



WHITEPAPER

The Transformative Power of Coin: Unlocking Scalable Growth for Financial Institutions

A future-ready solution for the 93% of Americans still using cash, Retail Remote Transfer by Coinstar for Financial modernizes coin handling while reducing your costs, expanding your reach, and strengthening customer relationships.

Streamline Operations. Reduce Costs.

Cut Overhead, Not Service

Retail Remote Transfer (RRT) is Coinstar's most advanced solution yet—designed to help financial institutions eliminate the hidden costs of manual coin handling while offering customers a convenient, secure way to move coin and cash into their checking accounts. With over 10,000 swipe-enabled kiosks nationwide and zero capital investment required, RRT enables your institution to scale without expanding infrastructure.

Key Benefits:

- Offload time-consuming coin transactions from tellers
- Reduce armored transport, deposit processing, and reconciliation expenses
- Eliminate the need for in-branch coin counters and associated maintenance

Outcome

Branches become more efficient and operationally leaner, allowing staff to prioritize high-value interactions that deepen relationships and improve retention. The result? Improved margins and a lower cost-to-serve model.

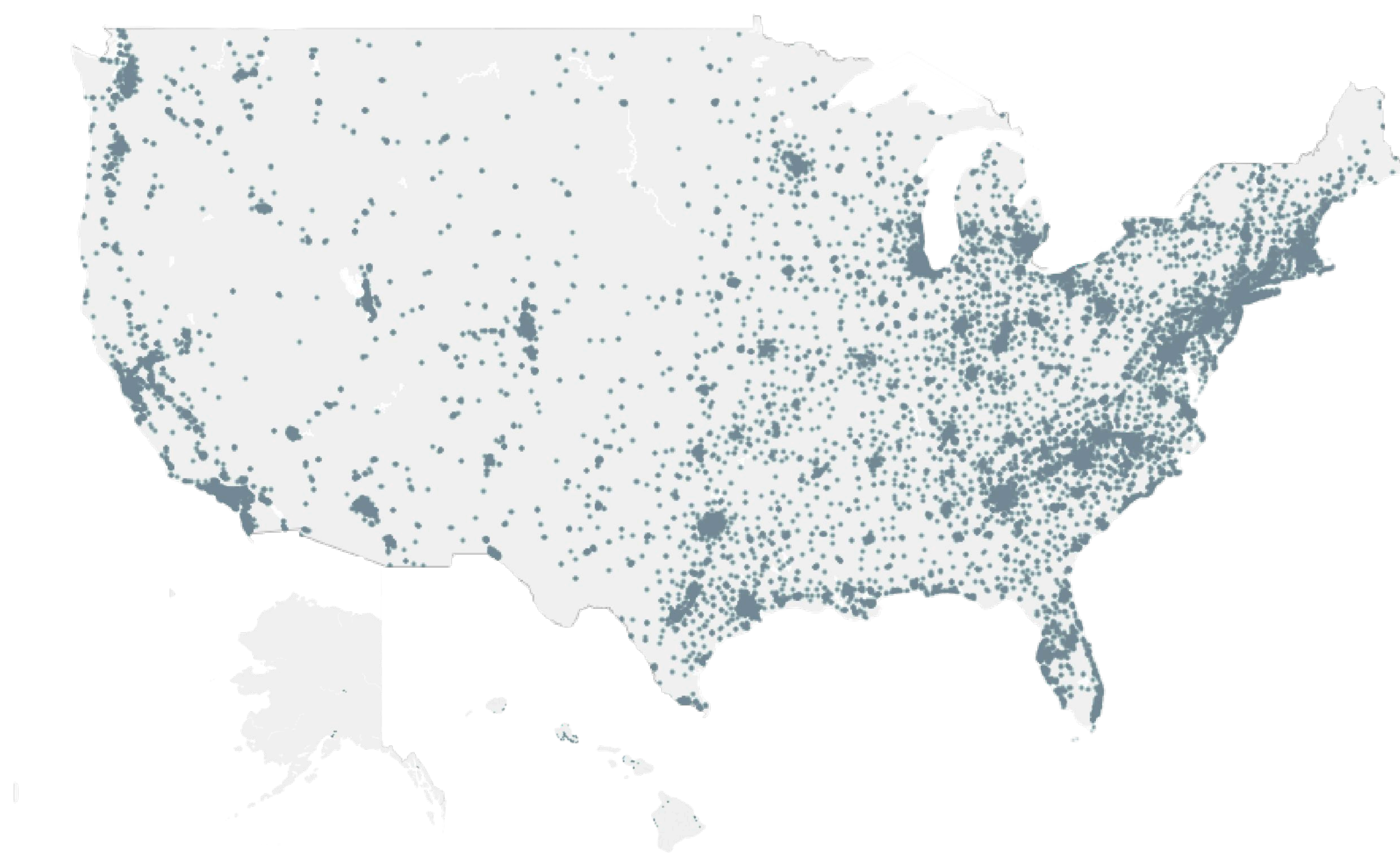
Expand Your Reach Without Expanding Your Footprint

Nationwide Access. Zero New Branches.

With 93% of Americans still using cash, there is massive opportunity in meeting customers where they are. Coinstar's 10,000+ swipe-enabled kiosks are located in well-trafficked, well-lit retail environments like grocery and big-box stores—open seven days a week, beyond typical banking hours.

