

SESAMI PERSPECTIVE

Elevating cash operations with a holistic approach



By Nicolas Van Erum, chief marketing officer, Sesami

The amount of cash in circulation in the USA has been steadily increasing, but declining branch transaction volumes have led banks to consolidate their networks. This has meant their retail and commercial customers have fewer access points for cash services. So, in the wake of branch closures, how do banks and credit unions meet the demand for cash services?

One solution is to optimise cash operations with automation. For decades now, financial institutions have employed varying levels of cash automation with positive results, improving branch efficiency and reducing the costs associated with cash handling.

Yet there is still a higher level of optimisation to be achieved. True cash optimisation requires a more comprehensive strategy that integrates new technologies and leverages cash data while protecting existing technology investments. It goes far beyond merely automating existing cash processes – it reimagines them, evaluating every touchpoint to transform the entire cash lifecycle into a digital ecosystem.

The good news is optimisation can be incremental, using technology which banks may already have in their toolkit. The utility of these systems can be amplified by strategically applying new technologies and integrating them into branch systems. This holistic approach delivers a more gradual transformation but with immediate improvements and the ability to adjust to evolving needs and requirements.

Taking cash management to the next level

As branches have evolved from cash-centric operating models to valuable customer-focused touchpoints, banks have utilised cash automation devices like teller cash recyclers (TCRs) to support the transition. Automating cash transactions with TCRs increases the efficiency, security and accountability of cash handling and drives significant


labour savings by eliminating time-consuming dual-control transactions and other activities that require valuable management resources.

But simply automating teller and vault transactions is far from complete cash cycle optimisation. There are many systems and devices, processes and services that comprise the full cash cycle within and across retail branch networks. To transcend the existing paradigm, banks must delve into each of these processes, identifying inefficiencies and opportunities for automation. Next, they can evaluate their existing suite of hardware and software tools to understand features and full capabilities. From there, they will be able to assess where and how their own toolset can be improved, and select technologies that can be woven in to create an interconnected system with potential to unlock maximum efficiency from both their legacy and new technology investments.

This effort involves integrating siloed systems, digitising cash at every touchpoint, recalibrating operational blueprints, and capturing and using data to further drive efficiencies. This ensures every element of the cash operation is in communication with the others to create a perfectly synchronised system. The goal is a self-regulating cash ecosystem, achieving equilibrium for ultimate efficiency. Only with such a comprehensive approach can banks truly revolutionise the way they manage cash, setting new benchmarks for the industry.

Achieving a self-sustaining, optimised cash ecosystem is well within reach. Spearheading the future of cash operations, Sesami embodies the paradigm shift in cash management technologies with its scalable global platform of industry-leading brands offering hardware devices, AI-powered cash optimisation software and comprehensive managed cash services. With these solutions at hand, Sesami is a leader in delivering truly holistic cash ecosystems to financial institutions and businesses worldwide. ■

True cash optimisation requires a comprehensive strategy that integrates new technologies while leveraging existing investments



Optimize Your Cash Operations

Discover a revolutionary solution to the challenges of modern cash operations with **Sesami**. Despite the rise of digital payments, cash usage in the U.S. continues to grow, while branch transaction volumes decline. As banks and credit unions consolidate networks and streamline operations, the need for efficient cash handling remains crucial. **Sesami offers a holistic approach to cash automation** that goes beyond traditional methods, creating a synchronized and optimized cash ecosystem. Unlock the potential for maximum efficiency and revolutionize the way you manage cash with **Sesami**.

Sesami leads the future of cash operations with its scalable global platform, featuring industry-leading hardware devices, AI-powered cash optimization software, and comprehensive managed cash services. Sesami empowers financial institutions and businesses worldwide to achieve a self-sustaining, optimized cash ecosystem. With Sesami's integrated cash solution in place, banks can redirect their focus towards core business innovations, enabling them to better serve their commercial and retail customers in today's rapidly evolving financial landscape.

Contact us today and shape the future of your Cash Management.

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