



Revisit your Teller Automation Strategy

Now is a great time to review your existing Teller Automation Strategy or consider the huge upside of deploying TCR’s in your branches. Today the TCRs cost has come down by almost 50%, while the efficiency has increased by over 40%. This document will essentially answer two critical questions:

- 1. What are the PRO’s and CON’s of having TCRs in your branches versus not?
- 2. What are the main benefits of newer TCRs versus the older models?

Benjamin Franklin is well-known for many things, and one is his decision-making process. If you are considering deploying TCRs in your branches, this Pros and Cons comparison chart should be worth its weight in gold.

Branch Acvity	With Teller Cash Recyclers (TCRs)	Without Teller Cash Recyclers
Cash Handling Time	Significantly reduced; TCR automatically counts, dispenses, and stores cash	Manual counting, organizing, and dispensing of cash by tellers
Cash Balancing	Automatic balancing by TCR at the end of the day	Manual balancing, which is time-consuming and prone to errors
Cash Vaulng	TCR stores cash securely, reducing vault visits	Frequent trips to the vault to manage excess or insufficient cash
Transacon Speed	Faster due to automated cash handling	Slower; teller must manually handle cash and make calculations
Error Rate	Reduced error rate; automation ensures accuracy	Higher possibility of human error in counting and dispensing cash
Customer Service Efficiency	Tellers can focus more on customer interaction rather than cash handling	More time spent handling cash, reducing time available for customers
Security	Enhanced security with limited teller access to large sums of cash	Cash is more exposed, increasing risk of internal/external theft
Cash Reconciliaon	Automatic reconciliation by the TCR, reducing time spent by staff	Manual reconciliation, which is labor-intensive and error-prone
Staff Training	Tellers require less cash-handling training due to TCR automation	More extensive training required for cash management and balancing
Cash Storage Capacity	High storage capacity in TCR for different denominations	Limited by tellers' drawers, requiring frequent vault visits
Cash Dispensing for Withdrawals	Automatic dispensing of the exact amount needed by TCR	Manual counting and verification by teller
Change Making	TCR can automatically calculate and dispense exact change	Teller manually calculates and dispenses change
Cash Deposit Processing	Automated cash counting and validation by TCR	Manual counting and validation of cash deposits by tellers





Revisit your Teller Automation Strategy...continued

2. What are the main benefits of newer TCRs versus the older models?

Benefit	Newer TCRs	Older TCRs
Faster Processing	Enhanced processing speed with faster cash dispensing and accepng, allowing tellers to complete transacons more quickly.	Some are slower and requirer more time to sortnd dispense cash, impacng transacon speed.
Increased Cash Capacity	Higher storage capacity for muple denominaons, reducing the need for frequent trips to the vault.	Lower capacity on some systems, which requires more frequent refills and maintenance.
Improved Accuracy & Error Reducon	Advanced sensors and software offer more pre-counting, sorting, and verifying banknotes, reducing human errors and counterfeit risks.	Less sophiscated counng /sornng with potential for higher risk of errors. Currency counters can help facilitate speed /accuracy.
Enhanced Security	Improved security features, such as beer cash vaultng, real-me monitoring, audit trails, limited access to cash & reduce the risk of internal the .	Less robust security mechanisms can make them more vulnerable to theft and tampering
Beer Integraon w ith Banking Systems	Seamless integraon with modern core banking systems, enabling real-me transacon tracking, automated balancing, and enhanced reporng capabilities.	Less integraon with newer banking soware, making reconciliaon and transacon monitoring more cumbersome.
Faster Reconciliaon & Cash Balancing	Automated end-of-day balancing is more accurate and requires less manual intervention, significantly reducing the time needed for reconciliation.	More manual handling and aenon are required during end-of-day balancing, increasing theworkload for staff.
Smaller Footprint & Modular Design	More compact, modular designs that take up less space in a branch and allow for easier maintenance and upgrades.	Bulkier with fewer modular components, making them harder to fit into modern branch layouts &more difficult to maintain.
Reduced Downme & Maintenance	Improved durability and more efficient design reduce the need for frequent maintenance and the risk of machine downme.	More prone to mechanical issues due to their complex storage systems, leading to higher maintenance costs and longer downmes.
Greater Flexibility w/Denominaons	Can handle a wider variety of denominaons and allow more customizaon in terms of cash storage and dispensing options.	Limited by the constraints of the storage system, which may not be as flexible with de nominaon storage or dispensing.
Energy Efficiency	Designed with energy-saving features and improved power management, reducing operaonal costs over me.	Less efficient in terms of energy use, leading to higher operating costs.
User-Friendly Interfaces	More intuive and user-friendly interfaces, making it easier for tellers to learn and operate the machines with minimal training.	Outdated user interfaces, which can be more complex and harder to navigate for staff.

In summary, newer TCR models provide significant improvements in speed, security, capacity, and integration with modern banking technologies, offering enhanced operational efficiency compared to older TCR models.

CashTrans Founded in 1996, Cash Transactions, LLC (CashTrans) is a privately owned company based in metro Atlanta, GA. The company has served over 1,800 small and medium sized retailers and financial institutions across the SE with high quality ATM products, EFT processing solutions, bank branch equipment, equipment maintenance, instant Issue, video banking and much more.

Contact:
Nick Schuster, National Sales Director
CashTrans
770-941-6680 x128
nick.schuster@cashtrans.com



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