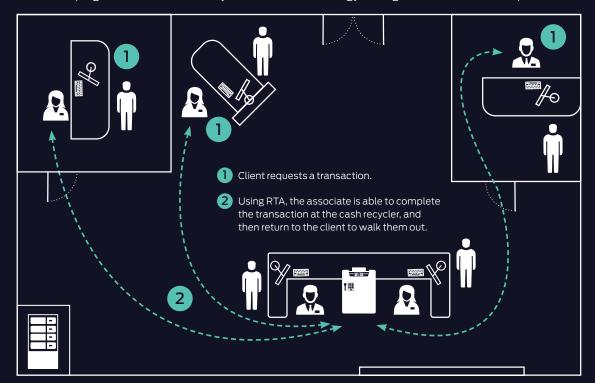








Allow all branch associates to perform cash transactions from anywhere, helping to maximize efficiency of staff and technology through shared transaction points.



RTA is a game-changing tool that drives the future of retail banking. Named the Best New Fintech Solution of the Year, RTA can help platform staff serve clients from start to finish on shared cash-devices. They can perform teller transactions whether they are standing next to a device, working in an office, or greeting clients at the lobby. Let's see how RTA can improve your efficiencies and reduce costs by allowing you to do more with less.

DO MORE WITH LESS WITH CARTA





RTA implementation provides multiple options for cutting costs. Whether you want to make small incremental FTE changes or build a new branch and optimize FTE and hardware costs, RTA gives you choices. Which works best for you?

OPTION 1

CONSERVATIVELY REDUCE FTE COSTS ANNUALLY





Reduced FTE per branch (through Annual salary with benefits attrition and use of part-time labor)

Saved per location annually

ANNUAL RETURN ON INVESTMENT

Annual Subscription Price 1 RTA Unit

Annual ROI

Annual ROI

If everyone can handle transactions, you can reduce specialized roles and staff requirements. Plus, with all staff serving clients, rehiring may be optional when someone leaves. With superior service and streamlined processes, your staff and budget thrive.

OPTION 2

REWORK YOUR BRANCH MODEL

TYPICAL BRANCH MODEL



BRANCH MODEL WITH & RTA



CASH DEVICE COST \$35.000

ANNUAL SERVICE COST \$3,800 PER DEVICE

MANAGERS, TELLERS, PLATFORM STAFF AT \$48,385

FTE COST \$338,695

DEVICE COST (DEPRECIATED OVER 5 YEARS) \$14,000 SERVICE COST \$7,600

ANNUAL COST PER BRANCH

\$360,29

CASH DEVICE COST \$35.000 ANNUAL SERVICE COST \$3,800 PER DEVICE RTA SUBSCRIPTION COST \$2,753

MANAGERS, TELLERS, PLATFORM STAFF AT \$48,385

FTE COST **\$241,925**

DEVICE COST (DEPRECIATED OVER 5 YEARS) \$7,000 SERVICE COST \$3,800

RTA SUBSCRIPTION COST \$2,753

ANNUAL COST PER BRANCH

GAIN WITH

Total annual cost avoidance per branch

