

# Q-CashRouter

## A Unique Solution for Local Cash Recycling



### Highlights

- Provides fast and cost efficient local recycling of banknotes
- Provides secure and convenient cash services for retailers and banks
- Reduces cash transports and processing of banknotes resulting in increased security and less impact on the environment
- Provides high availability and throughput for cash deposit and withdrawals
- Provides same functionality as two ATMs and a deposit ATM or a night safe
- Fully compliant with EU and ECB (European Central Bank) regulations for cash recycling

### Cash Handling Is Expensive

In spite of numerous predictions of a cashless society, the amount of cash in circulation continues to increase. Today there are an estimated 360 billion cash transactions in the European Union (EU) every year, which is six times the number of non-cash transactions.

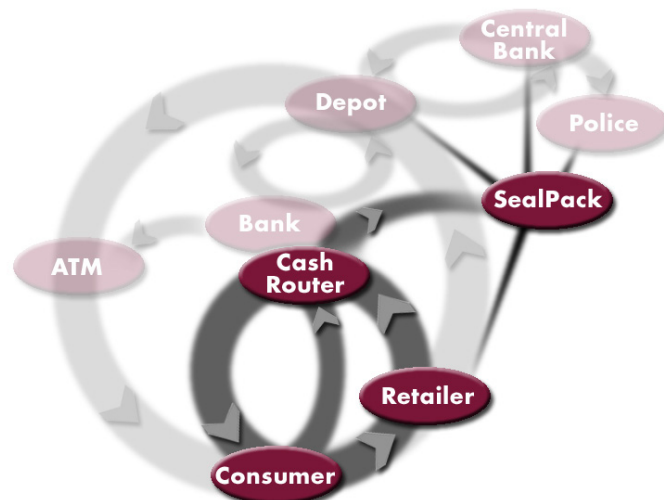
The estimated annual cost for handling of cash in the EU is around 60 billion Euro. The established method of handling cash is very expensive involving a lot of manual work and transportation between consumers, retailers, banks, cash centres and Central Banks. The cash is counted on numerous occasions during this circulation and the security problems are extensive.

Significant savings are made when the recycling of banknotes are made locally.

### The Q-CashRouter

The Q-CashRouter provides such a solution by shortcutting the flow of cash. It is an innovative self-service unit allowing banknotes that are deposited in the machine to be reused for withdrawals. It allows retailers to deposit their daily takings at the same time as it allows bank customers to make withdrawals. Banknotes are recycled in the Q-CashRouter thereby reducing the number of cash transports and central processing of deposited banknotes. Fewer transports increase the security, reduce costs and benefit the environment.

The Q-CashRouter is ideal for areas with high volume circulation of banknotes such as large bank branch offices, shopping and city centres and supermarkets.



Local Cash Recycling

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## Local Processing of Banknotes

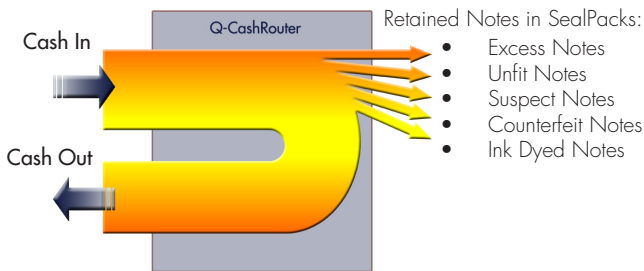
Deposited banknotes are sorted, and controlled for fitness and authenticity in the Q-CashRouter. Valid and fit banknotes are reused and made available to bank customers for withdrawal.

Excess banknotes are sorted and bundled into single or multi-denomination SealPacks™. The SealPacks with fit banknotes can be used to refill other ATMs or sold as small-change cash to retailers.



SealPack™

A SealPack is a tamper-evident transparent plastic envelope that holds the banknotes. A label is printed on the inside of the SealPack and shows both the contents and a barcode to be used for tracking purposes.



Efficient cash recycling

Suspected counterfeit, counterfeit and ink dyed banknotes can be separated and sealed in special SealPacks, which identify the depositor. Information about the account holder is printed on the inside of the SealPack. This makes it possible to track the depositor. The SealPack assures that fingerprints and DNA-traces on deposited banknotes are not contaminated.

Unfit banknotes are separated and bundled into mix denomination SealPacks of 100 banknotes each, for transport to the Central Bank for destruction.

## Maximum Customer Utilisation

The Q-CashRouter can be equipped with up to four ATM fascias. This allows a retailer to deposit bundles of unsorted banknotes at main unit, at the same time as two bank customers make cash withdrawals at the two Side units.

The fourth fascia is located on the rear side of the Main Unit and can be utilised by bank staff, retailers and CIT companies.

This unique multiple ATM design significantly improves the efficiency of cash recycling since the bank customers wishing to make withdrawals do not have to wait behind retailers making large volume deposits.

While a retailer deposits a bundle of 400 banknotes, the Q-CashRouter can process up to twelve bank customers at the two ATM fascias making cash withdrawals.

## Reliability and Availability

When the banknotes are deposited, the Q-CashRouter immediately makes pre-validation for double feeds and alien objects. This pre-validation reduces the possibility of jams. The Q-CashRouter

also supports automatic recovery of jams, which reduces the downtime to a minimum when a jam occurs. These unique features make the Q-CashRouter a reliable solution, with high availability.

## EU and ECB Regulations

The Q-CashRouter fully complies with *Article 6 of the Council of the European Union Regulation No. 1338/2001* for recycling of Euro banknotes, and the *ECB Decision on the authenticity and fitness checking and recirculation of the euro banknotes*. The Q-CashRouter also meets the requirements of *Article 71 of EUs Payment Service Directive* regarding the value date for deposits. The Q-CashRouter can be configured to comply with other local regulations.

## Bank Branch Offices

The Q-CashRouter in a bank branch office provides the same customer service as one night safe or one deposit ATM, and two ATM's. In addition, the rear recycling fascia of the Q-CashRouter can be used by the branch office staff for deposits and withdrawals while servicing customers at the counter.

The Q-CashRouter will attract new customers since it significantly improves the service provided by offering a 24/7 deposit facility with immediate crediting of deposits, in a secure environment.

In addition, the Q-CashRouter improves the security for the bank personnel and reduces the operational cost, as cash replenishment is minimized, and end of day cash processing and reconciliation is automated.

## Shopping and City Centres

In a shopping or city centre, where no single retailer generates the required cash volumes for a Q-CashRouter, a bank or a CIT company in cooperation with a bank can operate a CashRoom with the Q-CashRouter, and thereby provide a ready-made cash facility for numerous retailers in the centre.

The CashRoom provides services for deposits of daily takings with immediate crediting of the retailers bank account and the purchase of small-change. At the same time, the Q-CashRouter will allow bank customers to withdraw recirculated banknotes from one or two ATM fascias.

The Q-CashRouter enables efficient local recycling of deposited banknotes and minimizes the need for transportation and processing of excess banknotes.

## Supermarkets

A supermarket can use the Q-CashRouter to build its own secure CashRoom. Cashiers deposit their daily takings in the Q-CashRouter and receive a receipt of the deposited amount. At the end of the day, the deposited amounts will be automatically reconciled with the POS system. No manual counting or sorting is required.

By cooperating with a bank and equipping the Q-CashRouter with one or two ATM fascias, bank customers can withdraw the cash deposited by the supermarket. The supermarket will receive immediate credit by the bank for the cash deposited. Fit banknotes can be SealPacked and used by cashiers as small-change notes in any mixture. This allows for efficient recycling of deposited banknotes and minimizes the need for expensive transportation and processing of excess banknotes.

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