

# BANKING EVOLUTION

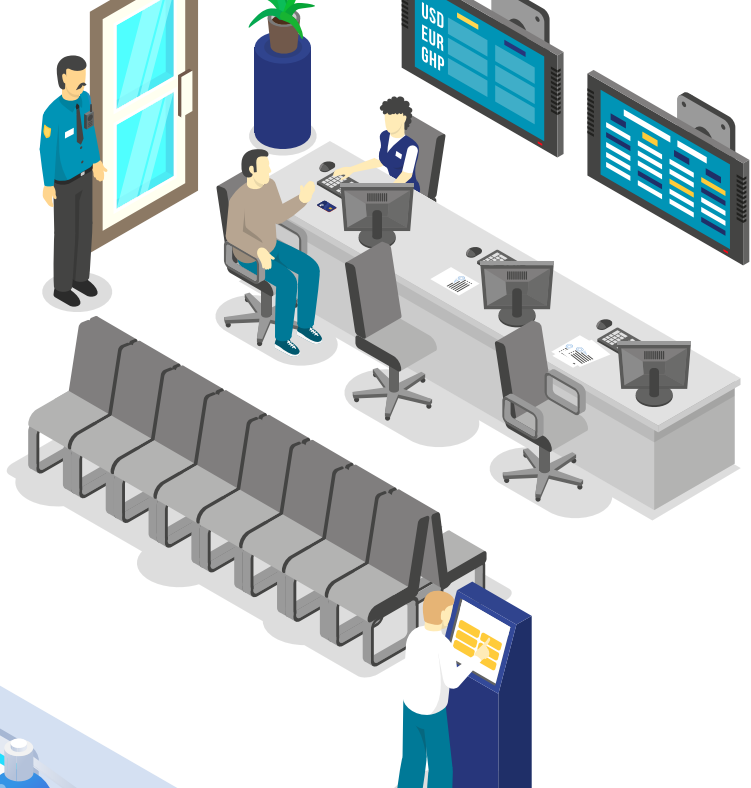


**1.91 TRILLION**

\$1.91 trillion of physical currency is in circulation as of June 2020. Cash is not going away.

**↓ 30%**

Branch usage has decreased by 30% in the last 3 months. Due to this decrease, banks need to re-evaluate their current strategy when it comes to engaging with their customers.



## NEW POST-COVID CONSUMER BEHAVIOR REQUIRES A NEW APPROACH

Updated technology is needed for business resiliency and to service customers in new and safer ways that they now expect.



# CUSTOMER ATM USAGE



## SELF-SERVICE TECHNOLOGY

eliminates the need for customers to enter the branch while still allowing them the ability to perform most transactions.

## CORE INTEGRATION

with a bank's core application gives users access to more accounts and minimizes the need for human interactions.



## RECYCLING TECHNOLOGY

reduces the frequency of replenishing cash and provides users with the option to withdraw cash in multiple denominations. This improves the bank's efficiency and reduces cash-in-transit costs.



# BRANCH OF TODAY WITH HYOSUNG

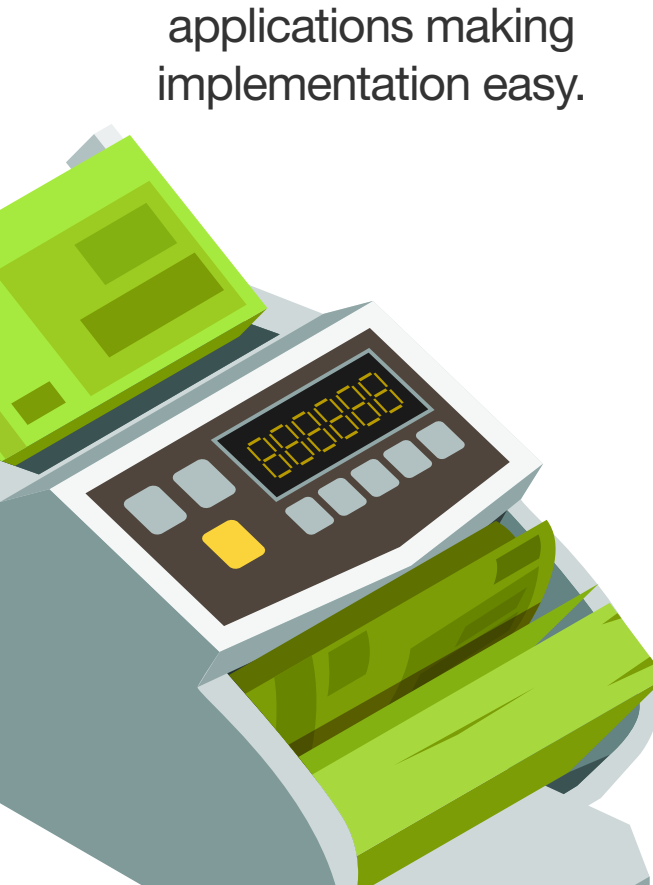
**80%**

Hyosung's core integration is already available for 80% of the core banking applications making implementation easy.



**40%**

reduction in overall branch cash operating costs with recycling technology.



**99%**

availability and uptime when customers need assistance with Hyosung's industry-leading ATM reliability and service.

