

Cash Management.iQ

Cash Flow Optimization

About Product

The solution dedicated to automate the cash distribution process among the cashpoints:

- ATMs,
- ATSS,
- Payment Terminals,
- Vaults,
- Branches.

The solution ensures optimal amounts of cash through the whole network and optimizes processes related with cash flow.

Areas of Implementation



Financial
organizations



Retail trade

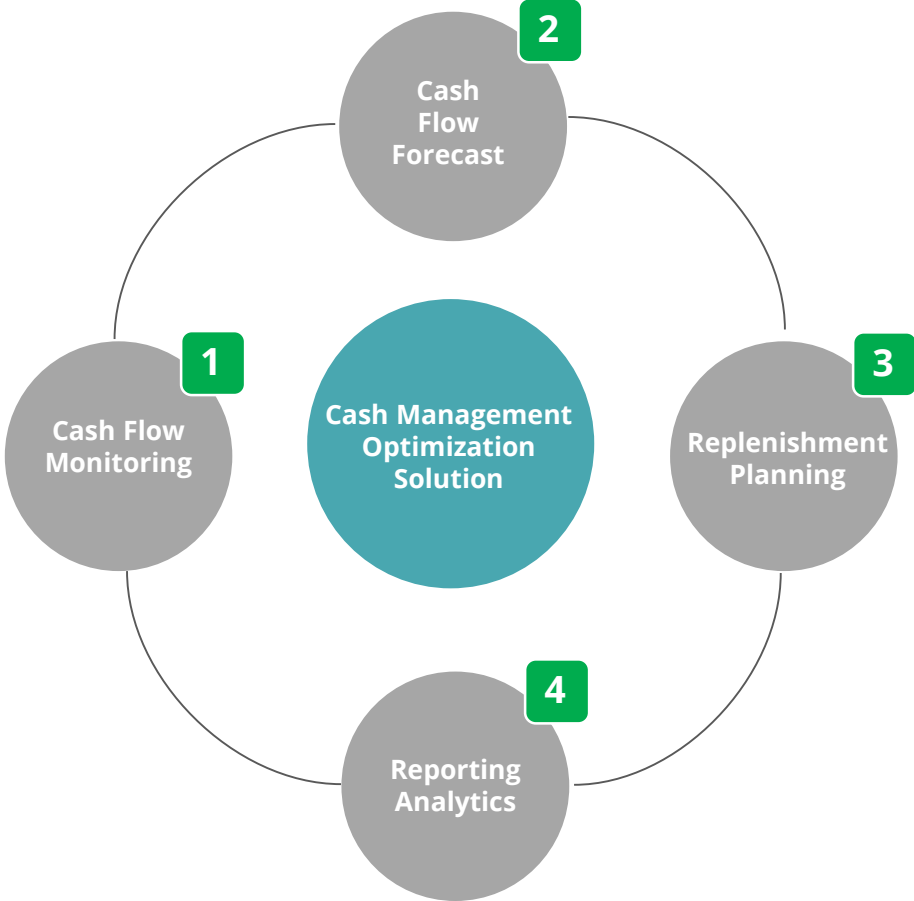


Post

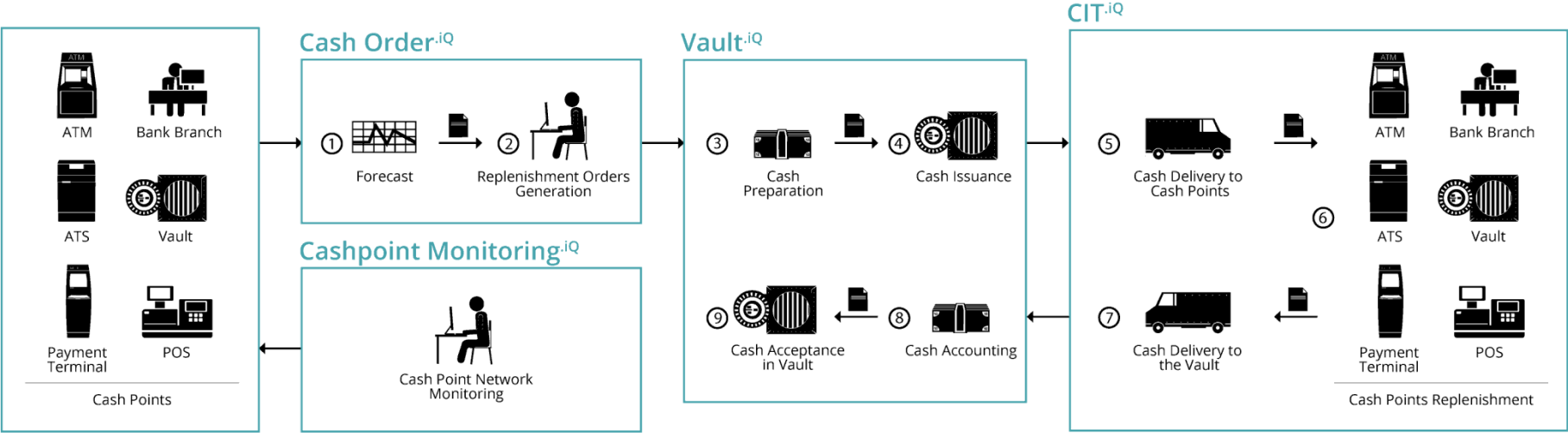


Other
(Casino,hippodrome,
lottery etc .)

Optimization Stages



Workflow of Cash Management.iQ



 Automatically Generated Documents

Benefits



Saving

Saving cost and time during planning and registration of orders for collection.



Real-time Cashpoint status

Online visualization of network facilities (ATMs, branches, vaults, etc.) status. Customizable alert mechanism.



Forecasting

Statistics-based Forecast of the cash needs.

Benefits



Special periods planning

Possible scheduling of special periods and load options.



Reports

Detailed reports on each stage of cash distribution



Analytics

Section containing a critical data for strategic decision making, risk management and operational control.

