

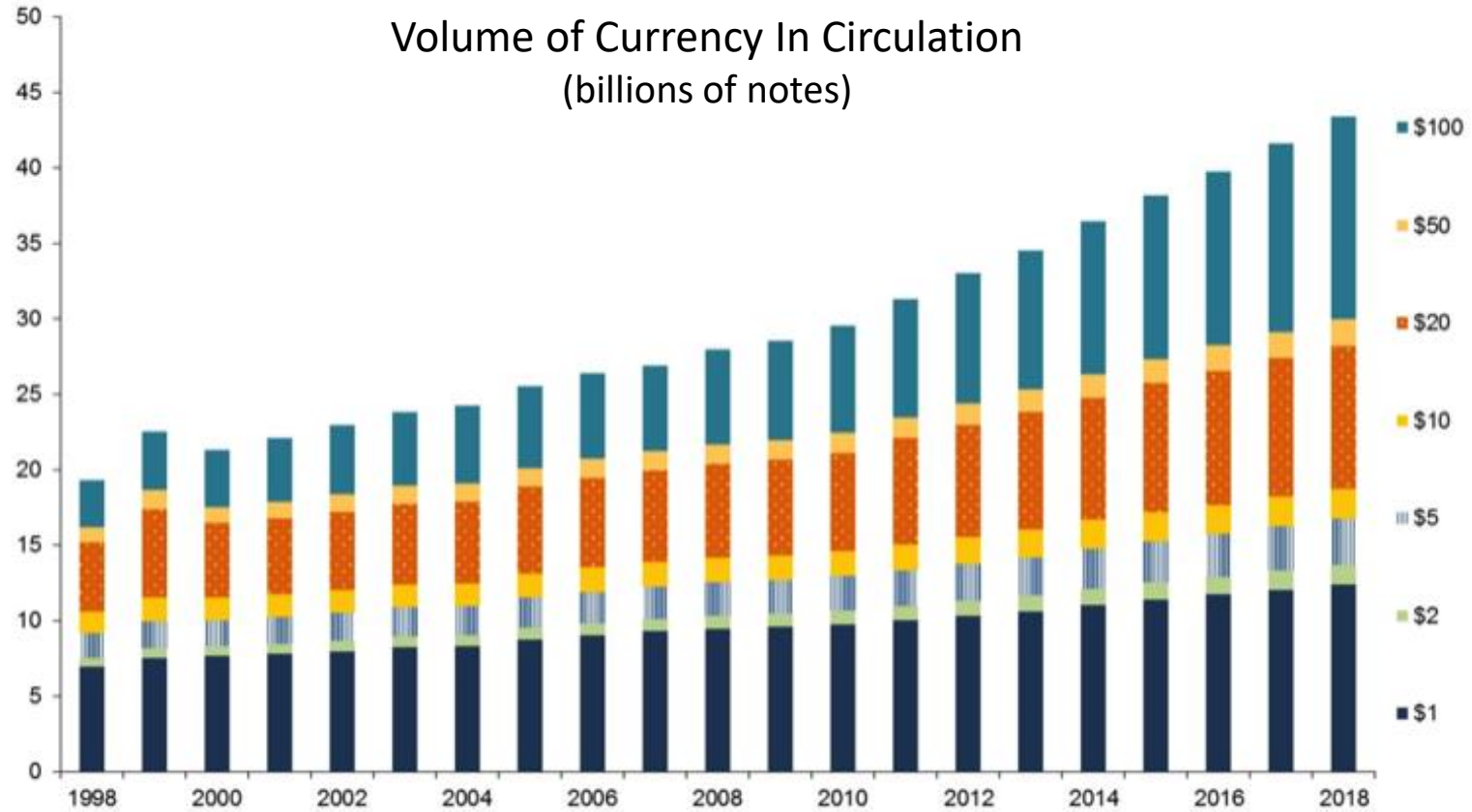


8300 Series Launch Event



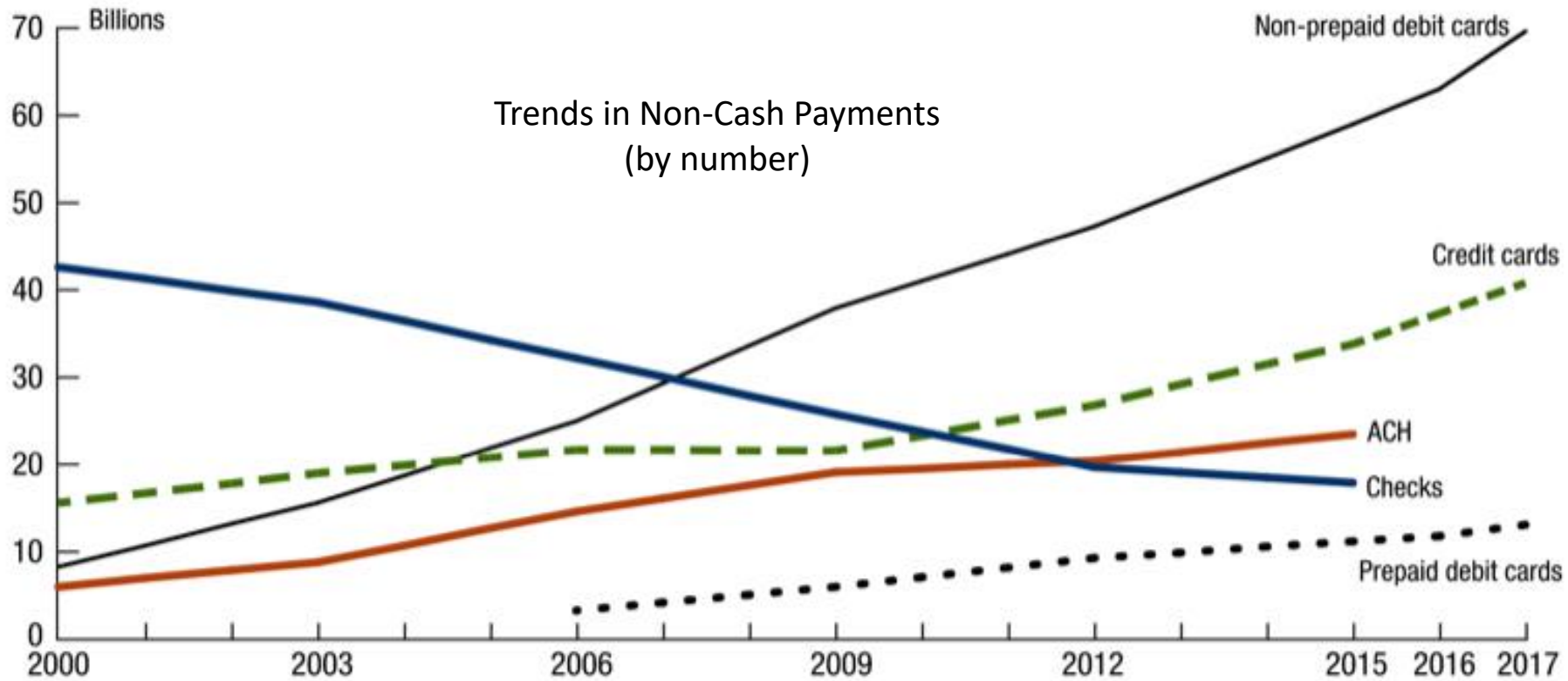
Cash Volume in the US

Cash in circulation continues to increase



Check Usage in the US

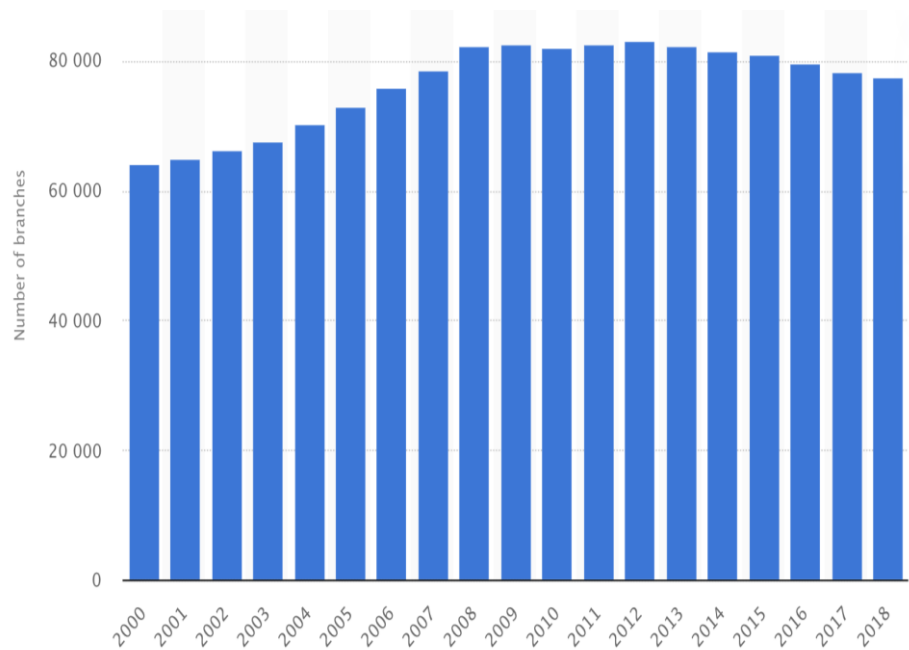
Usage declining but volume remains significant at 15b checks



Branch Trends in the US

Branches still matter but they are changing

