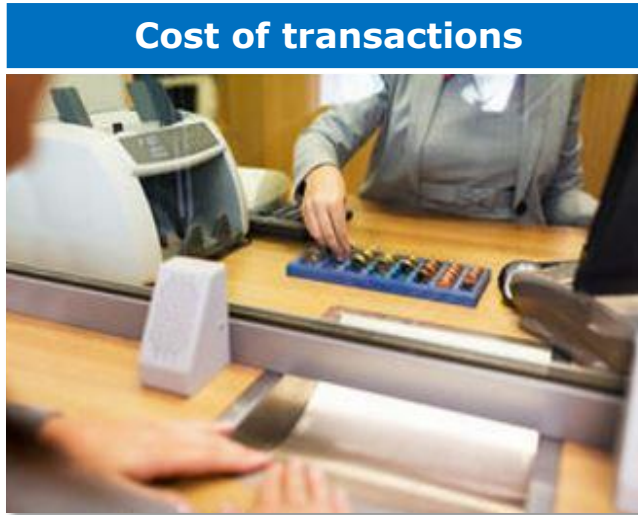


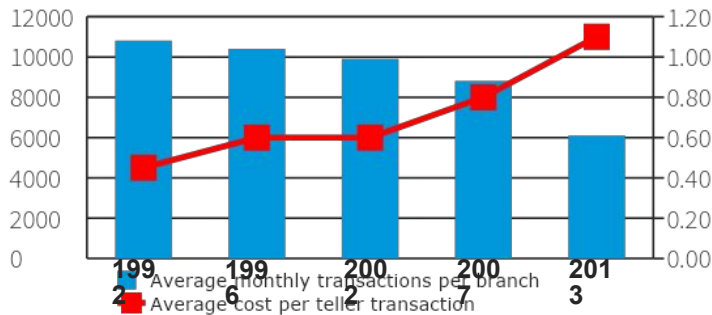


Banking Coin Solutions

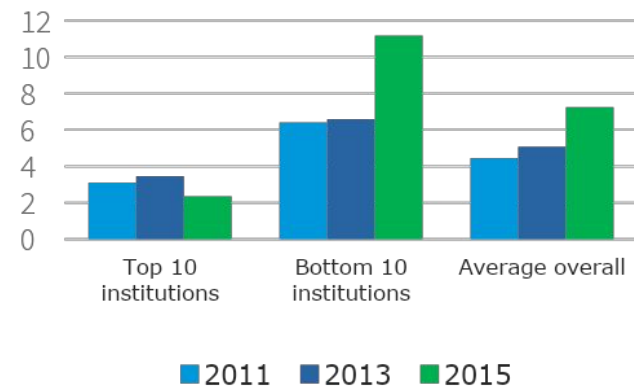
# Branch Transactions Drive Cost



Average transactions cost doubles while monthly branch volume is halved



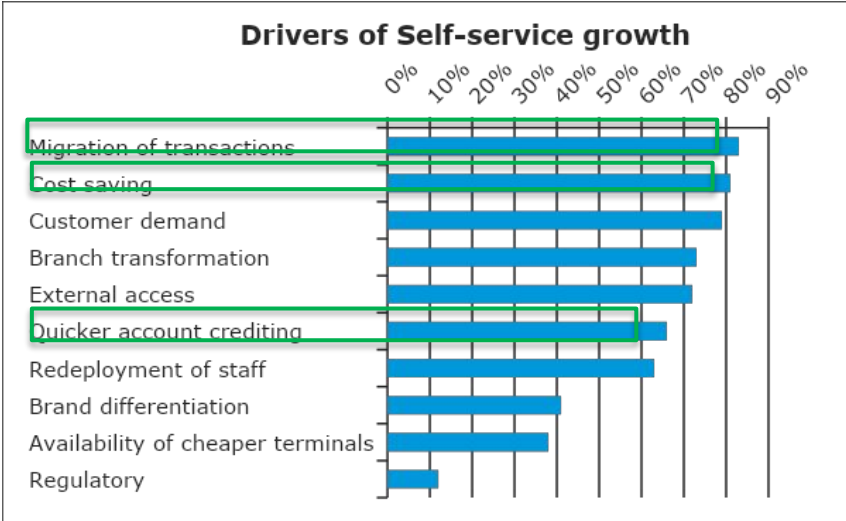
Branch lobby waiting times per transaction in minutes



