

## **Cash in Transit Services Market Size and Share Outlook - Forecast Trends and Growth Analysis Report (2025-2034)**

Market Report | 2025-08-13 | 155 pages | EMR Inc.

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### **Report description:**

The global cash in transit services market was valued to reach a market size of USD 7515.78 Million in 2024. The industry is expected to grow at a CAGR of 5.20% during the forecast period of 2025-2034. The market is driven by a rising need for secure cash-handling solutions, increasing security concerns, and expanding retail and banking sectors. These sectors are the key drivers of the market, thus aiding the market to attain a valuation of USD 12477.61 Million by 2034.

#### Global Cash in Transit Services Market Overview

Cash in transit companies are integrating cash deposit machine advancements, with biometric technology. Features like fingerprint scanning, facial recognition, and iris scanning are ensuring secure and authorised access.

In the retail sector, cash in transit services include cash processing and coin collection services, cashier services, installing and managing bulk cash deposit machines, and cheque delivery services. □In 2026, the global retail sector is expected to witness total sales of USD 32.8 trillion compared to USD 26.4 trillion in 2021. Retailers are constantly trying to stay ahead of changing consumer needs and preferences to gain competitive edge in the cash in transit services industry.

Cash-in-transit services are significantly demanded in cash-reliant economies as they efficiently offer security during cash transportation and streamline cash management. □In 2022, Morocco was the leading country in Africa with 74% of the population preferring cash-based payments, followed by Egypt and Kenya with 60% and 40% shares, respectively.

The growing installation of automated teller machine (ATM) increases convenience to perform daily financial transactions such as withdrawing cash and checking account balance. This often requires frequent cash replenishment. In 2022, Brazil had the presence of 165 ATMs per 100,000 adults, followed by Peru with 124 ATMs per 100,000 adults, Russia with 112 ATMs per 100,000 adults and Bulgaria with 91 ATMs per 100,000 adults.

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Figure: Leading European Countries with Most Number of ATMs (per 100,000 adults), 2022

Cash in transit service plays a pivotal role in the banking and financial sector, facilitating the seamless flow of cash and valuables between banks, businesses, and customers. CIT plays a vital role in ensuring the smooth operation of the financial sector, as it allows for the safe movement of funds and valuables, minimising the risk of theft or loss during transportation.

ATMs require frequent cash replenishment that boosts demand for cash-in-transit (CIT) service. In 2022, Brazil had the presence of 165 ATMs per 100,000 adults while in Europe, Portugal had the presence of 165 ATMs per 100,000 adults, followed by Ukraine with 94 ATMs per 100,000 adults.

#### Global Cash in Transit Services Market Growth

The global cash in transit services market development is supported by the expansion of global BFSI sector along with retailing.

Global cash transactions remained significant, amounting to USD 7.6 trillion in consumer spending in 2022, constituting approx. 16% of POS payments. With cash usage rising in America from 11% to 12% and in France from 9% to 10% between 2021 and 2022, demand for cash-in-transit service is strengthening to ensure secure transactions.

The administrative expenses on external services increased to 7.2% in 2023 from 6.8% in 2022 due to rising bank outsourcing activities. Moreover, 8% of the budget is allocated for cash management, with banks seeking cost-efficient external cash-handling services.

China increased its gold reserves from 2,235.39 tonnes in 2023 to 2,279.56 tonnes in 2024, while India saw a significant increase from 803.58 tonnes in 2023 to 876.18 tonnes in 2024. This reserve growth indicates a stronger focus on securing financial assets, thus, driving demand for enhanced CIT service to ensure the safe transportation and storage of gold.

Further, Southeast Asia's cash in circulation is expected to rise by 11.1% to USD 415.3 billion by 2027. Vietnam holds the highest proportion of cash denominated in US dollars, accounting for 24.4%

#### Key Trends and Developments

Technological advances, extensive application in BFSI and retail sectors accelerate the cash in transit services market expansion.

