

Clonmel Credit Union

How Sesami Helped Clonmel Credit Union Transform Customer Service with TCR Technology

Business Objectives

Clonmel Credit Union embarked on a major transformation journey, investing over €2.5 million in revamping branch facilities and adapting digital as a cornerstone of how it delivers member services. At the heart of this transformation was Sesami's Teller Cash Recycler (TCR) solution, implemented through trusted partner Money Point. The outcome? Enhanced operational efficiency, empowered staff, and a vastly improved experience for both employees and most importantly it's members.

The Challenge

Clonmel's traditional teller operations relied on manual cash handling, which led to time-consuming routines, increased risk of errors, and inhibited real customer engagement. The leadership team sought a solution that would:

- Improve how the team delivered service through generating efficiencies
- Ensure ECB compliance on note authentication and fitness
- Enable a more personal, conversation-driven customer experience
- Remove non value add admin tasks at start and end of day

The Solution

Clonmel Credit Union deployed four Sesami CM18T TCRs, three on the teller line (serving six tellers) and one in the back office for loan officers. These intelligent cash automation devices seamlessly integrated with existing systems and were installed as part of a broader infrastructure redesign.

The Results

- **Faster Transactions:** Staff no longer count or sort cash manually. Tellers at Clonmel's counter handle up to **1,000 transactions per day**, including as many as **160 cash transactions each**, a remarkably high volume for a single branch.

Given the scale, manual handling increases the risk of errors and delays, especially during end-of-day balancing, often requiring staff to stay late to identify discrepancies.

With the CM18, **cash is validated, counted and balanced automatically**, eliminating manual tasks, reducing error risk, and freeing up valuable staff time, delivering both **faster service and lower operational cost**.

The Results

- **Compliance & Security:** Every Credit Union handling cash must meet the ECB's Banknote Recycling Framework, which requires incoming euro banknotes to be authenticated, and outgoing notes checked for fitness. This is a demanding process that many manual cash-handling Credit Unions struggle to fulfil consistently.

The CM18 ensures full compliance by automating both authentication and fitness checks at the teller line. Integrated with the banking system and alarm infrastructure, it delivers secure, ECB compliant processing without adding workload or cost.

- **Operational Efficiency:** Staff complete start and end of day requirements much faster with TCRs providing real-time cash balances, removing the need for manual reconciliation.
- **Customer Experience:** Freed from cash-handling distractions, staff can now focus on conversations based on the members financial needs, enhancing member engagement and trust.
- **Flexible Member Service:** Staff have more time to engage proactively with members, whether in-branch or on-site at member businesses.



Strategic Differentiation

While many financial institutions are reducing hours and services to cut costs, Clonmel took a different approach. As their **CEO Pádraig Enright** explained:

“We invest in phone, we invest in frontline, we invest in TCRs, and we continue to invest in digital. Unlike retail banks, our goal is not to push Members & customers toward one channel or another, rather to empower them with options; the member/customer will choose the blend of channel or service that suits them. TCRs support that flexibility by really enhancing in-branch experiences”

This philosophy is key to their strategy: offering hybrid, choice-driven service that prioritizes customer experience.

Resilience in the Digital Age

Digital banking is the way of the future and allied with this Clonmel recognizes the ongoing importance of providing access to cash as an option for members. Their decision to maintain cash services through TCRs reflects a commitment to reliability, member preferences and well-being.

Member-Centric Results



98.7%

of phone calls answered within six rings



95%

of loan applications approved; **53%** fast tracked through digital solutions



Seamless teller experience via TCRs



Enhanced brand perception through trust, accessibility, and service

Conclusion

With Sesami's smart automation and customer-first mindset, Clonmel Credit Union is redefining how financial services are delivered. By investing in technology that complements, not replaces human connection, they've created a scalable model of service excellence, balancing innovation and trust.



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The TCR enables a far better member and staff experience. Staff can now have quality conversations with our members about their financial needs. It's a win-win. Working with Sesami and Money Point has been excellent, we look forward to evolving with them into the future.

Pádraig Enright, CEO, Clonmel Credit Union

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The CM18T makes daily operations seamless, from instant start-of-day readiness to real-time balancing at close. It's a secure, compliant, and efficient solution that our clients love. And thanks to regular servicing and ongoing support, these TCRs stay reliable for over a decade.

Tony Farrell, CEO, Money Point

SESAMI

EMEA
Laan van Langerhuize 3
1186 DS Amstelveen (Amsterdam) , Netherlands
sales@sesami.io | sesami.io