



Spring Newsletter 2010

Financial Institutions

Recent Developments in Branch Automation

Financial institutions in the U.S. have a massive branch system numbering well in excess of 100,000 branches as noted by the chart below.

| | |
|---------------------------|-------------------------|
| Banks of all Types | e99,550 branches |
| All Credit Unions | e21,198 branches |

Source: FDIC and NCUA

As a result, banks and credit unions today have increased pressure to optimize the efficiencies at their branches and also meet the rising expectations of their customers/members. The competition is fierce and higher standards in personal service, convenience and efficiency are paramount for a bank or credit union branch to succeed.

In addition, management is imposing greater responsibilities than ever before on branch personnel and tellers to meet both the consumers' expectations, deliver higher efficiencies and offer revenue-generating activities.

CashTrans has uncovered ways branches can be more efficient while meeting the challenges outlined above. **One such area is the very costly and time consuming activity of handling cash!** Based on recent studies, cash may be handled 7-8 times in the branch before it is ever dispensed to the customer.

According to executives at Wincor Nixdorf, nine of ten payment transactions worldwide are made with cash. Wincor Nixdorf estimates that this creates more than (U.S.) \$300 billion in costs, primarily for banks and retail businesses. **Also, it has been reported by several research sources that about two-thirds of all branch visits involve the teller line and about 50% of the transactions involve cash.**

At CashTrans we believe the solution to this inefficient task of hand counting cash multiple times is the introduction of **Automated Teller Safes (ATS)** also referred to by some as Teller Cash Recyclers. Better efficiency at the teller lines translates to fewer tellers or frees them to cross-sell other services.

Pictured at right is the Wincor-Nixdorf ProCash 6100 with its closed cash cycle that enables banks and credit unions to both deposit and securely dispense cash.



For banks and credit unions, automating the teller process with **Automated Teller Safes** can deliver significant benefits as noted below:

- **Increase teller's overall efficiency resulting in fewer tellers needed.**
- **Greater accuracy and faster balancing.**
- **Increased security; deterrent to robberies.**
- **Improved cash management; reduction in amount of cash needed at the branch by 10% to 25%.**
- **Allow for better and lower cost branch designs, more open in design.**

These benefits can translate into a more efficient and lower cost branch operation. Improved efficiency at the teller window frees the tellers to address the needs of the branch customers where 8 out of 10 sales opportunities exist.

Many branch automation experts believe that the banking regulations in Europe and other parts of the globe are being carefully reviewed in the U.S. and there may be **new regulations in the near future** requiring bank and credit union branches to capture all suspect, damaged and worn currency. Automated teller safes have a very high degree of accuracy in identifying and routing counterfeit and other suspect notes to a unique tray.

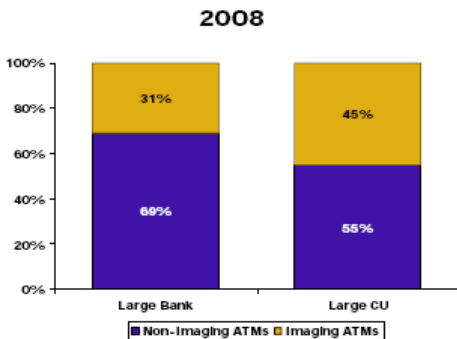
For more information about this article or branch automation services described, please contact Fred Ethridge at 770-941-6680 X35 or please visit the CashTrans website at www.cashtrans.com.

Check/Cash Deposit Automation Update!

In addition to automated/teller cash recyclers, banks are rapidly adopting check and cash deposit automation via advanced ATM technology.

Today there is an estimated 200,000 financial institution ATMs with a growing number moving to deposit automation. Experts believe that the deposit envelope will be extinct in less than 8 years. Virtually EVERY bank and credit union in America will utilize deposit automation if these predictions are accurate!

Currently, CashTrans estimates that 40,000 cash and check deposit ATMs have been deployed in the U.S. or a mere 20%. This will grow rapidly and by 2015 a majority or about 80% of all financial institution ATMs in the U.S. will have deposit automation. The chart below is a forecast from the ATM Deployers study in 2006. Clearly the projections from 2008 are ahead of actual deployments due in part to the economic environment; however, this will change greatly over the next few years.



CashTrans has access to the very latest in ATM advancements with our Nautilus Hyosung and Wincor Nixdorf partners!

The cash/deposit automation function is available from CashTrans with the Nautilus-Hyosung Monimax 7600 and the Wincor Nixdorf ProCash 2250xe ATMs.



Please contact any member of our sales consultant team at CashTrans with any needs at 770-941-6680 as we will earn your business every day.

Reduce Your Office Expenses Immediately!

CashTrans has been seeking ways to help our clients and business associates reduce expenses during these difficult economic times!

Here is a way to reduce some of your ongoing office expenses by up to 50% and maybe even more!! We have found a top 5 nationally ranked ink and toner cartridge remanufacturer who guarantees OEM quality at substantial savings on inkjet, laser and toner cartridges. CashTrans has also secured an additional 10% off the already great prices to help you cut your costs even more!

Plus - you have FREE Shipping on all orders over \$50 with a 100% Satisfaction Guarantee!



Please contact any member of our sales team at CashTrans if we can assist or to receive your CashTrans Discount CODE at 770-941-6680 as we will earn your business every day.

Conference Announcement

CashTrans management is looking forward to seeing many of our credit union and bank clients and friends at these upcoming conferences.

Please look for our newsflash announcements and special booth invitations!

- ◆ TCUL - April 21-22, Chattanooga, TN
- ◆ GCUA - May 5-8, Savannah, GA
- ◆ FCUL - June 16-19, Orlando, FL
- ◆ CBA Leadership Conf. - June 24-28, Amelia Island, FL

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