#### December 2024

The Australian Competition and Consumer Commission (ACCC) issued a draft determination proposing to grant authorisation with conditions to allow the Australian Banking Association Ltd (ABA), major banks, major retailers and supermarkets, Australia Post and other industry participants to collaborate to ensure the future continuity of cash-in-transit services. ACCC proposes to grant authorisation with conditions for the ABA, major banks and retailers to provide financial support to Armaguard and for the parties to discuss, agree and implement operational sustainability and efficiency measures across the services provided by Armaguard's cash-in-transit business.

#### October 2024

Pivotal acquired Security Plus+ Limited (Sec Plus) which offers a comprehensive range of services, including CVIT secure cash collections, cash processing, note & coin supply, and a full range of guarding services. The acquisition allows Pivotal to expand its

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capabilities in the United Kingdom and Ireland.

September 2024

The Australian Competition and Consumer Commission (ACCC) authorised the Australian Banking Association (ABA), member banks, Australia Post, and key retailers to collaborate on improving the payment system in the country.

July 2024

UK Cash Solutions, part of security giant G4S, announced to deploy low-code systems to employ new features at speed. G4S adapts to digital advancements by equipping drivers with handheld devices for route verification and delivery scanning, while clients utilise online tracking for real-time shipment updates.

Advancement in Technology

Cash in transit companies are integrating cash deposit machine advancements, with biometric technology. Features like fingerprint scanning, facial recognition, and iris scanning are ensuring secure and authorised access.

Growing installation of automated teller machine (ATM)

ATMs require frequent cash replenishment that boosts demand for cash-in-transit (CIT) service. In 2022, Brazil had the presence of 165 ATMs per 100,000 adults while in Europe, Portugal had the presence of 165 ATMs per 100,000 adults, followed by Ukraine with 94 ATMs per 100,000 adults.

Growth in the retail and e-commerce sector

In 2024, the USA, China and Brazil are some of the key e-commerce markets globally. Cash was the third-most-used payment instrument in the United States in 2023, with its use driven by in-person shopping, as well as by the payment behavior of consumers in low-income households, thereby supporting the growth of cash in transit services market.

Rising demand for security cash handling

Banks and financial institutions are increasingly outsourcing CIT service to reduce operational burdens. As a result, BFSI sector is leveraging professional cash-in-transit and cash management services streamlines cash handling for businesses and ensuring security for customers and stakeholders. In 2023, the share of administrative expenses spent on all outsourcing in Europe from external providers increased to 7.2% from 6.8% in 2022.

Global Cash in Transit Services Market Trends

The latest trend in the cash in transit services market includes the growing popularity of retail and e-commerce. In the retail sector, cash in transit service include cash processing and coin collection services, cashier services, installing and managing bulk cash deposit machines, and cheque delivery services. In 2026, the global retail sector is expected to witness total sales of USD 32.8 trillion compared to USD 26.4 trillion in 2021. Retailers are constantly trying to stay ahead of changing consumer needs and preferences to gain competitive edge.

Advancements in technology have revolutionised the way cash-in-transit service operate, enhancing security measures, improving efficiency, and providing client satisfaction. The incorporation of advanced systems such as GPS tracking and the influence of

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online banking enhance the security of cash-in-transit service. For instance, G+D has employed state-of-the-art software that enables cash-in-transit companies to operate with higher margins and deliver increased customer satisfaction. This software enables real-time visibility of stock positions per site, owner, and denomination, enabling customers to plan and manage transport routes more effectively.

#### Global Cash in Transit Services Market Opportunities

Cash in transit minimises security risks associated with carrying large deposits to the bank, enhancing protection for customers and banks. The growth in automated teller machine (ATM) installations in regions around the world requires frequent cash replenishment, boosting demand for cash-in-transit (CIT) service. In 2024, China is estimated to have about 5.8 million ATMs in operation, representing a density of 5.70 ATMs per 10,000 individuals, one of the highest globally. Similarly, in 2022, Portugal had 165 ATMs per 10,000 individuals, followed by Ukraine.