Bank Branches by Year
(by number)



Source: FDIC 2019

Branch Data and Trends

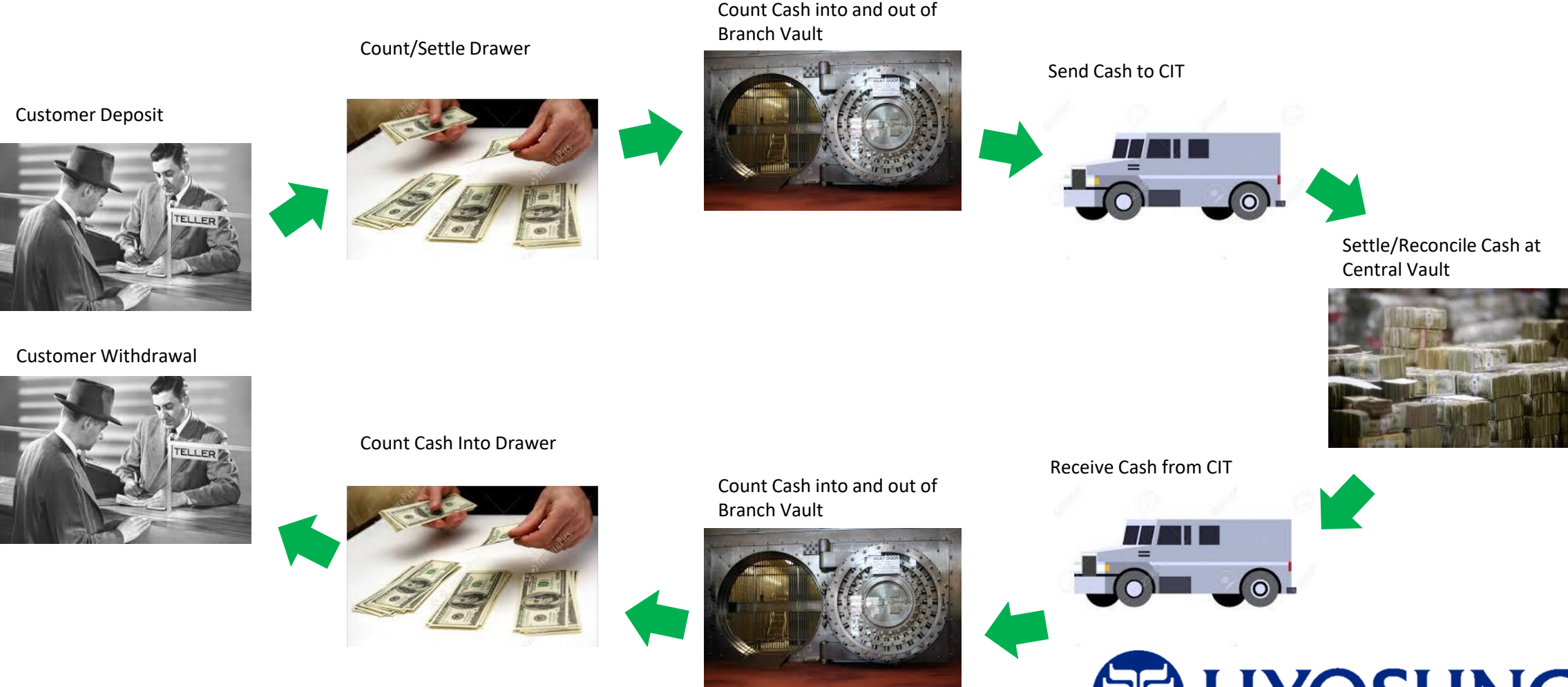
- 3,000 branches closed last year while 1,000 new branches opened

Why Branches Matter in the Digital World

- Branches differentiate FIs from direct banks and fintech competitors
- New branches are smaller, fewer employees and more technology

