

BANKING ON SUSTAINABILITY

ATM LIFECYCLE MANAGEMENT SOLUTIONS



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In today's changing world, consumers expect companies to take a proactive stance for positive social and environmental changes.

By adopting sustainable practices, companies can gain a competitive edge, increase their market share, and boost shareholder value.

BANKING ON SUSTAINABLE SOLUTIONS

For businesses, sustainability is more than mere window dressing. The growing demand for "green" and "sustainable" solutions has created significant markets in which sharp-eyed entrepreneurs reap the rewards.

Formerly referred to as "Corporate Social Responsibility," the concept of responsible business is underpinned by the idea that corporations cannot act as isolated economic entities detached from broader society. Traditional views about competitiveness, survival, and profitability are being swept away.

In today's changing world, consumers expect companies to take a proactive stance for positive social and environmental changes. This growth in mindset is one of the primary reasons the 'Circular Economy' has become a driving factor in today's business landscape.

WHAT IS THE CIRCULAR ECONOMY?

The circular economy is a fundamentally different way of approaching products and resources.

What Does the Circular Economy Look Like?



The overarching purpose of developing a circular economy is to allow businesses to reduce, reuse, and recycle waste.



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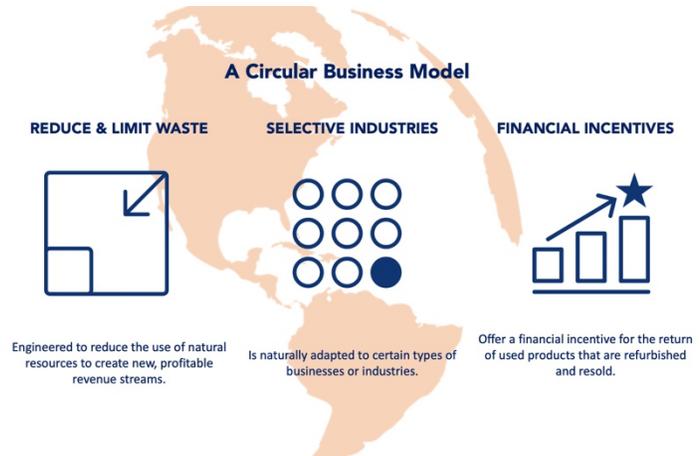
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More than just reducing trash in landfills and encouraging the recycling of paper and plastic, this type of economy is designed to turn all the waste that companies produce into a valuable, productive resource to be used again. It does this by reintroducing “waste” into the production cycle instead of disposing of products at the end of their useful life.

In short, businesses, industries, and consumers work together to make things last.

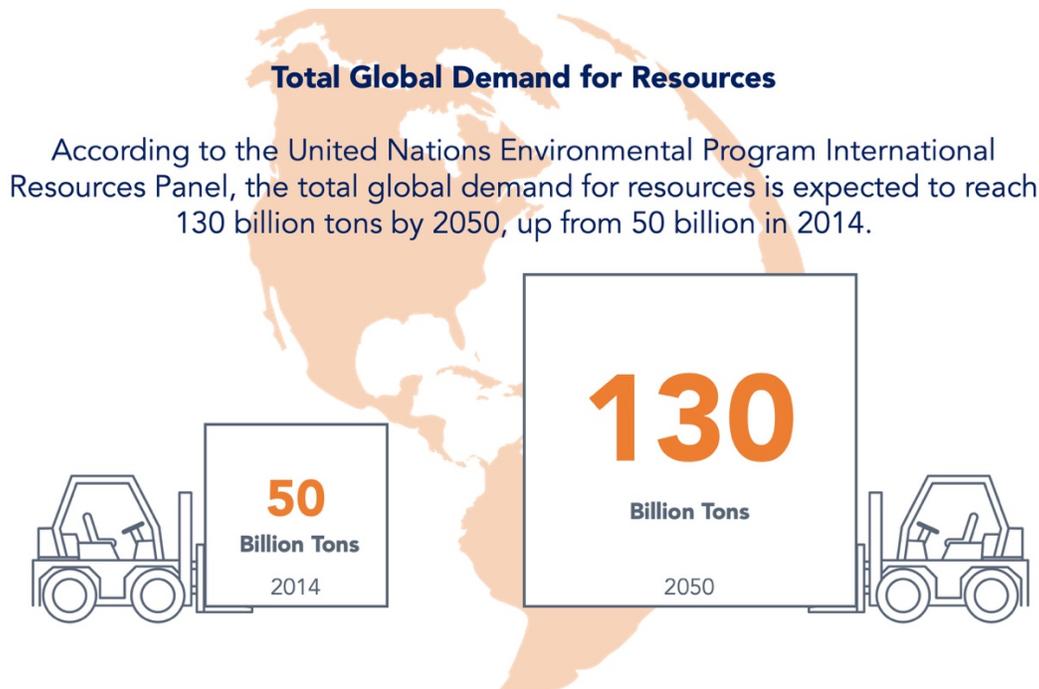
It's an all-encompassing approach to life and business where everything has value, and nothing is wasted. In simple terms, it's explained as 'make, use, remake' as opposed to 'make, use, and waste.'