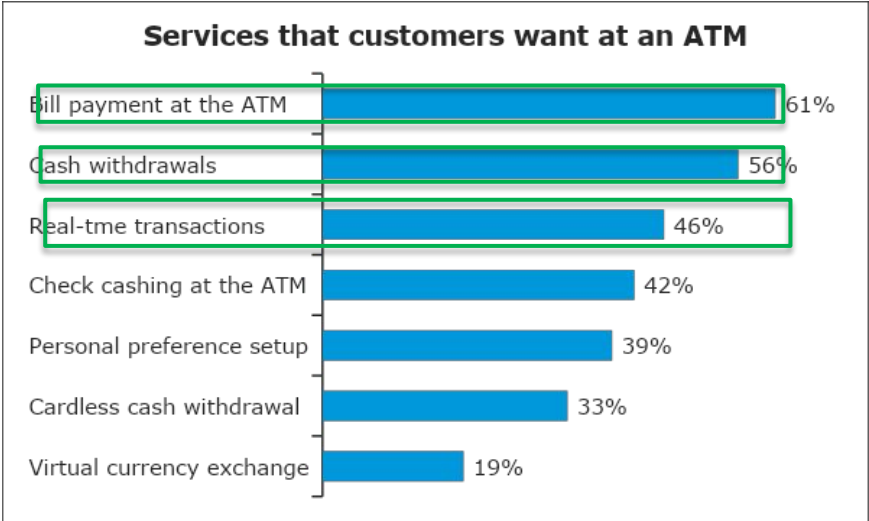
■ 2011 ■ 2013 ■ 2015

# Both Banks and Customers Prefer Automation

## Banks want



## Users want



Source: ATM future trends 2015, European Financial Service Survey

# ATMs Evolve Into Multi-Functional Service Stations



**1960's**

Functions

- Cash dispensing

**1980s**

Functions

- Cash dispensing
- Envelope deposits

**1990's**

Functions

- Cash dispensing
- Envelope deposits
- Same day credit

**2000's**

Functions

- Cash dispensing
- Envelope deposits
- Same day credit
- Bill payments
- Higher daily limits
- Multiple denominations
- Check cashing
- Mobile ATM integration

**2010's**

Functions

- Cash dispensing
- Cash deposit
- Same day credit
- Video teller
- Digital advertising
- Bill payments
- Loan payment
- Tax payment
- Sports wagering
- Multiple denominations
- Check cashing
- Debit card replacement
- Other simple servicing

# Banks Realize Potential of Multi-functional ATMs

BRANCHES



TRANSACTION





# Improvements with the CDS-9R



## **Increased application area:**

The unit can be used for both dispensing and recycling by both the public and businesses

## **Time savings:**

It saves substantial employee and customer time

## **Customer attention:**

The user is always close to the staff, if assistance is required

## **Improved service level for Businesses:**

Customer can withdraw daily floats

## **Improved service level for Personal Banking:**

Customer can withdraw exact amount e.g. USD 126.50

## **Strong image:**

Gives the bank a strong and modern image

## **Saves space:**

Traditional back office equipment occupies space

## **Lower noise level:**

Improved working environment

# Concrete Results with CDS-9R

Migrating low value frequent transactions to the machine and focusing staff on high value transactions. Teller functions such as the following can be migrated to a Full-function CDS-9R:



Bill Payment

Credit Card  
Payment

Cheque Cashing In

Closing Savings  
Book

Collecting Cash  
with e.g. QR Code

Offers the possibility  
for withdrawal of  
pensions, loans,  
social welfare etc.



With CDS -9R the banks can eliminate all staff operated machines, save space and increase profitability of the branch.

The branch will automatically be able to serve all the customers and all their cash handling needs. This is in line with the banks current desire to create an Omni-channel branch.