The Process

MONITORING

AUTOMATION

OPTIMIZATION

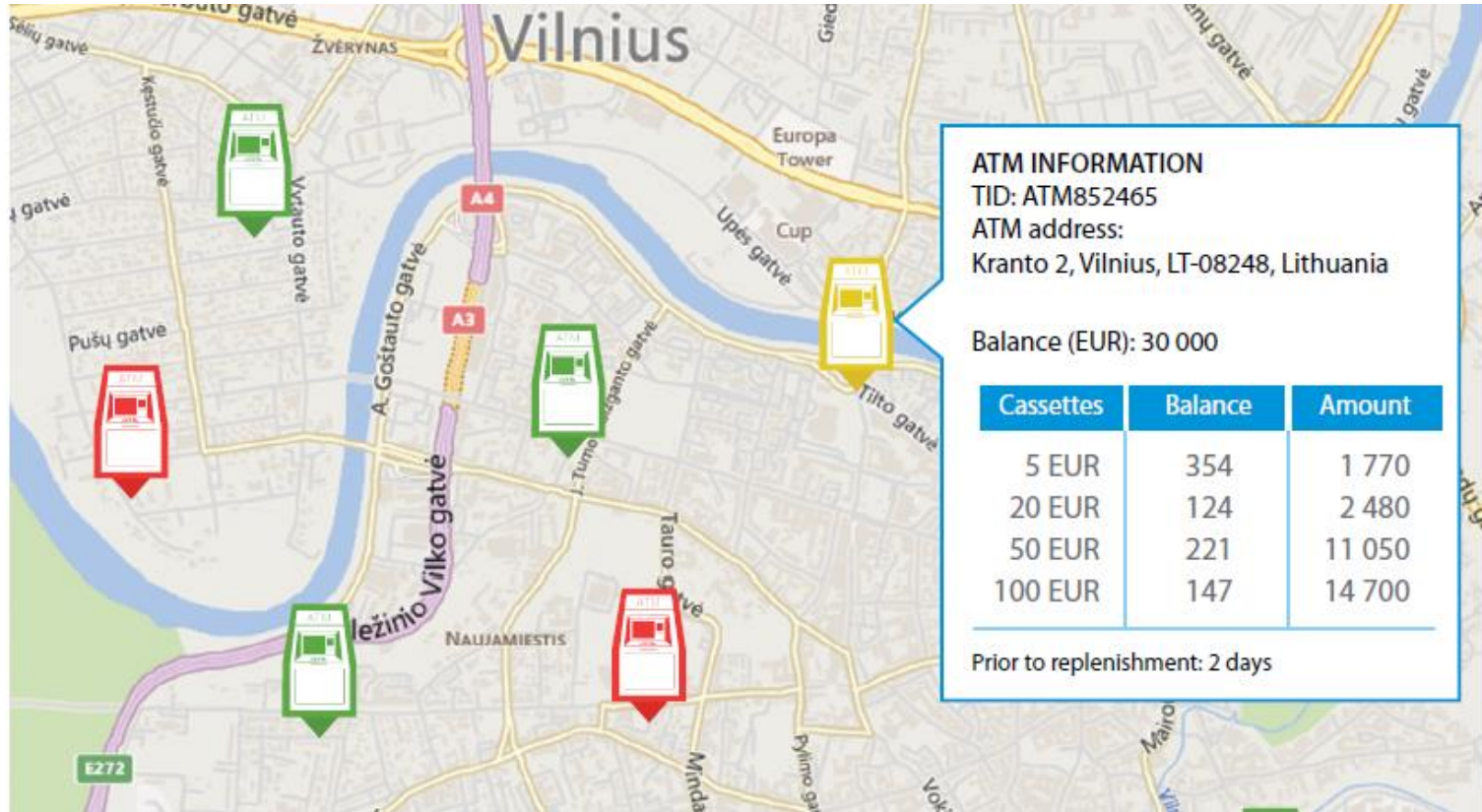
Monitoring

MONITORING

AUTOMATION

OPTIMIZATION

Monitoring



Monitoring

Region 1 (19)

- ATM81719
- ATM81720
- ATM81722
- ATM81723
- ATM81724
- ATM81725
- ATM81726
- ATM81727
- ATM81728
- ATM81729
- ATM81730
- ATM81731
- ATM81732
- ATM81733
- ATM81735
- ATM81736
- ATM81737
- ATM81739
- ATM81954

Region 2

- ATM81820
- ATM81821
- ATM81822
- ATM81824
- ATM81825
- ATM81827
- ATM81828
- ATM81830
- ATM81831
- ATM81832
- ATM81833
- ATM81834
- ATM81835
- ATM81836
- ATM81837
- ATM81839
- ATM81842

Common Filter Hide Filter

Analytics **Monitoring** Planning Cash Orders Replenishments Balancing Notifications Maps

Filter Hide Filter

Cash Points (36) Auto Refresh Page Size 20 | Page 1 of 2

Terminal Type	TID	Until Violation	Currency	Remainder	Last Replen.Date	Forecast Date	Replen.Date	Cash Status	Service Status
ATM	ATM81722	17-No Money	EUR	32,990	11/24/2014 16:05 (8)	12/2/2014 00:00		Normal	Normal
ATM	ATM81723	11-No Money	EUR	110,675	11/25/2014 15:49 (7)	11/26/2014 00:00	11/26/2014 (-6)	Normal	Normal
ATM	ATM81724	17-No Money	EUR	110,100	11/28/2014 13:31 (4)	12/2/2014 00:00		Normal	Normal
ATM	ATM81725	0-Cassette Low Limit	EUR	43,065	11/28/2014 13:51 (6)	12/2/2014 00:00		Normal	Normal
ATM	ATM81726	5-No Money	EUR	83,235	11/28/2014 16:11 (4)	12/2/2014 00:00		Normal	Normal
		1-No Money	USD	900	11/28/2014 16:11 (4)			Low Limit	Normal

Change Service Status... Total Current Remainers

ATM81726, Cash Remainers, EUR, From 11/19/2014 Until 12/15/2014

Cash Remainers From 11/19/2014 Until 12/15/2014 EUR

Date	Remainder	Remainder Forecast
11/30/2014	105,810	98,450
12/1/2014	83,235	94,395
12/2/2014		69,560
12/3/2014		52,875
12/4/2014		36,000
12/5/2014		15,930