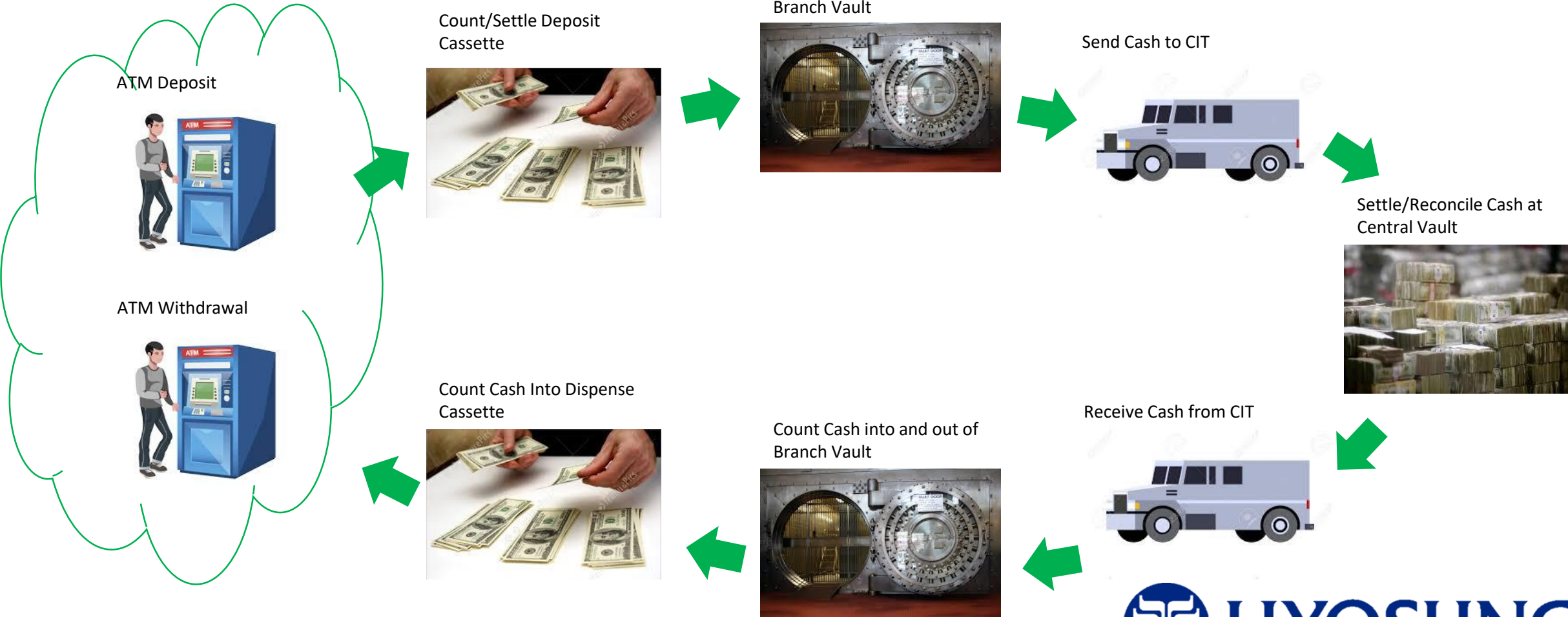
Branch Cash Cycle – Yesterday

A traditional branch cash cycle included multiple manual “touches” where cash is counted and handled.



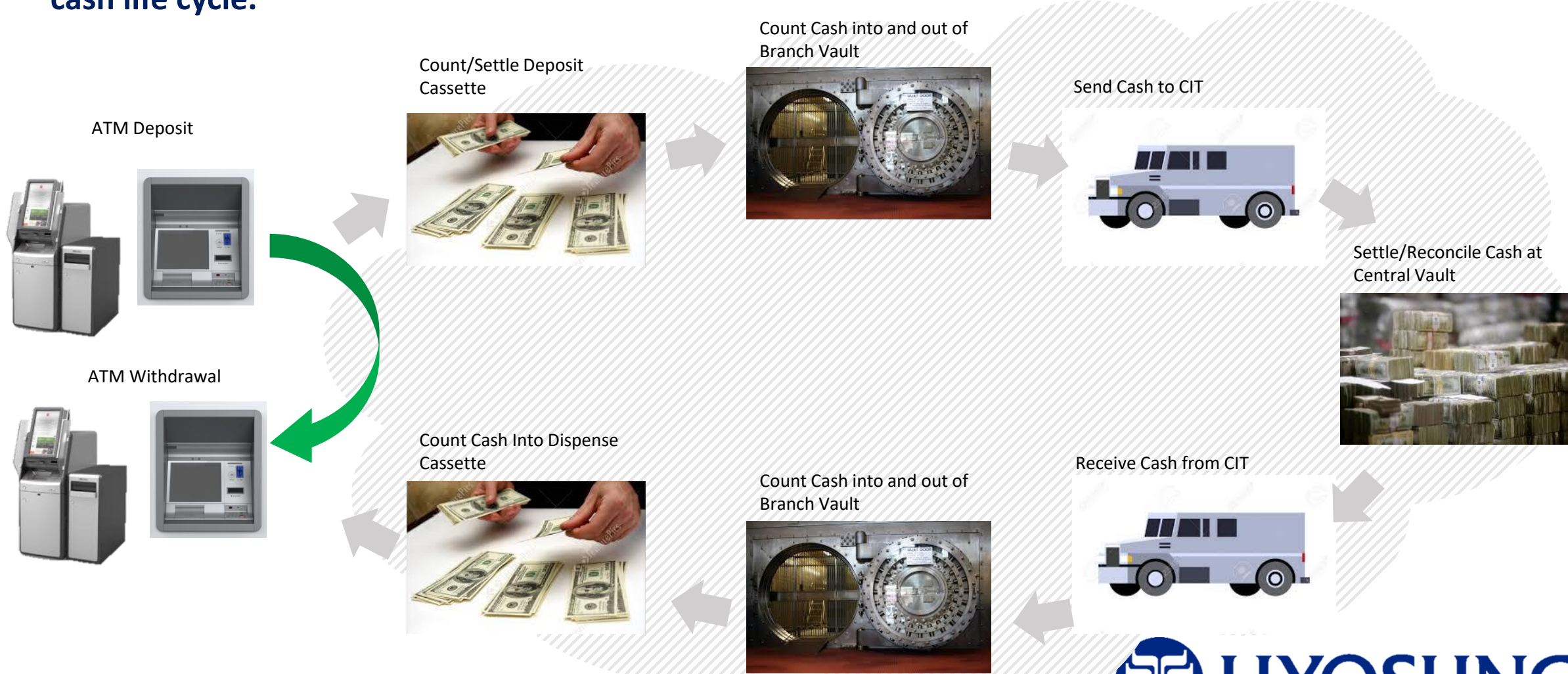
Branch Cash Cycle – Today

The introduction of the ATM automated the customer-facing steps, but still left many manual processes.



