

## **Smart ATMs handle teller functions...**

*Advances in innovative ATM services are here!*

Advanced smart ATM services are here based on recent announcements by major U.S. financial institutions. In addition to normal banking functions, these new smart ATMs can help consumers open new accounts, apply for loans, time deposits and even dispense credit and debit cards!



These ATMs can be located at an FI branch but also at shopping malls, neighborhood or commercial hub locations making them available 24X7.

Clearly, the technology is here to support many manual teller functions and manufactures like Nautilus Hyosung will deliver these solutions to community financial institutions in the U.S. in the near future!

Contact us today and we will be happy to bring you and your colleagues up-to-date on these and other innovative developments.

[Click here to view a compelling Video...](#)

## **Increasing Shift to Managed Services...**

*Is the time right for your FI to turn to a trusted 3rd party for ATM management and deployment?*

An increasing number of banks and credit unions across the country are outsourcing their ATM deployment and fleet management. As costs continue to rise, increased compliance and the difficulty staying abreast with market and industry changes, more

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### **ABOUT CASH TRANSACTIONS LLC**

Since 1996 we have served financial institutions and retailers in the southeast and across the U.S.

Thank you for the trust you place in us and do not hesitate to contact us with any questions, service needs or advice on managing your EFT or ATM programs.

*"We will earn your business everyday"*

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institutions are turning to trusted 3rd parties.



Managed services for your ATM fleet is a major decision for any size financial institution. A careful review of all aspects of the business and the associated savings both in terms of costs and management time must be completed. Feel free to allow CashTrans to help you navigate through this process in a thoughtful and meaningful way.

[Click to read an article on Managed Services...](#)

### **Innovative Smart Safes...**

*Businesses across the country are embracing the benefits of installing smart safes.*

Smart Safes are an innovative service designed for businesses that handle large amounts of cash. A smart safe is like an ATM in reverse. Rather than dispensing money, the smart safe takes money in and validates/confirms the currency. The smart safe transmits the end-of-day totals to the retailer's financial institution using remote access software. The financial institution is able to grant the retailer provisional/daily credit for the money deposited in the smart safe daily.



**CashTrans** can provide a turn-key smart safe solution to any financial institution and their business customers. There are tremendous benefits for both the financial institution that offers this service as well as the business customer. This is a win-win for any heavy cash merchant and their financial institution.

[Click here to download recent brochure...](#)

### **Mobile Bill Pay...**

Pay bills using a mobile phone.

The first major bank in the U.S. has launched a mobile photo billpay service for its customers. Similar to

remote deposit using a cellphone, mobile photo billpay customers use a photo of an invoice or bill payment coupon to request payment through the bank's bill paying service.

**CashTrans** believes this is a natural add-on to any bank utilizing billpay and remote deposit services which allow customers to deposit checks



via their cellphone. With the tremendous growth of smartphones, which 50% of America's will own in the next couple of years, we feel this substantiates the need for this service. Contact us if we can help to understand the benefits.

[Click here to download recent press release...](#)

Thank you for reviewing our newsletter which is dedicated to innovations in banking and payments that effect your institution. Each section of this newsletter focused on innovative ways your institution can generate incremental profits or reduce expenses through increased efficiencies.

CashTrans' management is constantly seeking opportunities through enhanced products or approaches to help your institution **succeed**, remain profitable and grow your franchise.

It is an honor to serve you and do not hesitate to contact me or anyone on the **CashTrans Team** if we may be of assistance or provide additional information or support.



Warm regards,

*Nick*

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