Remainers

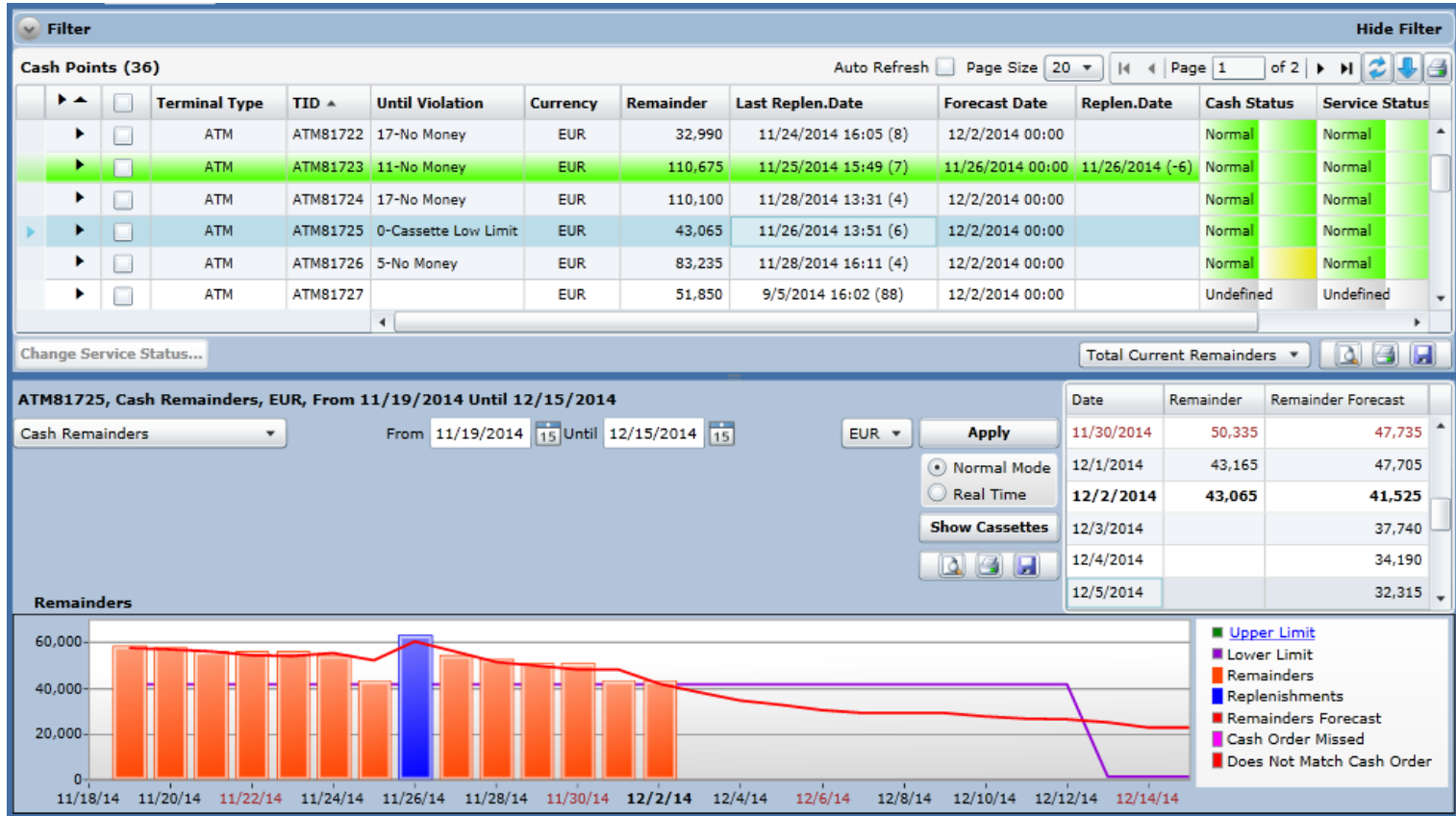
Legend:

- Upper Limit
- Lower Limit
- Remainders
- Replenishments
- Remainders Forecast
- Cash Order Missed
- Does Not Match Cash Order