As per the cash in transit services market analysis, the incorporation of advanced systems such as GPS tracking, and the influence of online banking enhances the security of cash in transit service. Additionally, AI-powered surveillance systems enhance the security of cash-in-transit vehicles and storage facilities by enabling real-time detection of suspicious activities, ensuring proactive threat mitigation and operational safety.

Banks and financial institutions are increasingly outsourcing CIT service to reduce operational burdens. As a result, BFSI sector is leveraging professional cash-in-transit and cash management services streamlines cash handling for businesses and ensuring security for customers and stakeholders. In 2023, the share of administrative expenses spent on all outsourcing in Europe from external providers increased to 7.2% from 6.8% in 2022.

#### Global Cash in Transit Services Market Restraints

Global cash in transit services market challenges include growth in digital payments and in house cash in transit.

The growing adoption of digital payment solutions reduces the physical cash circulation that could potentially impact the demand for cash-in-transit (CIT) service. Additionally, the rise of e-wallets further offers unprecedented advantages for businesses including streamlined transaction processes, reduced operational times, and expanded market access. In 2023, the number of non-cash transactions reached 1.3 trillion globally and by 2027, this is predicted to reach 2.3 trillion. Additionally, in-house cash-in-transit (CIT) can be a major threat to CIT companies by reducing demand for third-party services for enhanced security.

#### Global Cash in Transit Services Industry Segmentation

□ Global Cash in Transit Services Market Report and Forecast 2025-2034 □ offers a detailed analysis of the market based on the following segments:

On the basis of end use, the market can be divided into the following:

- Central Banks
- Commercial Banks
- Non Banking Financial Institutions

#### Market Breakup by Region

- North America

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- Europe
- Asia Pacific
- Latin America
- Middle East and Africa

## Global Cash in Transit Services Market Share

### Market Analysis by End Use

Commercial bank is expected to hold a significant share in the global cash in transit services market as banks and NBFIs require secure, consistent cash replenishment for branches and ATMs.

Cash deposit and withdrawal services play a crucial role in maintaining a smooth cash flow between customers and banking institutions. These services ensure streamlined financial transactions and support banking operations.

As per the cash in transit services market report, Germany, Poland, and Italy dominate the EU's credit institution landscape, with Germany holding 27%, Poland at 12%, and Italy at 9%. The growing presence of credit institutions in these countries indicates a robust banking infrastructure.

In November 2023, Bank of Commerce (BankCom) announced the re-fleeting of its ATM network, integrating advanced security features as part of its five-year digitalisation plan, with the deployment of 300 ATMs and cash recycling machines.

For central banks, higher cash flow necessitates advanced security measures, armoured transport, and efficient logistics, ensuring smooth cash movement and operational reliability in the financial ecosystem.

As of December 2023, U.S. currency in circulation reached USD 2,297.4 billion with 54.6 billion notes, up from USD 2,259.3 billion and 54.1 billion notes in December 2022, indicating growth in physical cash demand, reinforcing the need for efficient circulation and processing infrastructure across the financial system.

## Global Cash in Transit Services Market Regional Insights

### North America Cash in Transit Services Market Dynamics

The strengthening of banking infrastructure supports the demand for North America cash in transit services market. In the United States, the total number of commercial banks increased from 2,129 in December 2023 to 2,148 in December 2024. The banking sector in Canada is projected to grow at a rate of 2.4% to support expanding financial infrastructure.

National Secure Transport (NST) is rapidly expanding its cash-in-transit service, reinforcing its market presence in the secure logistics sector in the United States. With its latest partnership with C3 Industries in Illinois in October 2024, NST now operates in 18 states, with plans to reach 29 to 36 states within six months, highlighting the growing demand for secure cash-handling solutions.

### Europe Cash in Transit Services Market Dynamics

The Europe cash in transit services market is expanding due to the high reliance on cash transactions. Cash remains a dominant payment method in Europe. In 2024, it accounted for 52% of all point-of-sale (POS) transactions, making it the most used payment instrument in 14 out of 20 countries.

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The growing need for efficient cash logistics in a highly regulated environment in Germany is driving the outsourcing activities across banking and financial sectors, with 1,900 companies managing 20,800 outsourced processes in Germany.