Branch Cash Cycle – Tomorrow

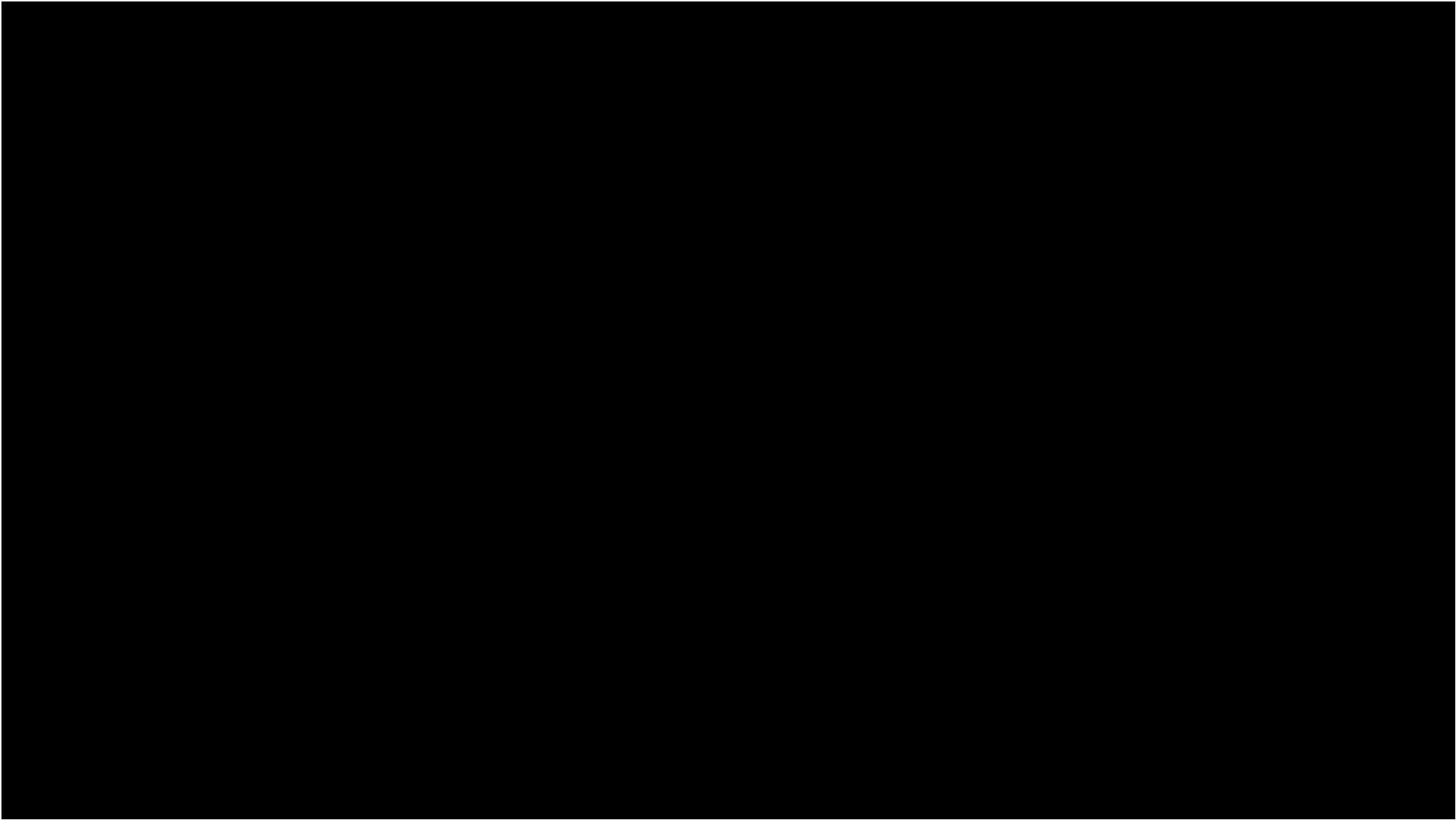
Cash recycling at the ATM optimizes cash handling by reducing or eliminating many steps along the cash life cycle.



Case Study Northeast Credit Union

November 2019 Stats:

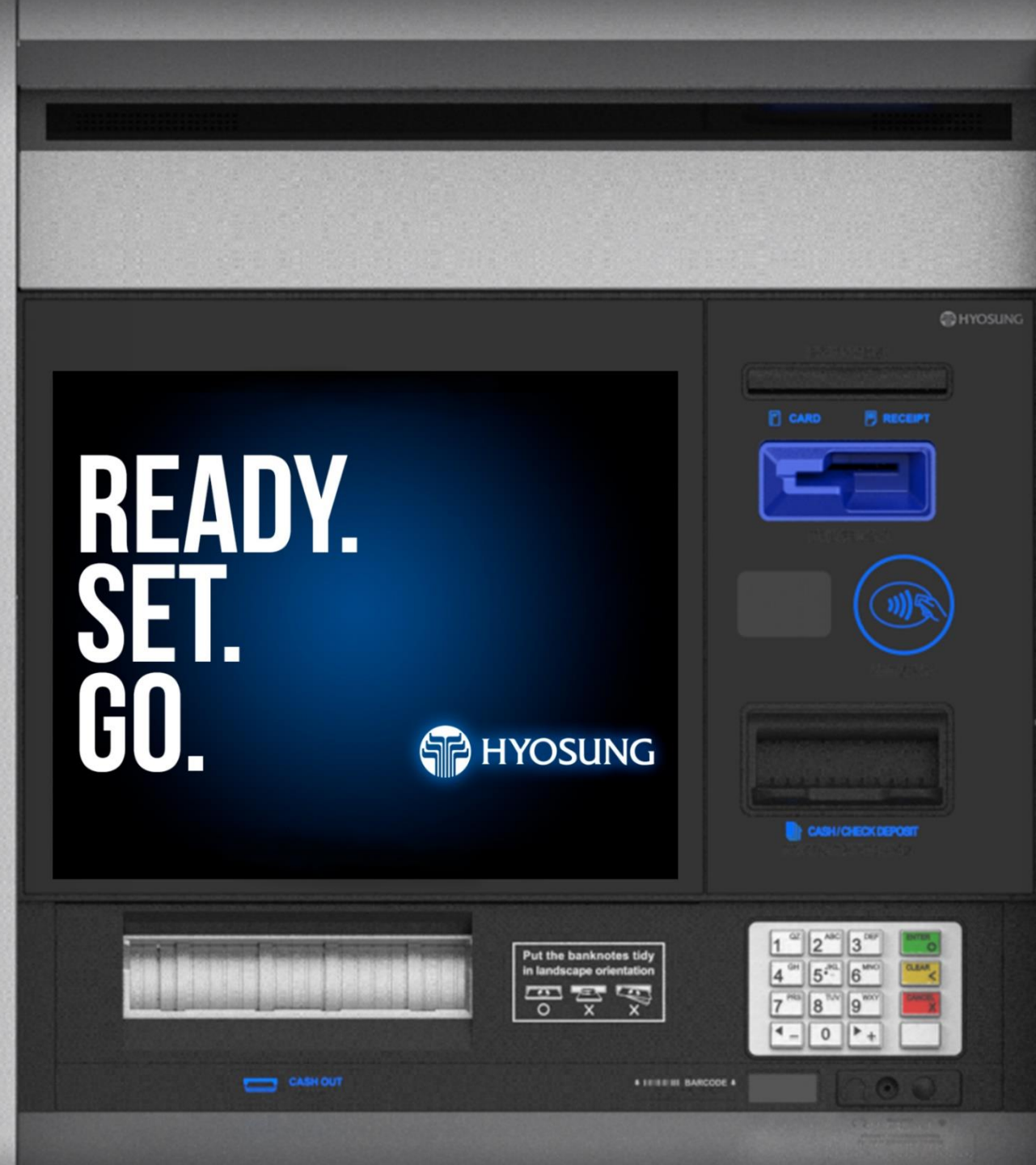
- Running 14 deposit enabled 7600 series machines
- Cash Transactions:
 - Deposits - \$4.5M
 - 13,773 Transactions
 - Average Deposit: \$330
 - Withdrawals: \$6.7M
 - 36,236 Transactions
 - Average Withdrawal: \$185
- **If had recycling capability, deposited cash could handle 69% of cash withdrawal needs.**