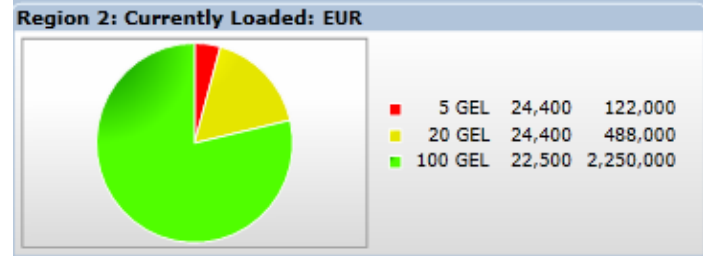
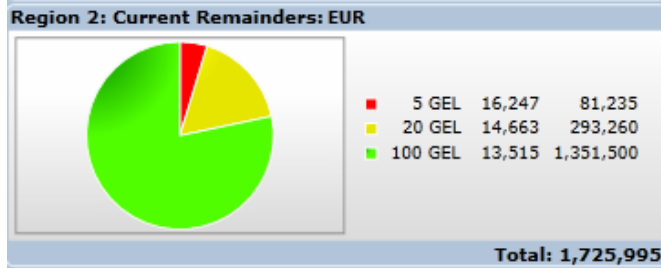
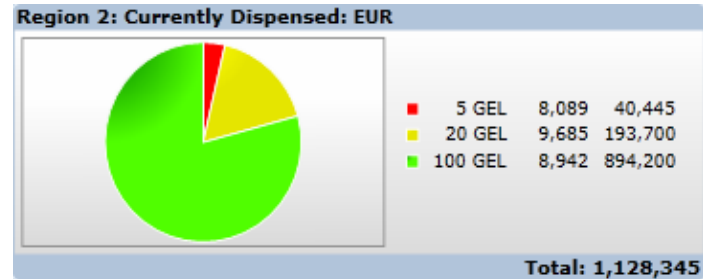
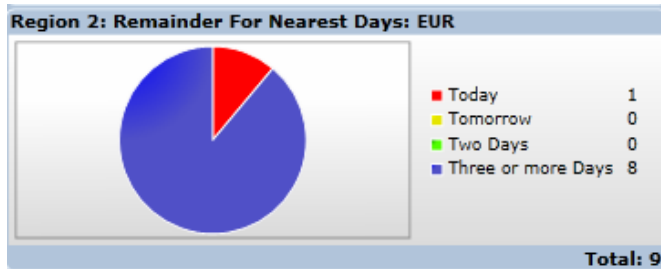
Cash Management^{IQ} Presentation

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Monitoring



Monitoring



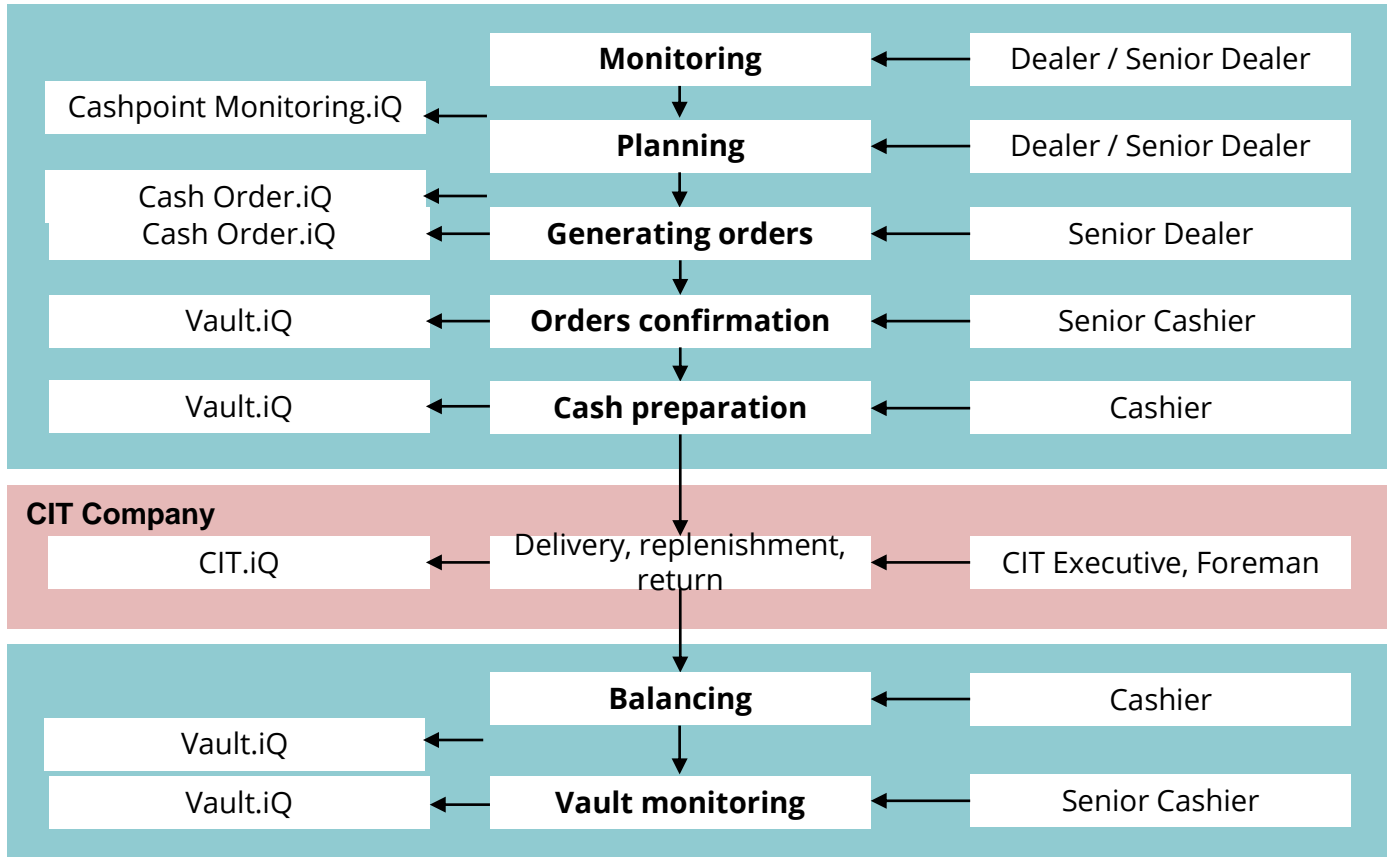
Automation

MONITORING

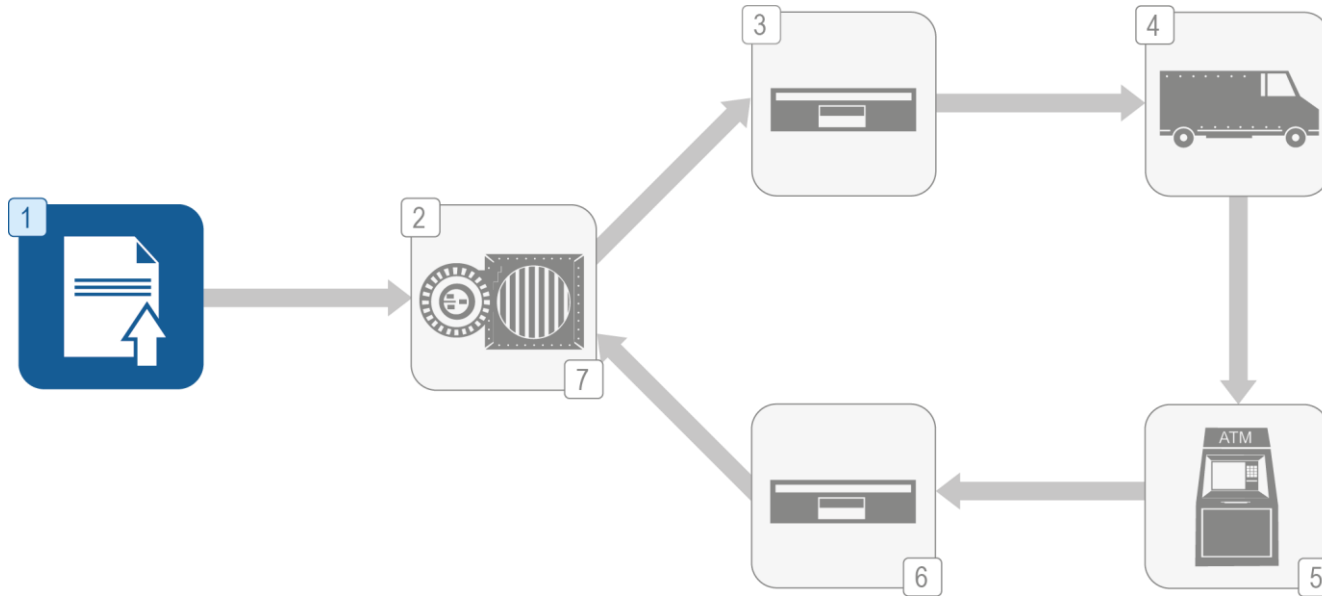
AUTOMATION