WHY IS THIS IMPORTANT?

The traditional production process that we inherited from the 19th century is linear and defined by “take, make, waste.”

In other words, raw materials are collected, transformed into products, and are used until they are finally discarded as waste. Materials travel in one direction until they are thrown out, and value comes only from producing and selling as many products as possible.



The problem with this approach is that in the long run, it becomes unsustainable.



The linear economy puts a strain on our natural resources, creates large amounts of waste that become increasingly difficult to dispose of, and eliminates the possibility of using the full value of raw material.

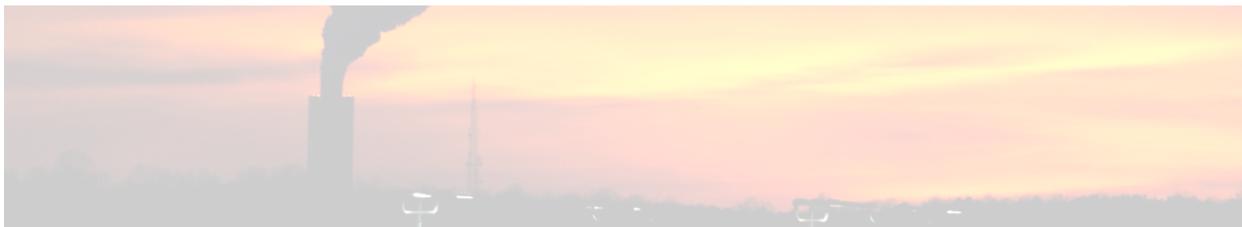
On the other hand, the circular economy allows companies and individuals to extract additional value from our existing materials and resources.



This model is based on three principles:



By focusing on reusing and recycling, circular economies get closer to creating a closed-loop system that minimizes the use of resource inputs and, in doing so, reduces the creation of waste, pollution, and carbon emissions.



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NO LONGER AN “EITHER-OR” PROPOSITION

Until recently many felt corporate profits and sustainability initiatives were opposing forces. However, with recent global environmental and cultural events dominating the headlines, it's clear that sustainability issues are no longer simply 'nice to have.'

Why aren't more businesses already 'circular' in nature?

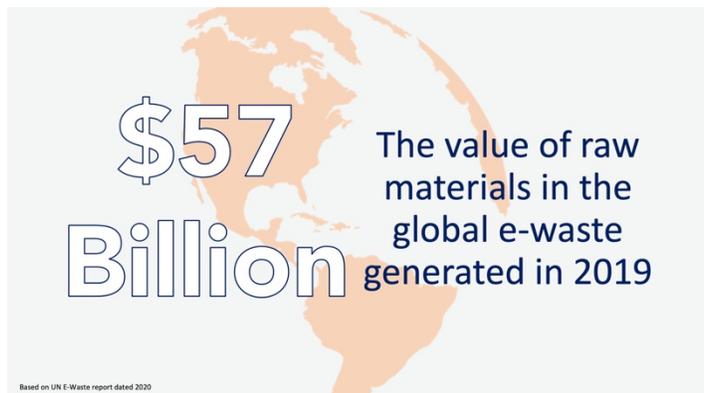
Traditional, noncircular business models typically have a very narrow view of their involvement with the materials used to make their products. Most businesses haven't addressed the processes required to provide the raw materials they need or the consequences of discarding the waste generated by manufacturing. Their concerns have been limited to the processes involved only in the direct manufacture of their products.



A recent review of over 3000 businesses by the Harvard Business Review found that companies the public viewed as behaving more responsibly had less negative stock returns than their competitors. And, increasingly, sustainability data is widely used by investors to screen out poor-performing companies.

CREATING PROFIT THROUGH SUSTAINABILITY

Today, most executives understand that sustainability measures may well be as good for the bottom line, as they are for the environment and cultural inclusion. In undertaking these activities, firms reap clear benefits in the form of operational efficiencies. After all, sustainability measures such as reducing waste, strengthening relationships with external stakeholders, and improving risk management and compliance are good business practices. In many industries, such efforts are now table stakes for enterprises wishing to remain competitive.