HYOSUNG RECYCLING INNOVATION

9,000 Recycling ATMs running in US

- 2013 1st Recycling ATM installed in US
- 2015 1st Standard Recycling Branch Transformation Solution in US
- 2017 World 1st Small Footprint Recycling ATM
- 2019 World 1st Island Drive up Recycling ATM

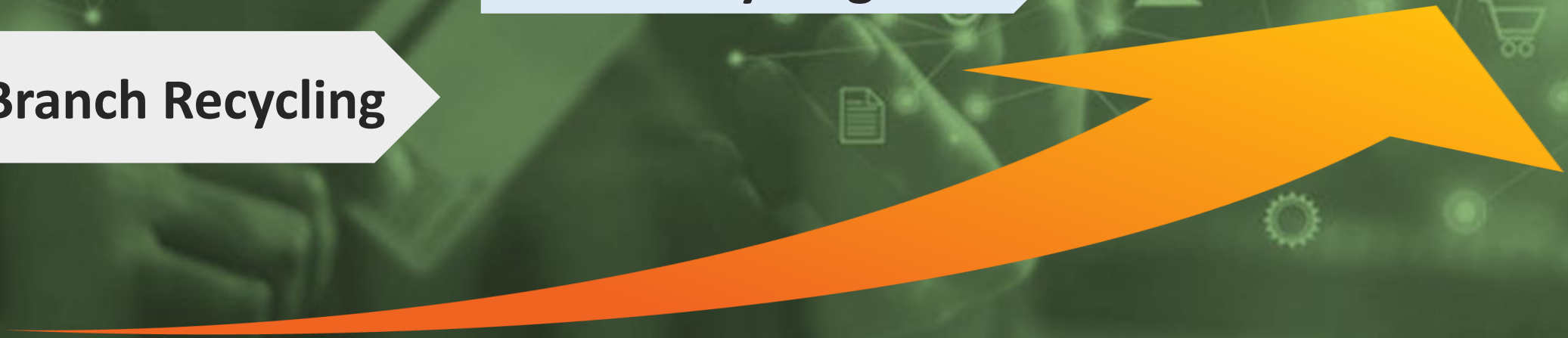


RECYCLING GENERATIONS

In Branch Recycling

**Small Footprint
Recycling**

Exterior Recycling



Exterior Recycling Options

8300 SERIES



READY. SET. GO.

9,000 recycling ATMs running in US

Next Generation Recycling ATM – 8300 Series

Exterior Recycling ATM

Presenter Recycling

- Deposited cash can be dispensed to customer, lengthening the time between service events
- Efficiently offer more denominations
- Increase availability due to better performance and fewer replenishment events

User Friendly Design

- Intuitive display and device position create an easy-to-use customer experience
- Infinity display: multi-touch full glass interface
- Upgrade path for video banking and palm vein identification

Enhanced Customer Experiences

- LED label aids and guides consumers through transactions
- Overhead illumination provides an atmosphere of comfort and safety



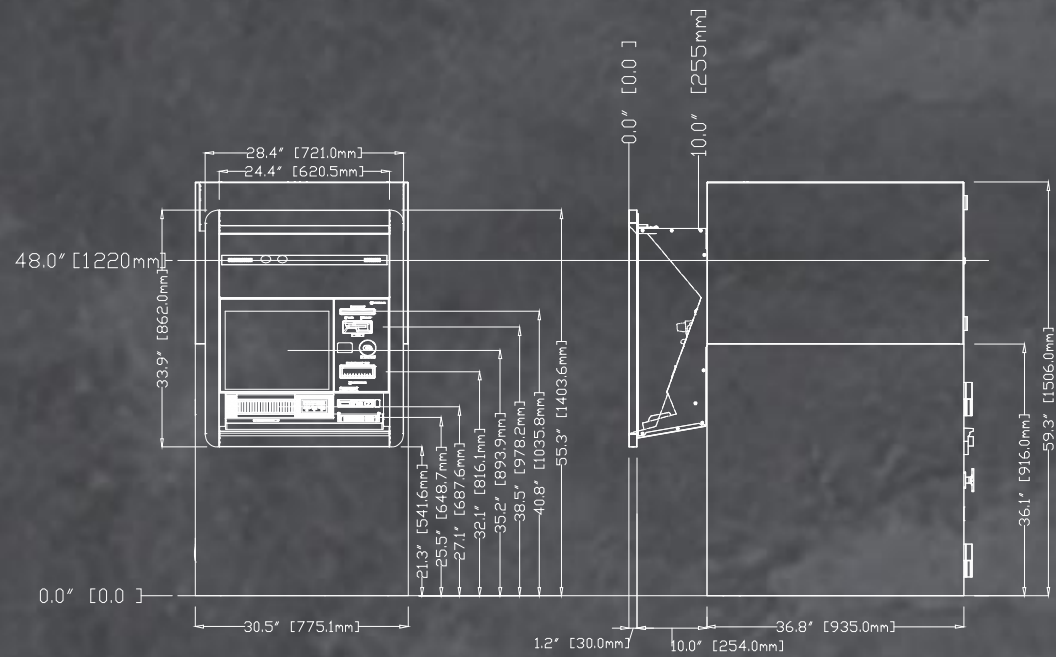
Through-the-Wall (TTW) Type ATM

MX8300T



Through-the-Wall (TTW) Type ATM

MX8300T



READY. SET. GO.

9,000 recycling ATMs running in US

MX8300T

Cameras

For security
For motion recognition

Intuitive user interface

19" Touchscreen
Infinity edgeless
Privacy filter(Optional)

Cash Handling Module

Cash recycling or Cash dispenser

Receipt Printer

EMV compliant Card Reader

Anti-skimming(optional)
Anti-shimming(optional)

Contactless Card Reader

Check Handling Module

Private Audio

Encrypted PIN Pad

PCI compliant

1D/2D Barcode Reader



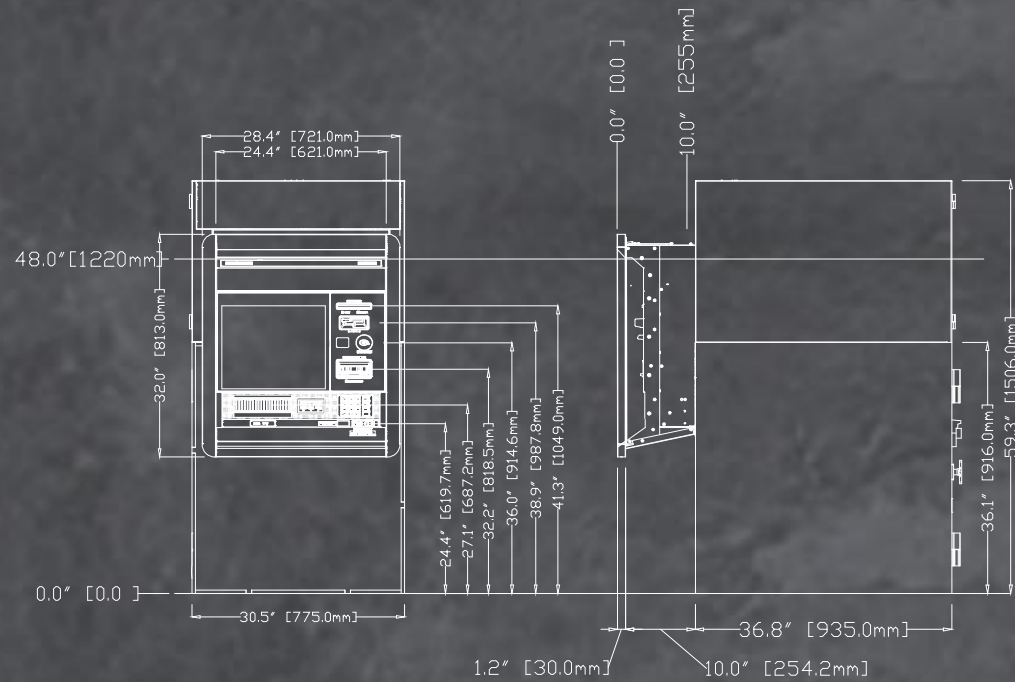
Through-the-Wall (TTW) Type ATM

MX8300D



Through-the-Wall (TTW) Type ATM

MX8300D



READY. SET. GO.

9,000 recycling ATMs running in US

MX8300D

Cameras

For security
For motion recognition

Intuitive user interface

19" Touchscreen
Infinity edgeless
Privacy filter(Optional)

Cash Handling Module

Cash recycling or Cash dispenser

Receipt Printer

EMV compliant Card Reader

Anti-skimming(optional)
Anti-shimming(optional)

Contactless Card Reader

Check Handling Module

Encrypted PIN Pad

PCI compliant

Private Audio

1D/2D Barcode Reader



Island Type ATM

MX8300I

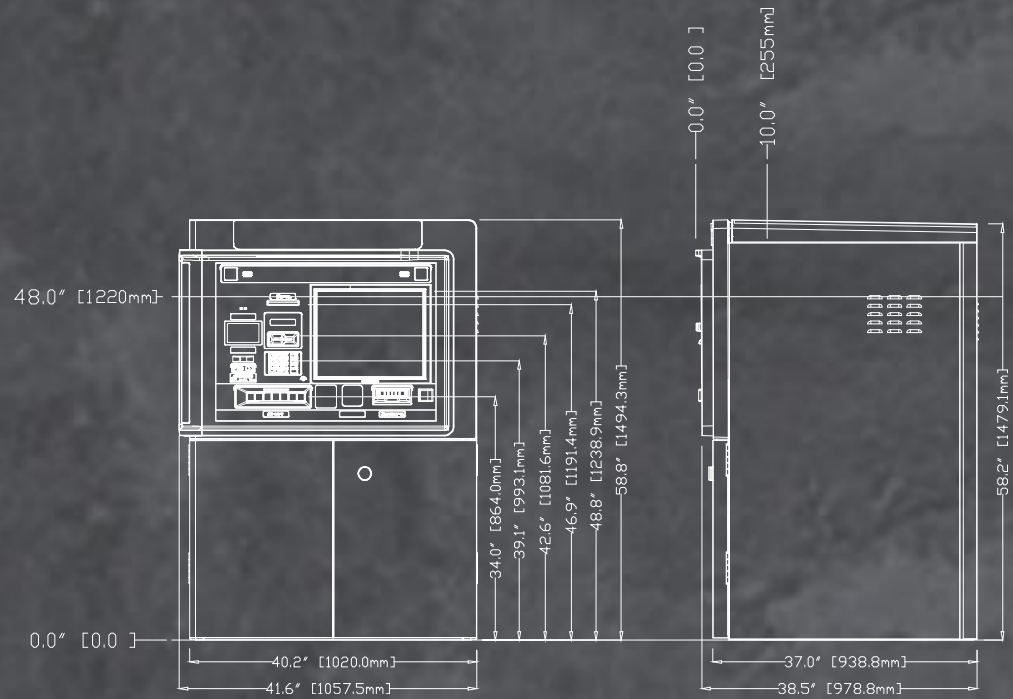


READY. SET. GO.

