

Retail-BCG Briefing

Retailer Filled ATMs

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Retailer Filled ATMs

Retailer filled ATMs are cash dispensers where the cash is placed into the ATM cassettes by the retailer.

Under ECB (European Central Bank) rules as issued under PSD (Payment Services Directive) I and II. The legislation based on Directive 2007/64/EC states:

"Euro banknotes may only be recirculated via customer-operated machines or cash dispensers if they have been checked for authenticity and fitness by a type of banknote handling machine successfully tested by an NCB (National Central Bank) and classified as genuine and fit. However, this requirement shall not apply to euro banknotes that have been delivered directly to a cash handler by an NCB or by another cash handler that has already checked the euro banknotes for authenticity and fitness in this manner."



At this time several countries have Retailer Filled ATMs and several countries have not legislated nor have they modified the rules above those issued by the ECB. However there is a wave moving across Europe which is looking to tighter controls over cash put back into circulation to protect against money laundering and counterfeit threats.

The following countries have followed the German lead:

