



CHOOSING THE RIGHT BANKNOTE HANDLING HARDWARE

A Practical Evaluation Checklist for Retailers and Operators

Selecting the right bill validation or banknote handling hardware is about much more than the initial purchase price. Over the lifetime of a system, factors such as accuracy, reliability, servicing requirements, and operational efficiency can have a significant impact on total cost of ownership.

Use this checklist to evaluate solutions and ensure you are making the right long-term investment for your operation.



Product Lifetime & Durability

Banknote handling devices are often installed in demanding environments such as retail stores, transit systems, or gaming venues.



Consider:



Others

Expected product lifetime under normal operating conditions	
Resistance to dust, humidity, and heavy usage	
Quality of mechanical components	
Proven track record in comparable installations	

Your notes:

Keep in mind

- How does the expected lifetime impact our replacement costs?
- How proven is the solution in comparable real-world environments?

Durability directly impacts replacement costs and operational stability. The MRX-R from JCM has a Lifecycle of 2.500.000 notes. Make sure to consider.

Validation Accuracy & Error Rates

A bill validator must be able to process notes quickly and accurately in high-volume environments.



When evaluating a solution, consider:



Others

Banknote validation accuracy across worn and mixed note conditions	
False reject rates and customer-facing errors	
Protection against counterfeit notes	
Firmware updates to respond to new counterfeit threats	
Acceptance speed during peak usage periods	

Your notes:

Keep in mind:

- What is the real impact of false rejects on customer experience?
- What are the risks and costs of incorrect validation (e.g. fraud)?

Reliable validation technology improves customer flow while protecting against fraud.

Service Intervals & Downtime Risk

Downtime can disrupt customer transactions and reduce revenue.



✓ Key questions include:



Others

How frequently does the device require servicing?	
What is the typical maintenance interval?	
Are components designed for easy access and fast servicing?	
What is the average repair time if issues occur?	

Your notes:

Keep in mind:

- What does downtime mean for our operations and revenue?
- How quickly can issues be resolved in practice?

Solutions designed for minimal service intervention reduce operational disruption.

Banknote Security & Loss Prevention

Banknote handling systems should minimise risk associated with manual processes and counterfeit notes.



Check whether the system helps to reduce:



Others

Banknote shrinkage from manual handling	
Counterfeit acceptance risk	
Exposure during banknote collection or counting	
Internal banknote handling errors	

Your notes:

Keep in mind:

- What financial risks are we exposed to without this solution?
- How effectively does the system reduce errors and shrinkage?

Advanced validation technology and secure storage reduce financial risk.

Labour Efficiency & Banknote Handling Time

Manual cash processes can consume significant staff time.



Evaluate whether the hardware can:



Others

Reduce manual banknote counting requirements	
Simplify banknote collection and reconciliation	
Automate reporting or tracking of transactions	
Improve efficiency for store or venue staff	

Your notes:

Keep in mind:

- How much staff time can realistically be saved?
- Does it simplify or complicate daily operations?

Reducing labour requirements can significantly improve operational efficiency.

Hygiene & Contactless Interaction

Post-pandemic environments increasingly require solutions that minimise physical contact.



Consider:



Others

Whether the system supports touch-free or minimal-touch operation

Ease of cleaning and maintenance

Your notes:

Keep in mind:

- Is this relevant for our environment and customers?

Hygienic design helps support modern customer expectations.

Long-Term Scalability

As businesses grow, payment infrastructure must scale with them.



✓ Consider:



Others

Software and firmware update capability	
Integration with kiosks, payment terminals, or ticketing systems	
Flexibility across multiple markets and currencies	

Your notes:

Keep in mind:

- Can this solution grow with our business?
- What limitations could we face when scaling?

Choosing scalable hardware ensures long-term adaptability.

THE BIG PICTURE: TOTAL COST OF OWNERSHIP

	-0,80 €
Snackriegel	-1,20 €
Gracis	-1,50 €
Gesamtsumme	
Barzahlung	Kartenzahlung

The most important factor when evaluating banknote handling technology is not simply price per unit, but cost over the lifetime of the system.

Hardware that delivers:

- higher validation accuracy
- lower service requirements
- better security
- reduced labour costs

will typically deliver significantly better value over time.

NEXT STEP

When selecting banknote validation technology, ask suppliers to demonstrate how their hardware performs across these criteria.

Understanding these factors will help you identify solutions that deliver reliability, efficiency and long-term operational value.

Please visit www.jcmglobal.de for more information.