9,000 recycling ATMs running in US

Island Type ATM

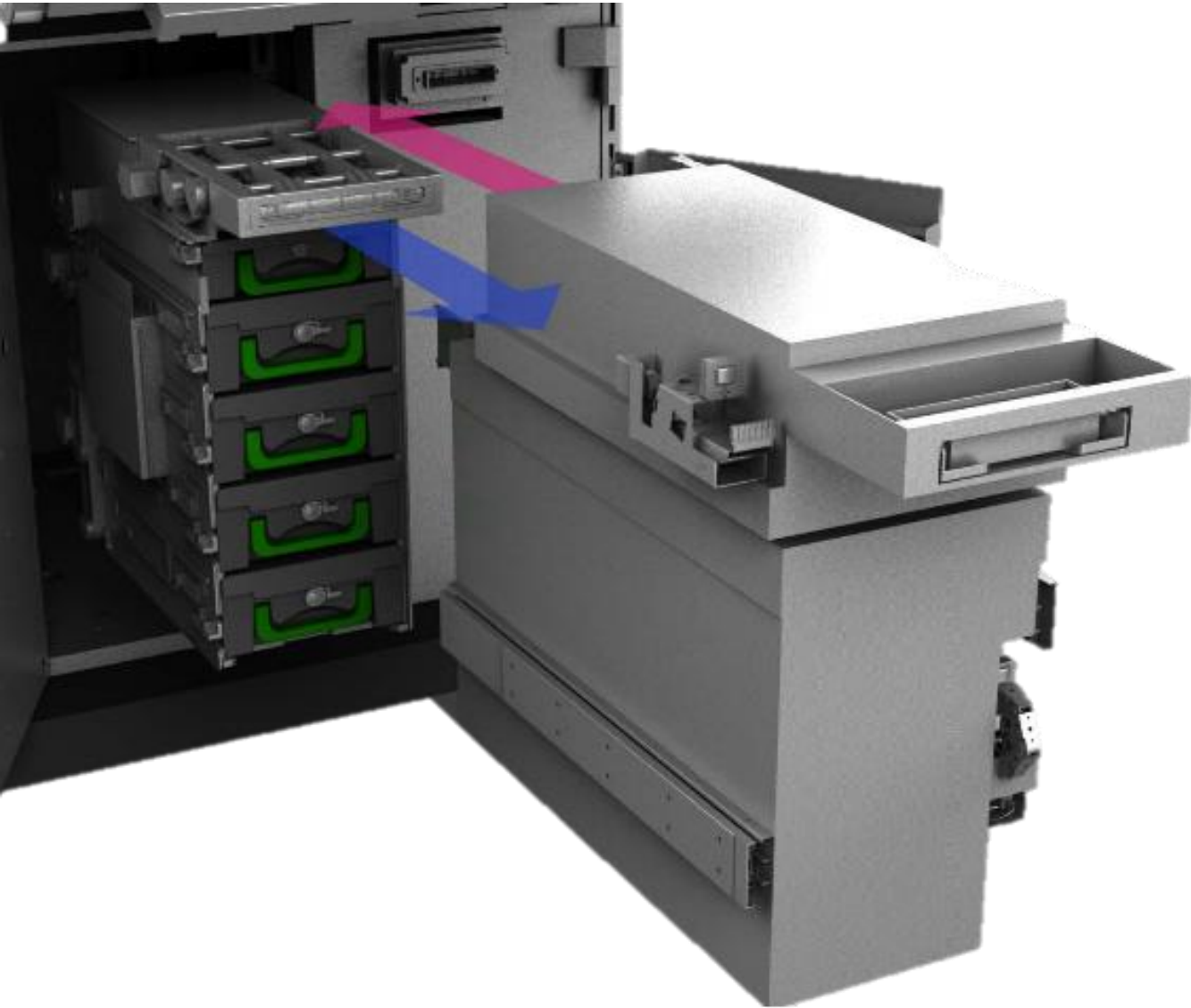
MX8300I



READY. SET. GO.

9,000 recycling ATMs running in US

Next Generation Recycling ATM – 8300 Series



Upgrade Path to Recycling

Interchangeable Technology

- Easy to Upgrade: Interchangeable between CDU (Cash Dispensing Unit) and BRM (Bill Recycling Module)
- Flexible BRM design allows for traditional ATM operation, upgrading to full recycling when back-end systems are ready

Better User Experience

- Presenter-style recycler for exterior ATM allows for easier user interaction

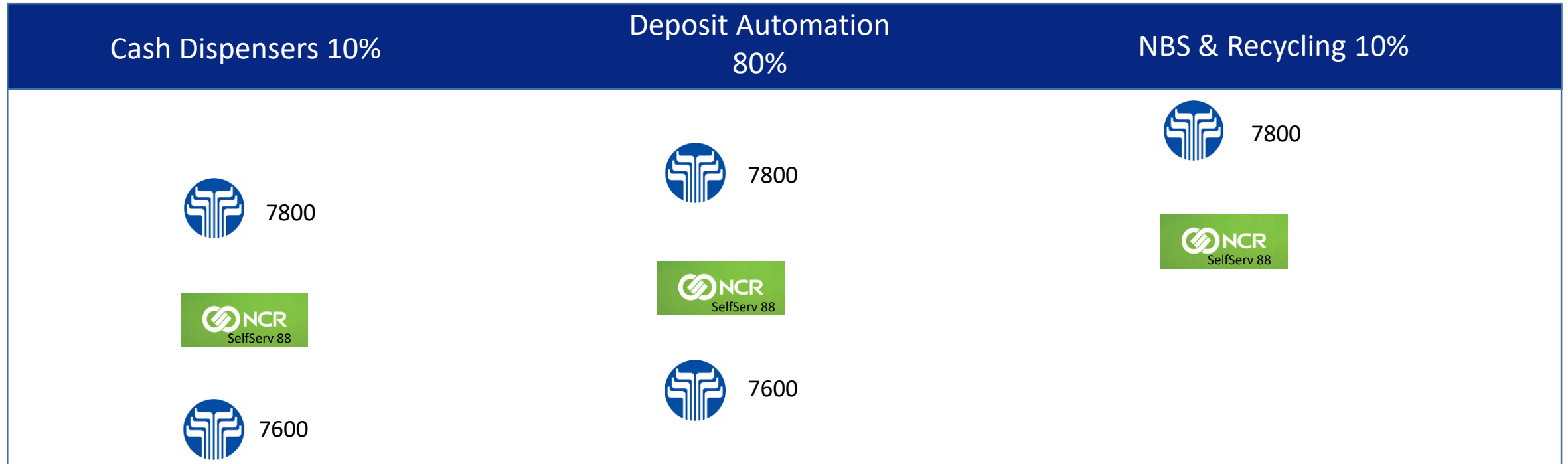


BRM50 and BRM60 Operation Video



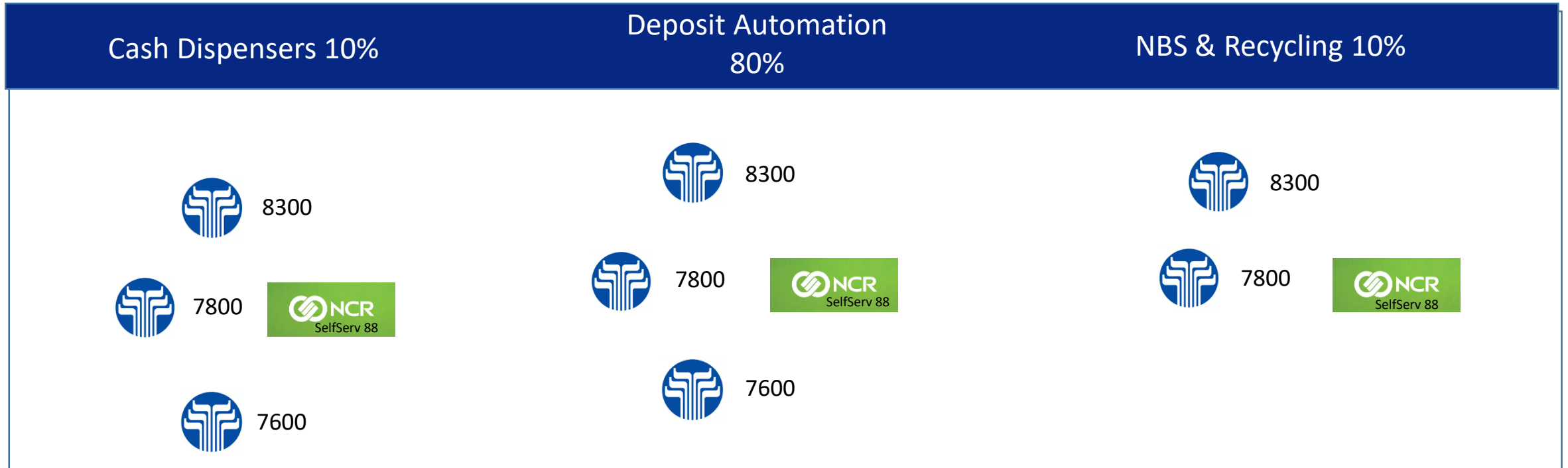
8300R Go-to-Market Strategy – Value Segments

As is Positioning



8300R Go-to-Market Strategy – Value Segments

To Be Positioning



Small Footprint Recycling ATM 8100 SERIES



READY. SET. GO.