# Improvement of Cash Handling with the CDS



## **Reduced queues:**

The queuing is reduced in branches

## **Time savings:**

It saves time for the staff and customers

## **Improved service level:**

Customer prefers the speed of transaction

## **Saves space:**

Traditional back office equipment occupies space

## **Lower noise level:**

Improved working environment

## **Stimulate children's savings:**

Improved working environment



# Concrete Results with CDS



By investing in the CDS the bank branch accomplishes two things:

- Eliminate the cost of handling coins via the back-office environment
- Frees up resources and time which enables value creating experiences for their customers

By placing the coin handling machine in a visible area, customers will be drawn to the self-service device and proactively handle their transactions on their own without having to wait in line to be serviced by a teller.

# APPENDIX

# The Customer-Oriented Value Proposition



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Banks will want to procure this solution because it can eliminate all the back-office coin handling.

Banks will reduce the noise level of their environment, eliminate the administration of coins, and free up office space.

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Banks want to migrate low value high frequency transactions to the Lobby Teller and move high value transactions to the staff.

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Banks want to procure this solution because it offers the possibility for the customers to conduct all cash handling activities on one single machine.

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Banks value that the CDS-9R attracts new customers to the branch.

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Banks want this solution because the solution allows customers to be self-sufficient without waiting in line to be serviced by a staff member to pay bills.

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Bank can earn 3rd party commissions on e.g. collecting payments for water utility, electricity companies, etc

# CDS-9R – Value Chain Value Proposition



## OEM

### OEM value proposition

- Cost effective solutions with “best in class” pricing
- SUZOHAPP solutions are easy to maintain and well supported by our technical department
- Automatic coin jam recovery that require less service support
- High coin processing performance with products like CDS-9R

## Operator

### Operator value proposition

- Increase efficiency: Migrate cash handling operations from tellers to CDS-9R
- Rearranging staff responsibilities: creating opportunities for the staff to migrate into the advisory role
- Enables customers to do more them selves, such as:
  - ✓ Bill payment
  - ✓ Coin deposit
  - ✓ High value transaction
  - ✓ Purchase of float

## End User

### End User value proposition

- Reducing queues results in increased customer satisfaction
- Faster transactions enables the customer to more in less time
- Straight forward transactions, with no complexity and always a advisor to support if and when needed

# The Customer-Oriented Value Proposition



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Banks want to procure this solution because they can eliminate all the back-office coin handling. By doing so it frees up the resources at the branch and increases promotion of their financial services.

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Frees up resources and time which enables value creating experiences for their customers.

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Banks will reduce the noise level of their environment, eliminate the administration of coins, and free up office space.

---

CDS allows for the depositing/recycling of coins faster and more efficiently than other manual solutions.

# CDS – Value Chain Value Proposition



## OEM

### OEM Value Proposition

- SUZOHAPP offers high speed coin deposit solutions that count up to 700 coins per minute.
- The speed, high quality and market leading pricing enables SUZOHAPP to stand out as the most attractive solutions provider on the market

## Operator

### Operator Value Proposition

- Increase efficiency: Migrate cash handling operations from tellers to CDS-9R
- Rearranging staff responsibilities: creating opportunities for the staff to migrate into the advisory role
- Enables customers to do more them selves, such as:
  - ✓ Coin deposit
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## End user

### End User Value Proposition

- Reducing queues results in increased customer satisfaction
- Faster transactions enables the customer to more in less time
- Straight forward transactions, with no complexity and always a advisor to support if and when needed



# Branch Analysis Support Solutions Offering

Questions coin handling in branch	Yes	No
<b>Cash Handling over the counter</b>		
Does your branch accept cash over the counter?		
As an estimate, how many customers per day have cash handling errands in %?		
As an estimate, how many customers per day cash checks?		
What are the most common transactions that you conduct over the counters?		
Does the branch staff attend to cash handling activities to businesses?		
Can the public pay bills over the counter?		
Can the public collect remittances over the counter?		
Can business deposit cash over the counter?		
Can the public deposit cash (coins) in the branch?		
Does your branch give change back to customers?		
Do you accept bill payments and remittances from non-customers and un-banked over the counter?		
<b>Self Service Cash handling</b>		
Does the branch have dispensing ATMs?		
Does the branch have recycling ATMs?		
Do customers ask for automated solutions for payments?		
Do the customers ask want to pay the bills in a ATM instead of over the counter?		
Does the public want to be able to get change from ATMs after paying a bill?		