



500,000,000,000

Estimated global banknote circulation (not including coins)

There's been a lot of talk about the world going cashless.

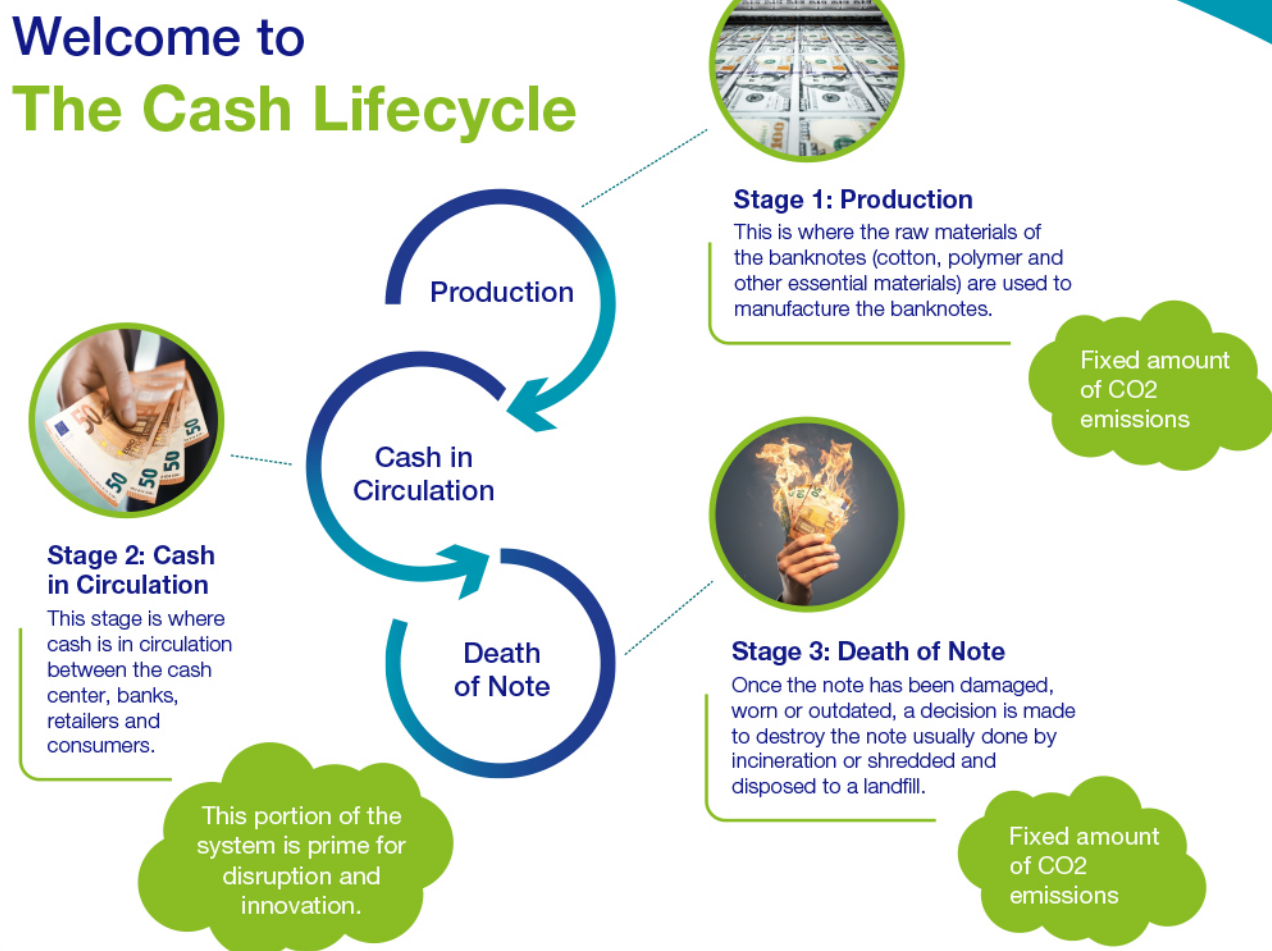
But efforts to go completely cash-free have been marked by constant halts and reversals – because digital payment doesn't yet work for everyone.

A cashless society is a long way off, if it comes at all.

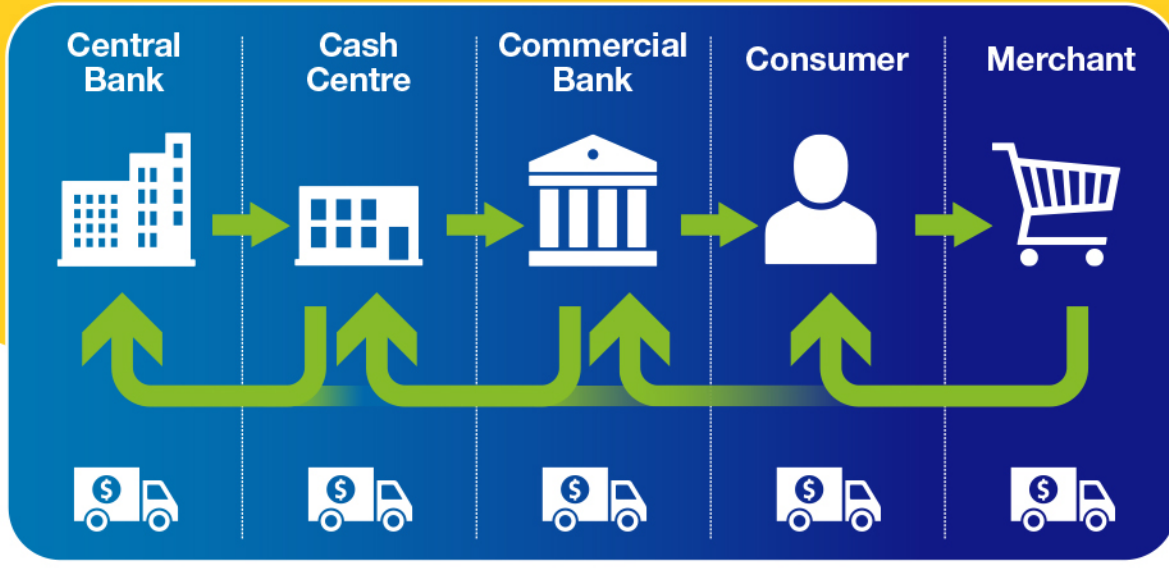
In the meantime, we have to ask the same questions about cash that we must ask of all our systems today:

What is cash's impact on the environment? And what can we do to improve it?

Welcome to The Cash Lifecycle



This is what the cash cycle looks like:

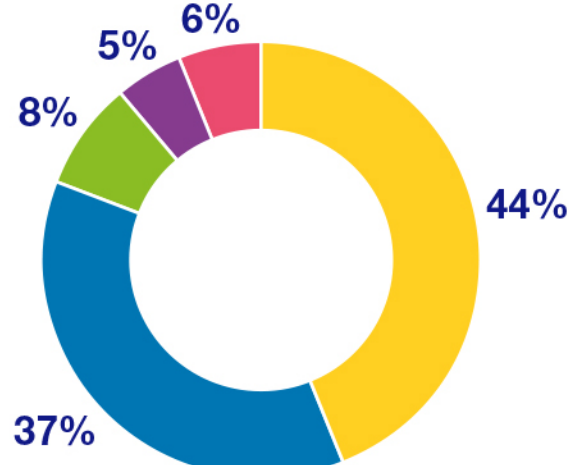


This system is wildly inefficient.

After being spent by a consumer, banknotes are often returned from the merchant to a cash centre before being issued to an ATM for the next consumer – a round trip which often exceeds 50km, to reach an ATM which may only be 50 metres away from the merchant's till drawer.



Total Carbon Emissions Share



- Trucks: Use of Fossil Fuels
- ATM: Energy Consumption
- Trucks: Armoured Steel
- Coin Production: Copper
- Other

Source: Nederlandsche Bank & Reconnaissance Int. Ltd.

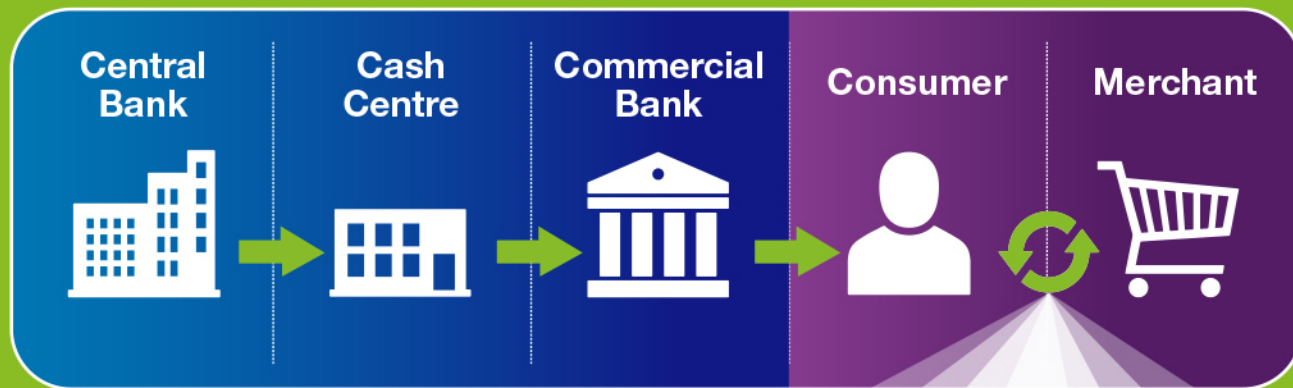
Transport is the area of the cash cycle that has the largest environmental impact.

The main emitter in the cash cycle is fossil fuel consumption by armoured trucks that move the cash between ATMs, retailers, banks and cash centres (44%).

The production of CIT vehicles is also significant (8%). They are also used solely for the cash payment system, making them some of the least energy efficient vehicles on the road.



How can cash recycling help?



Cash recycling can keep more cash within the community.

The same technology that can save you huge amounts of time recycling cash within your business also has the potential to recycle more cash within your community by supporting “cashback” services (also called “cash out” in some countries), or even refilling your own ATM on-site.

This provides convenient cash access to the consumer, it offloads cash you would pay to transport and deposit, it can actually earn you fees from the bank in some countries, and it reduces your carbon footprint.

HYPER-LOCAL RECYCLING ENABLED BY CASH AUTOMATION TECHNOLOGY

This allows merchants to give unneeded cash back to the consumer rather than transporting it back to a bank or cash centre.

See it in action: GLORY Case Studies

Tong Li Supermarkets, Australia

Environmental Benefits

1/2 the number of CIT visits required

Other Benefits

20% improvement in customer waiting time

up to **100 mins** saved per store in daily back-office cash counting and float dispensing

20 mins saved per cashier per day in end-of-day reconciliation

>99% elimination of cash discrepancies



SuperValu Portumna, County Galway, Ireland

Environmental Benefits

Cash recycling solutions able to keep cash within the community by supporting both an on-site ATM and cashback services



Coin orders reduced from **three or four** bags a week to **only one**

Other Benefits

30 hours of cash handling time saved every week

Discover how Glory can help maximise your profits and reduce the environmental impact of your business