#### Asia Pacific Cash in Transit Services Market Opportunities

The Asia Pacific cash in transit services market is expanding due to the cash reliance of economies and banking sector growth.

The Asian banking sector is projected to grow at 7% annually through 2027, which is creating opportunity for CIT companies. Retail sales in China rose by 4.0% in early 2025, marking the fastest growth since November 2024. This steady rise in consumption signals increased cash circulation in the economy, driving demand for secure cash-in-transit service.

In 2023, China had 845,500 ATMs, highlighting the active operations of financial institutions across the country. This widespread ATM network continues to create a consistent demand for secure cash-in-transit service, especially for cash replenishment and effective ATM management.

#### Latin America Cash in Transit Services Market Insights

The cash in transit services market in Latin America is gaining traction due to the growing ATM density and cash dependency.

The rise in ATMs per 100,000 adults in Latin America and the Caribbean from 41.36 in 2018 to 43.26 in 2021 reflects growing financial access, boosting CIT service demand. In addition, heavy reliance on cash in Latin America continues to drive strong demand for cash-in-transit service.

The 14% growth in Mexico's retail market in 2023 highlights increased cash-based transactions, reinforcing the demand for secure cash-in-transit service to manage cash handling and logistics across the expanding retail landscape.

Furthermore, In Mexico, where 90% of the population relies on cash for daily expenses, the growing demand for secure cash-in-transit service is driving the expansion of the cash-in-transit industry.

#### Middle East and Africa Cash in Transit Services Market Drivers

The Middle East and Africa cash in transit services market is driven by the rising retail sector and cash usage.

The expected 4.6% annual growth in the Gulf Cooperation Council's retail sector from 2023 to 2028 is set to boost demand for cash-in-transit service in the region. Furthermore, the high reliance on cash for payments in Africa and the Middle East drives the demand for secure cash-in-transit service.

The demand for cash in transit service in Turkiye is driven by the expanding ATM network. With ATMs rising from 51,941 in 2018 to 52,934 in 2023, the need for secure cash transportation services has grown significantly.

In addition, As of March 2024, Turkiye had 63 banks, including 9,496 branches, all of which require secure cash transportation for daily operations. This banking infrastructure highlights the growing need for efficient cash in transit service to support their cash handling requirements.

#### Competitive Landscape

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The competition in global cash in transit services market is shaped by innovation, service quality, cost efficiency, and sustainability. Companies vie to differentiate themselves through strong security expertise, global networks, and value-added solutions. This competitive landscape leads to the creation of a better service differentiation in CIT industry.

#### The Brink's Company

Founded in 1859, and headquartered in the United States, the company is a leading global provider of secure solutions, including transportation and storage for high-value goods, currency and coin processing, smart safes, ATM services, security solutions, and advanced technology. The company offers cash in transit service under cash and valuables management solutions.

#### Allied Universal

Founded in 1957, and headquartered in the United States, the company is a prominent security and facility services provider, offering proactive security solutions and advanced smart technology to meet the evolving needs of its clients. The company offers Cash in transit service under integrated cash management solutions such as Secure Cash Collection, Tailored Cash Management Solutions and Streamline Cash Flow Management.

#### Loomis AB

Founded in 1852, and headquartered in Sweden, the company offers secure and efficient solutions for managing payments, including cash distribution, handling, recycling, and storage. The company specialises in secure and efficient cash transport to and from stores, banks, and ATMs, integral to services like CMS, SafePoint, and Loomis Pay.

#### GardaWorld Corporation

Founded in 1995, and headquartered in Canada, GardaWorld is the largest privately-owned security services company. Through its Crisis24 portal, it disseminates verified information on international security. The GardaWorld Cash offers a comprehensive cash ecosystem management solutions simplify and optimise cash operations, making them smarter and more seamless for consumer businesses and financial institutions.

Other key players in the global cash in transit services market are Prosegur Group, Linfox Armaguard Pty Ltd., and Radiant Cash Management Services Limited.

More Insights On:

Nigeria Cash in Transit Services Market

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