Key Benefits:

- Activate nationwide coverage instantly
- Provide convenient services in high-traffic areas without opening new branches
- Reach new demographics, including underbanked or cash-preferred customers



Future-Proofing the Coin Experience

Smarter Coin Strategy. Stronger Margins.

Coin isn't going anywhere—an estimated \$7.7B in latent coin remains in circulation, and Coinstar already processes over \$3B annually. Retail Remote Transfer captures this untapped value by transforming idle cash into measurable account activity.

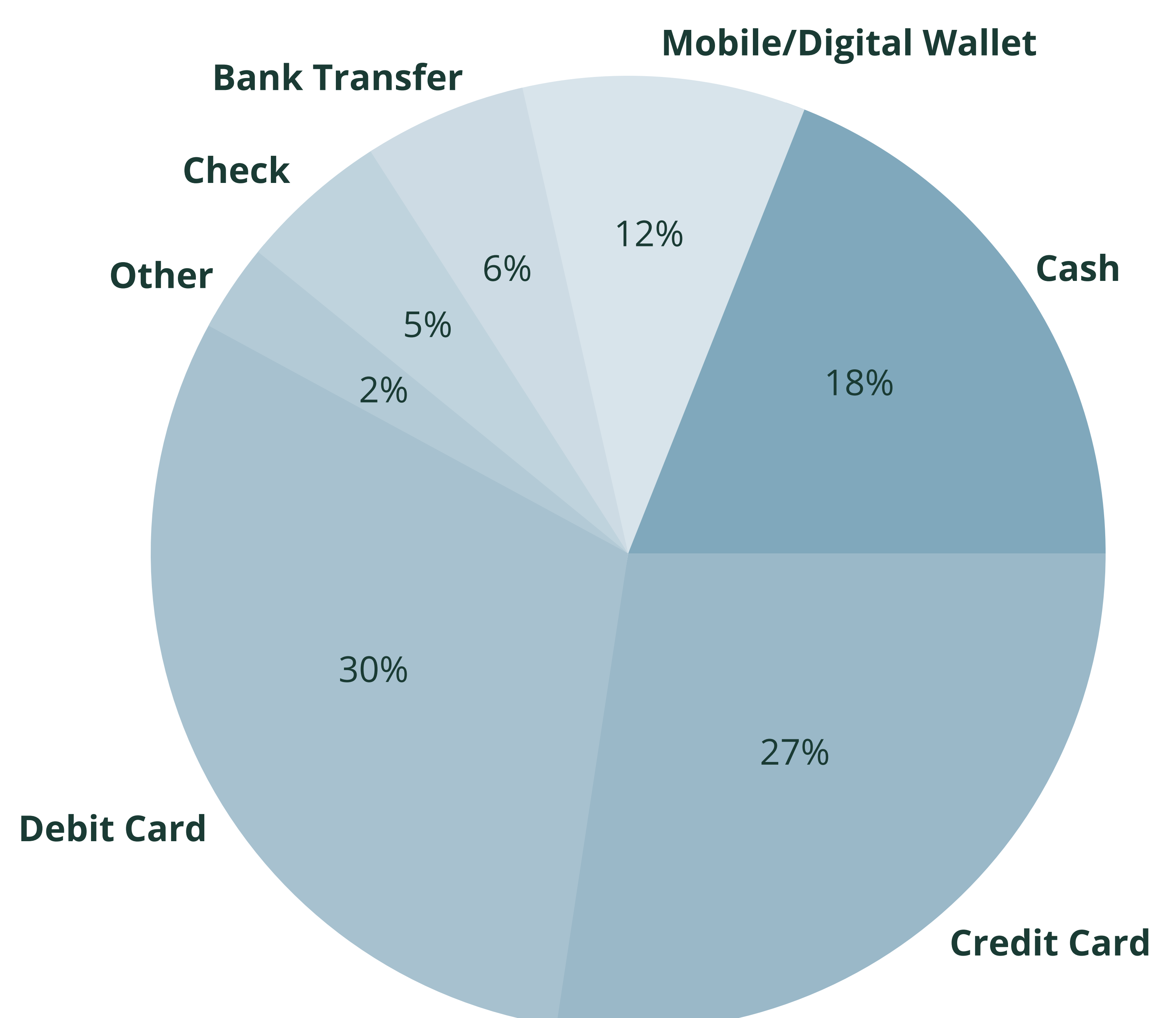
Why It Matters

- Total automation reduces errors and improves accuracy
- Customers gain an easy, trusted way to move coin and cash into their accounts
- Your institution captures incremental deposit activity and builds loyalty through convenience.

Supporting Data

- 1 in 3 U.S. adults say convenient locations and ATM access are key to choosing their primary checking account
- Coinstar kiosks are passed 300M+ times per week in retail locations
- According to the Federal Reserve's 2023 Diary of Consumer Payment Choice, cash is still used in 18% of all U.S. payments

U.S. Consumer Payment Methods (2023)



A Smarter Path to Scale

Maximize Reach. Minimize Lift.

RRT offers a scalable, low-friction entry point into modernizing your coin operations. No core system integrations are required, and you only pay based on usage—making it a flexible solution whether you operate five branches or 5,000.

Bottom Line

You gain a modern service channel, measurable cost savings, and immediate geographic expansion—all with no infrastructure burden.

Get Started Today

Join the growing number of forward-thinking financial institutions partnering with Coinstar for Financial to capture more value from coin.

Connect with us to learn how Retail Remote Transfer can help reduce costs and expand your footprint—without adding complexity. See what smarter coin operations can do for your institution.