

# SECURELY SHARE HARDWARE

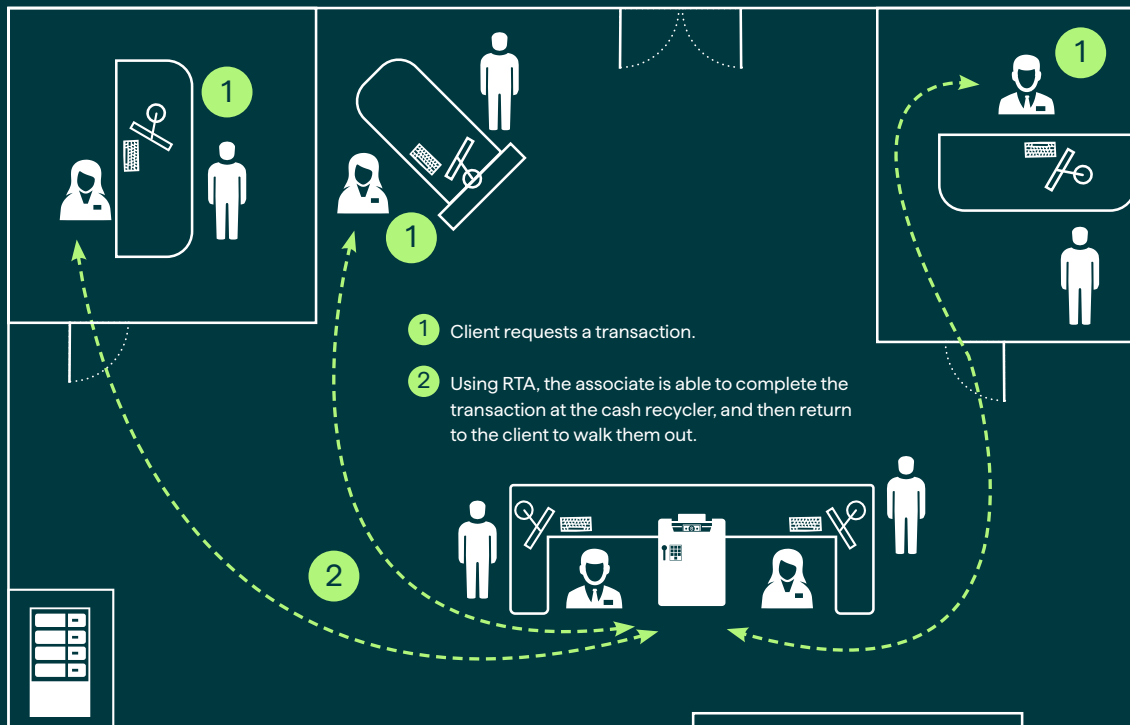


RTA has been a huge time saver. Tellers don't have to log in and out of multiple locations, and we no longer have to set up a workstation for every individual teller.

Pioneer FCU

## Why RTA?

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 RTA

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.

 **.5** X  **\$48,385** = **\$24,192**

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

Annual return on investment

Annual Subscription Price 1 RTA Unit      Annual ROI      Annual ROI

**+** (**\$2,753**) = **\$21,329** or **774%**

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

**2X TCRs** 

Cash device cost **\$35,000**  
Annual service cost **\$3,800 per device**

**7X FTE** 


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

**\$360,295**

VS

Branch model with  RTA

**1X TCRs** 

Cash device cost **\$35,000**  
Annual service cost **\$3,800 per device**  
Rta subscription cost **\$2,753**

**5X FTE** 

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

**\$255,478**

What do you gain with less?

**\$104,817**

Total annual cost avoidance per branch

Do more with less RTA.

To learn more please contact us at: [info@kinective.io](mailto:info@kinective.io) and visit our website [www.kinective.io](http://www.kinective.io)