OPTIMIZATION

Cash Management process automation



Cash Management process automation



Process stages

Listing

Forwarding list to approval

List approval

Cash order plan

Plan approval

Forwarding to execution

Acceptance for execution

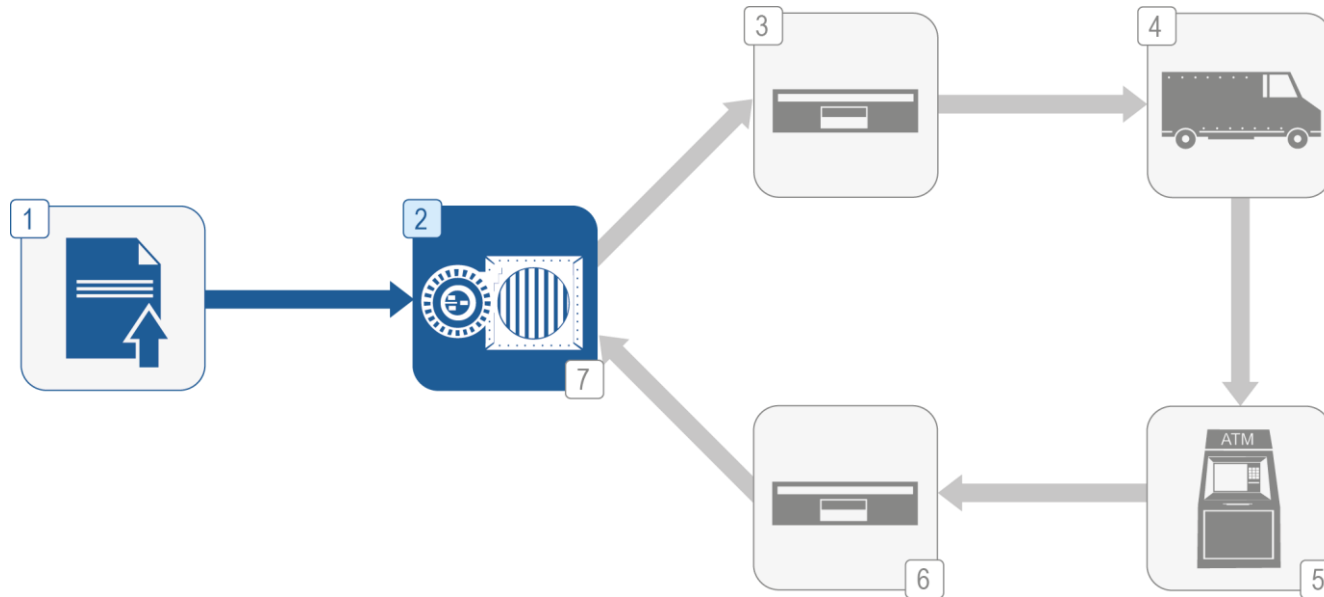
Cassettes preparation

Issuing the cassettes

Replenishment and returning the cassettes

Balancing

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