investing in cash recycling. It may be a strategic business decision for your bank or credit union, too. But first let's address the questions you might have.

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1. How does cash recycling **work?**

Cash recycling allows deposits and withdrawals from the same, more advanced cassette.

This makes the cash-in-transit cycle longer. For customers, it means more availability. For your bank or credit union, it means efficiency, cost savings and security.

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2. Does ATM location **matter?**

It does, but the important thing here is to get accurate data about how your ATM is being used. NCR offers a consultancy-led partnership and thorough data analysis of your ATM network to help you understand if this investment is right for you.

If the data analysis shows a need for both dispense and deposit for the specific location you're considering, it makes sense to upgrade or replace with a cash recycling ATM.

But if your transaction data indicates it's a high dispense-only location, you'd be better served by a cash dispenser.

This is why it's important to conduct an on-site assessment through detailed data analysis.

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3. Do financial institutions and independent deployers need to consider different things?

Advanced data analysis is necessary whether you're a financial institution or an independent ATM deployer.

By following these three steps, you can minimize your risks and develop a more profitable ATM channel:

- Preparation
- Pilot
- Ongoing lifecycle management

All of these steps should be supported by ongoing performance data analysis. Read our [cash recycling white paper](#) for more information.

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4. What are the benefits of **implementing** cash recycling ATMs?

With cash recycling you can offer your customers more functionality at an ATM as well as larger deposit and dispense bunch sizes, depending on the quality of notes. This enhances customer experience and satisfaction.

For you, it means better service efficiency, ATM availability, security and performance.

To be successful (and reduce maintenance calls) you need recyclers that can handle a variety of note quality across the globe.

Operational efficiency is one of the cash recycling benefits playing a strategic role in branch transformation initiatives. Cash recyclers cater for needs of small business enterprises as well as individual customers offering secure access to banking.

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5. How do recycling ATMs deliver **ROI**?

This varies, but FIs and IADs can save on cash-in-transit costs—sometimes by as much as 50%.

But the real win for branches is that they can increase their ratio of sales to fulltime employees; as staff reduce the time they spend processing and handing cash in the branch, they are freed up to focus on delivering great customer service and revenue generating activities.

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6. Can ATMs be retrofitted for cash recycling, or is replacement **always required?**

Depending on the ATM currently in place, NCR offers both full-function cash recycling ATM replacement, or an upgradeable module that simply requires a cassette-swap when a bank is ready to roll out cash recycling.

This approach gives you choice and flexibility while helping future-proof your investment.

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7. Is cash recycler maintenance **more expensive** than ATM maintenance?

A Cash Recycler's dual functionality allows it to perform transactions of a deposit ATM and a cash dispenser. As such, the maintenance costs and TCO will be lower when compared to two separate devices.

Costs of maintenance of cash recyclers vary and are influenced by:

- ATM configuration
- Transaction volumes
- Consumer behavior
- Note quality
- Service contract

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8. How do I **maximize** the cost benefits of my cash recycling ATMs?

The combination of recycling technology and the latest cash management forecasting software is essential for a successful deployment. Make sure your software is flexible and can be adjusted as your ATM network grows or changes.

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9. Will cash recyclers become less cost effective if cash use declines?

The rise of digital payments has caused a decline in consumer cash payments in some countries, but cash in circulation is still growing.

Consumers want choice, and cash will remain part of the wider payments ecosystem. As long as financial institutions are expected to provide convenient access to cash, cash recycling ATMs will continue to provide a cost-effective way for financial institutions to differentiate themselves from their competition.

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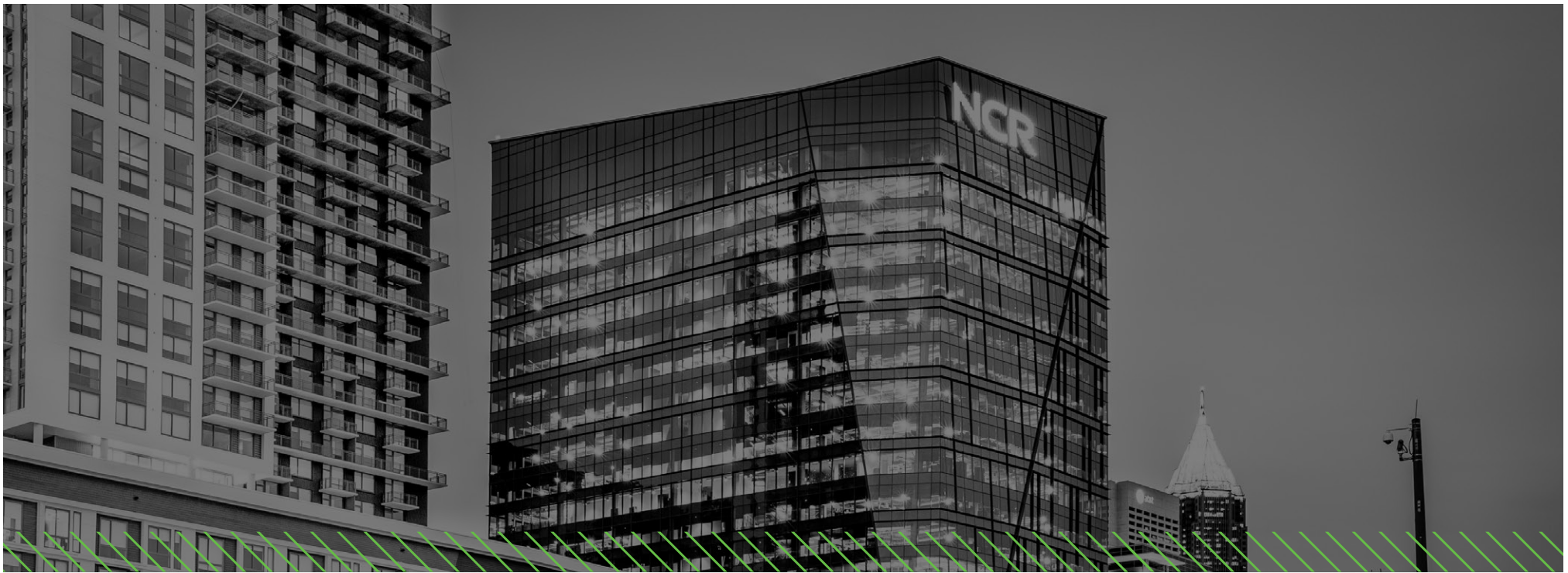


10. If I'm considering cash recyclers for my fleet, are there any recent **innovations** I should be aware of?

To benefit from cash recycling technology, it's critical to fully understand and analyze your deposit and withdrawal transaction flows and volumes. Data-driven analysis will allow you to make informed decisions on how to configure your machines. To support this, NCR has established the NCR Recycling Excellence team of experts who can work closely with you to analyze the data and make recommendations for your ATM network.

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Why NCR?

NCR Corporation (NYSE: NCR) is a leading software and services-led enterprise provider in the financial, retail, hospitality, small business and telecom and technology industries. We run key aspects of our clients' business so they can focus on what they do best. NCR is headquartered in Atlanta, Ga., with 34,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.



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