9,000 recycling ATMs running in US

New Category of ATM – 8100, 8100T



New Versatility In Lobby & Off Premise ATM

Small size with Modular Design

- Perfect for replacing large legacy traditional lobby ATMs and high volume legacy cash dispense sites
- Allows for reduced branch size or off premise expansion

Full Function with Recycling

- Cash recycling provides better customer experience by using one slot for cash handling
- Pocket style recycler provides a quick and secure experience
- Single check acceptor allows for easy check deposit transactions

High performance with Reliability

- Cash handling with one cash recycling module is more reliable (vs. dispense & cash and check deposit)
- Long edge cash handling provides for more reliability during transportation in recycling module



Branch Transformation Recycling ATM 8200 & 8800 SERIES



READY. SET. GO.

9,000 recycling ATMs running in US

Branch Transformation Recycling ATM – 8200QTN

High Volume Lobby Location

Full function with Recycling

- Cash recycling provides better customer experience by using one slot for cash handling
- Bundle check acceptor allows for easy check deposit transactions

High Capacity and Availability

- Four recycling cassettes and one overflow cassette provide capacity for up to 15,000 notes
- Recycling technology reduces cash handling service events, creating higher uptime

21.5” Display with Touch Screen

- Large screen creates a dynamic space for welcome / attract loop
- Marketing materials can be displayed customer interaction without imposing on transaction area
- 19” option is available

Expand Functionality with Modular Sidecar

- Modular sidecars can provide higher check capacity and/or coin solutions
- Provide flexibility for various bank branch environment



Proven Branch Transformation - 8800

Experience the Power of Change

Maximize Productivity

- Ability to extend beyond traditional ATM transactions with a variety of peripheral devices
- Video banking enabled with ID scanner and coin dispenser for easy check cashing
- High capacity / high performance technology

Exceed Customer Expectations

- Two-screen kiosk design provides for high degree of customer privacy
- High capacity recycler and check acceptor provide extended self-service support
- Interactive assistance capabilities allow for in-person customer assistance or remote video interaction

Dual Monitor Interaction

- 24" vertical screen – marketing / education while waiting for transaction
- 15" horizontal screen – shields transaction information and personal details



Vestibule Innovation – 8200LV

New Style of Vestibule Recycling ATM

Full function with Recycling

- Cash Recycling provides better customer experience by using one slot for cash handling
- Bundle check acceptor allows for easy check deposit transactions

High Capacity and Availability

- Four recycling cassettes and one deposit cassette provide capacity for up to 15,000 notes
- Recycling technology reduces cash handling service events, creating higher uptime

Modern Design and Expanded Marketing

- Next generation design creates a differentiated user experience
- 32" portrait monitor with advertising capabilities provides an opportunity for expanded marketing and/or educational content

High Performance

- Cash handling with one device is more reliable (vs. dispense and mixed media deposit)
- Long edge cash handling provides more reliability during transportation in the recycling module



8000 Series Recycling ATM Platform

Branch Transformation Recycling ATM



External Recycling ATM



8300 Series

Small Footprint Recycling ATM



Hyosung's 8000 Series Recycling ATM Platform

The first complete recycling ATM platform in the US.











Recycling ATM Comparison Sheet

	8100	8100T	8200QTN	8800	8200LV	8300T	8300D	8300I
								
FUNCTIONALITY								
Cash dispenser						✓	✓	✓
Check Deposit	✓	✓	✓		✓	✓	✓	✓
Cash and check deposit			✓	✓		✓	✓	✓
Cash recycling	✓	✓	✓	✓	✓	✓	✓	✓
Cassette Volume	3RC+1DC	3RC+1DC	4RC+1DC	4RC+1DC	4RC+1DC	4RC+1DC	4RC+1DC	4RC+1DC
Pocket/Presenter type	Pocket	Pocket	Pocket	Pocket	Pocket	Presenter	Presenter	Presenter



Recycling ATM Comparison Sheet

	8100	8100T	8200QTN	8800	8200LV	8300T	8300D	8300I
								
KEY FEATURES								
Displays	15" Monitor	15" Monitor	15, 19" Landscape or 21.5" Portrait	15" Lower monitor 23.8" Upper monitor	32" Portrait Monitor	19" Landscape Sunlight viewable	19" Landscape Sunlight viewable	19" Landscape Sunlight viewable
Security	UL291 level 1	UL291 level 1	UL291 level 1	UL291 level 1	UL291 level 1	UL291 level 1 or CEN1	UL291 level 1 or CEN1	UL291 level 1 or CEN1
Service	Front	Rear	Front	Rear	Rear	Rear	Rear	Front
Software	Win7, Win10(ready)	Win7, Win10(ready)	Win7, Win10(ready)	Win7, Win10(ready)	Win7, Win10(ready)	Win7, Win10(ready)	Win7, Win10(ready)	Win7, Win10(ready)
Contactless	✓	✓	✓	✓	✓	✓	✓	✓
Palm vein			✓	✓		✓	✓	✓



Recycling ATM Comparison Sheet

	8100	8100T	8200QTN	8800	8200LV	8300T	8300D	8300I
								
TYPE								
Interior	✓		✓	✓				
Exterior		✓			✓	✓	✓	✓
Drive-up							✓	✓
Walk-up	✓	✓	✓	✓	✓	✓		
Free standing	✓		✓	✓				✓
Through the wall		✓			✓	✓	✓	



8300R Go-to-Market Strategy – Campaign Messaging



**READY.
SET.
GO.**

Hyosung is the market leader in branch transformation and recycling solutions and the only manufacturer that's certified and ready to go. Competitors claim to have solutions, but only Hyosung is changing banking today. Let's Go!

 HYOSUNG



8300R Go-to-Market Strategy – Campaign Messaging



**THEY RECYCLE PROMISES.
WE RECYCLE CASH.**

In over 8,000 locations and counting, Hyosung is the market leader in branch transformation and recycling ATMs, saving our clients time, money and enhancing security.

 HYOSUNG



8300R Go-to-Market Strategy – Campaign Messaging



BOXES ARE SO YESTERDAY.

Step out of the trap of old technology that our competitors are selling. Our ATMs are reducing CIT costs and increasing security. Oh, and did we mention they Recycle?

 **HYOSUNG**

The advertisement features a man in a light blue sweater and dark pants standing next to a modern, silver Hyosung ATM. He is smiling and looking at his smartphone. The ATM has a large screen displaying the Hyosung logo. The background is a dark blue wall with the text 'BOXES ARE SO YESTERDAY.' and a paragraph of text. The Hyosung logo and name are visible in the bottom left corner of the advertisement.



8300R Go-to-Market Strategy – Campaign Messaging

An advertisement for the Hyosung 8300R recycling ATM. The background is a dark, studio-like setting. On the right, a woman with her hair in a bun, wearing glasses and a black top, is looking at a small blue card or device. To her left is a Hyosung recycling ATM with the brand name on its screen. The overall aesthetic is professional and modern.

**IT DOESN'T
GROW ON
TREES.**

At Hyosung, we create real savings and improve your cash management through the most transformative family of Recycling ATMs in the market today. Money may not grow on trees, but with Hyosung your customers will know where to find it.

 **HYOSUNG**