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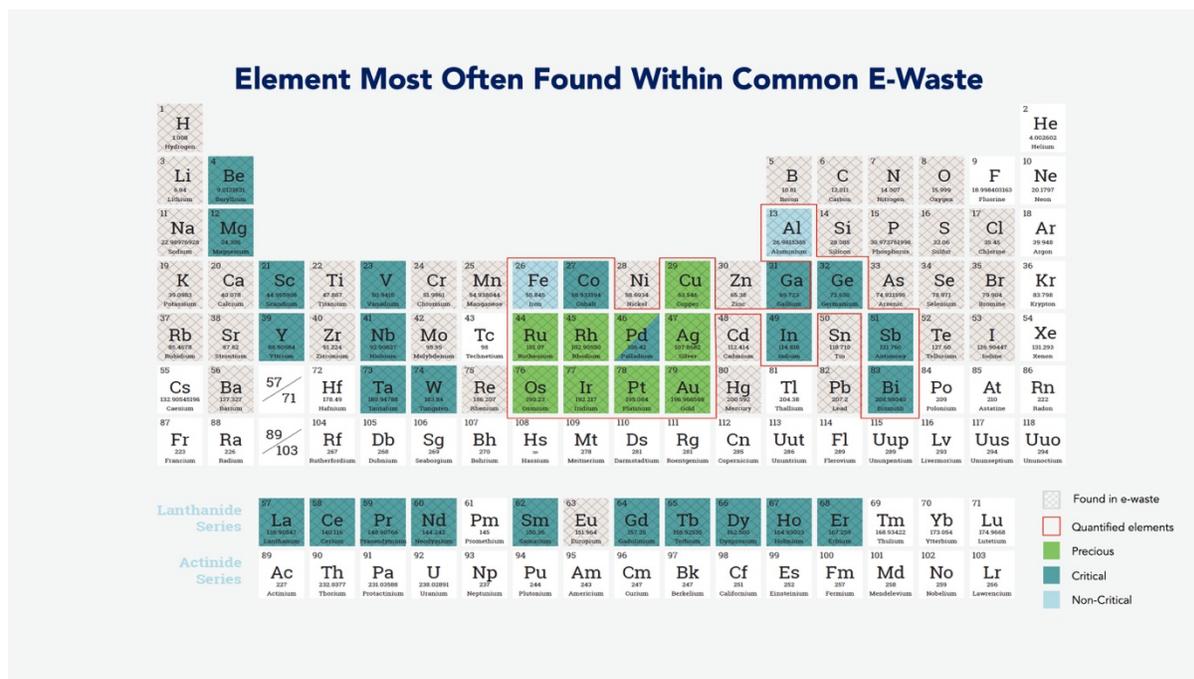


Without a doubt, the most substantial contribution to your ATM expenses is the cost of the units. With this in mind, a refurbished ATM is one of the best values in the ATM industry. Refurbished ATMs cost a fraction of a new unit, yet they operate just as well. With refurbished units, institutions can realize significant savings on this substantial up-front expenditure. By reducing the cost of an ATM, banks and credit unions gain massive savings across their fleets.



At the end of your unit's lifespan, the ATM can be re-marketed, providing an additional offset to the unit's initial purchasing cost. Remarketing ATM's can transform your ATM management process and contribute profits to your department and organization. Using a dedicated partner specializing in remarketing services ensures you receive the maximum return for all your decommissioned units.

Recycling valuable metals used throughout your decommissioned ATM units is another way to recover expenses and drive ROI. These metals can be sold to third-party businesses to offset the costs of your new ATM further. These partnerships can also limit your organization's liability by managing the elimination of potentially harmful materials found within your ATM units.



Tellerex creates sustainable solutions to accelerate our customers' transformation in this new era. Our partnerships enable customers to manage their technology assets in a secure, compliant, and environmentally responsible manner. And this goes beyond just recycling - we take pride in our ability to maximize our customers' ATM investments by putting equipment with value back into the world as a working asset for other customers.

THE PATH FORWARD

Many companies have failed to recognize that the functional role of sustainability metrics has changed over time. Initially, such data was used to judge a company's willingness to avoid harm and do good. As a result, it was primarily an input to help form policies that signaled a firm's commitment to achieving positive outcomes for the environment and society.

However, investors are increasingly asking a different set of questions: not whether a company has good intentions but whether it has the strategic vision and capabilities to achieve and maintain strong performance. That means companies need to start measuring and reporting the results of their initiatives. Instead of communicating their *policies* for improving data privacy, water management, climate change mitigation, diversity, and other issues, they must communicate *outcome metrics* such as the number of customer accounts hacked, liters of water consumed per unit of product produced, carbon emissions saved, and percentage of women and people of color promoted internally to management positions.

Moving from intention to results is the next evolution that investors are looking for. The only way to outperform in this new era will be for companies to make material sustainability issues central to their strategy and operations, go above and beyond their competitors, and measure and communicate their superior performance. Global society faces enormous challenges. But if companies are bold and strategic with their sustainability activities, they will be rewarded.



Shifting to a circular business model is a practical and attainable goal. While implementation looks different for every business, it is important to take the first steps towards prioritizing sustainability within your organization.

At Tellerex, our expertise and understanding of the requirements and options for safe recycling can help our customers and partners do the right thing. Contact our team today to develop a proactive and sustainable asset recovery strategy that can optimize the physical, financial, and contractual aspects of ATM asset retirement.