

The background of the slide is a blurred photograph of a person's hands holding a blue Euro banknote. The person is wearing a blue button-down shirt. The overall tone is professional and financial.

Learnings from recent Dutch **Cash** developments

ESTA conference
Prague, 4 June 2024

Timeline Dutch cash ecosystem



3 Dutch major banks agree to collaborate in cash.

Initial GSN scope cash center pooling.

Brink's withdraws from the NL market



Securcash withdraws from the NL market



2010

2010

2011

Geldservice Nederland (GSN) was founded as JV of 3 banks.

2014

GSN also starts managing logistics and facilities.

2014

Launch of 'Cash2020' project to 'white label' and rationalize AIR bank ATMs and 'de-cash' banks branches.

2018

2019

2020

GSN rebranded to Geldmaat.

3 challenges to address

'Options agreements or regulation'

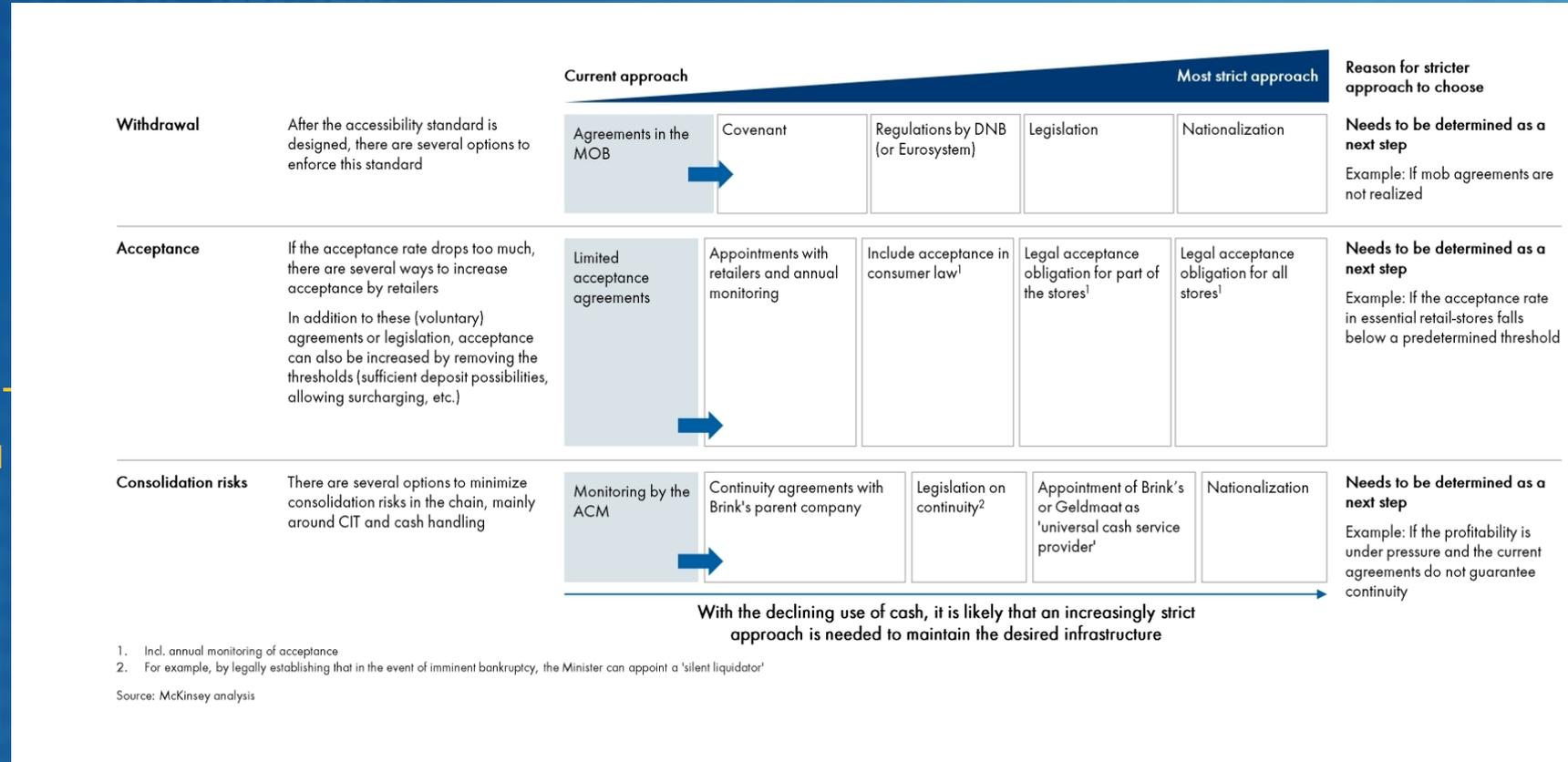


2021



2021

Dutch central bank (DNB) launches an independent study on the 'Future of the cash infrastructure in The Netherlands'.



Source: The Future of the Cash Infrastructure in the Netherlands, McKinsey, & Company June 2021



2021

Geldmaat's Cash2020 fully materializes: all bank ATM's now yellow and bank branches fully cashless.

Covenant signed by 27 stakeholders to safeguard the availability and use of cash.



2023

Dutch government concludes that legal intervention is necessary to ensure usability, availability, accessibility and affordability of cash.



2021

Dutch central bank (DNB) launches an independent study on the 'Future of cash in The Netherlands'.

Smartsafe Company withdraws from the NL market.

2022



Dutch central bank (DNB) launches a second study on the future organization of the cash cycle.

2024



**What does
all of this
mean for
our industry?**



The image is a vertical collage. The top section shows two hands, one in a tan sweater and one in a grey sweater, each holding a single coin. The middle section is a solid blue horizontal band with the text 'Social responsibility' in white. The bottom section shows two hands, one in a tan sweater and one in a grey sweater, holding a large stack of various coins together.

Social responsibility

A magnifying glass with a black handle and frame is positioned over several Euro banknotes. The banknotes are in various colors: orange (50 Euro), green (10 Euro), and blue (20 Euro). The magnifying glass is focused on the 10 Euro note, showing the architectural details of the building and the large number '10'. The word 'Exposure' is written in a large, white, sans-serif font across the center of the image, overlaid on a semi-transparent blue horizontal band.

Exposure

Quality



A white piggy bank is positioned on the right side of the image, resting on a surface covered with Euro banknotes and coins. The background is a soft-focus collage of various Euro currency, including 150 Euro and 100 Euro banknotes, and several Euro coins. A semi-transparent blue horizontal band is overlaid across the middle of the image, containing the word "Affordability" in white, bold, sans-serif font.

Affordability

A close-up photograph of two hands shaking, with several Euro banknotes tucked between them. The top hand is holding a 50 Euro note, which is the most prominent. The bottom hand is holding a stack of smaller banknotes. The background is a soft, out-of-focus indoor setting with warm lighting. A semi-transparent blue horizontal band is overlaid across the middle of the image, containing the word 'Transparency' in white, bold, sans-serif font.

Transparency



Any questions?



Thank you