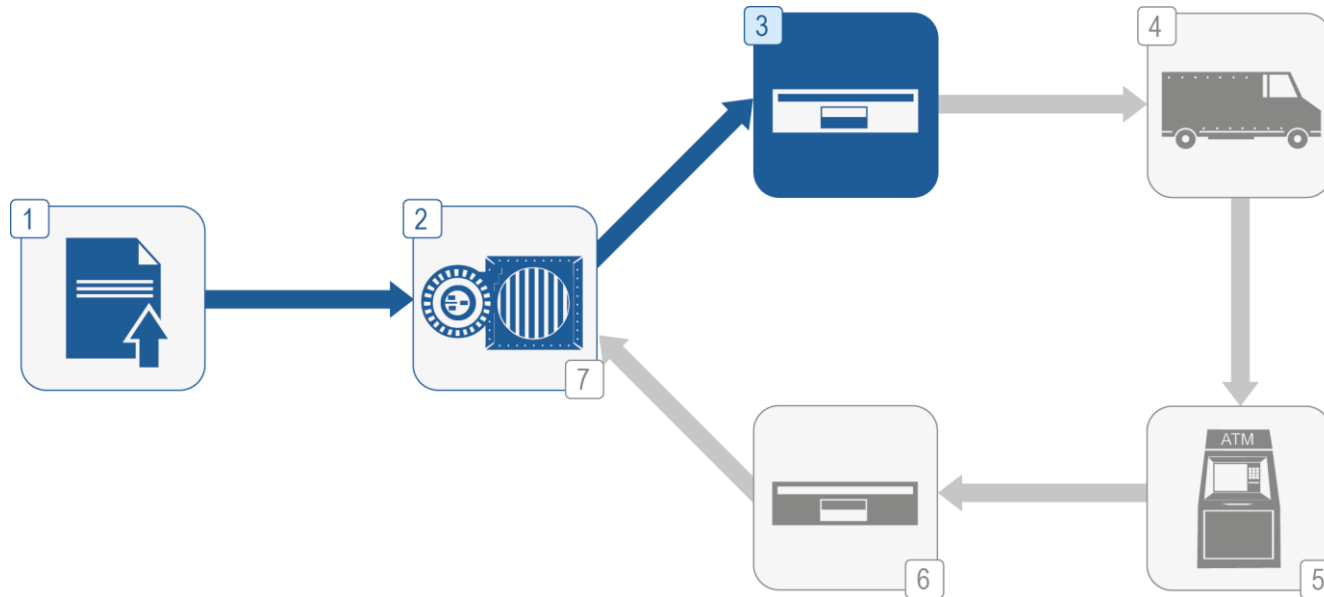
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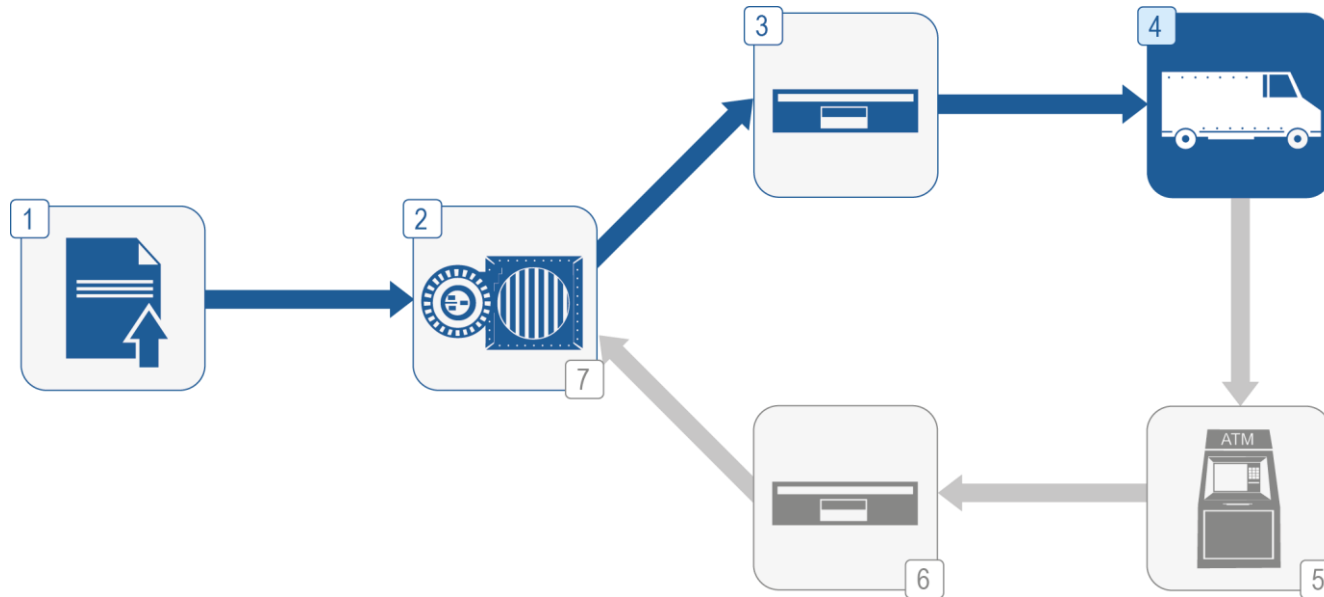
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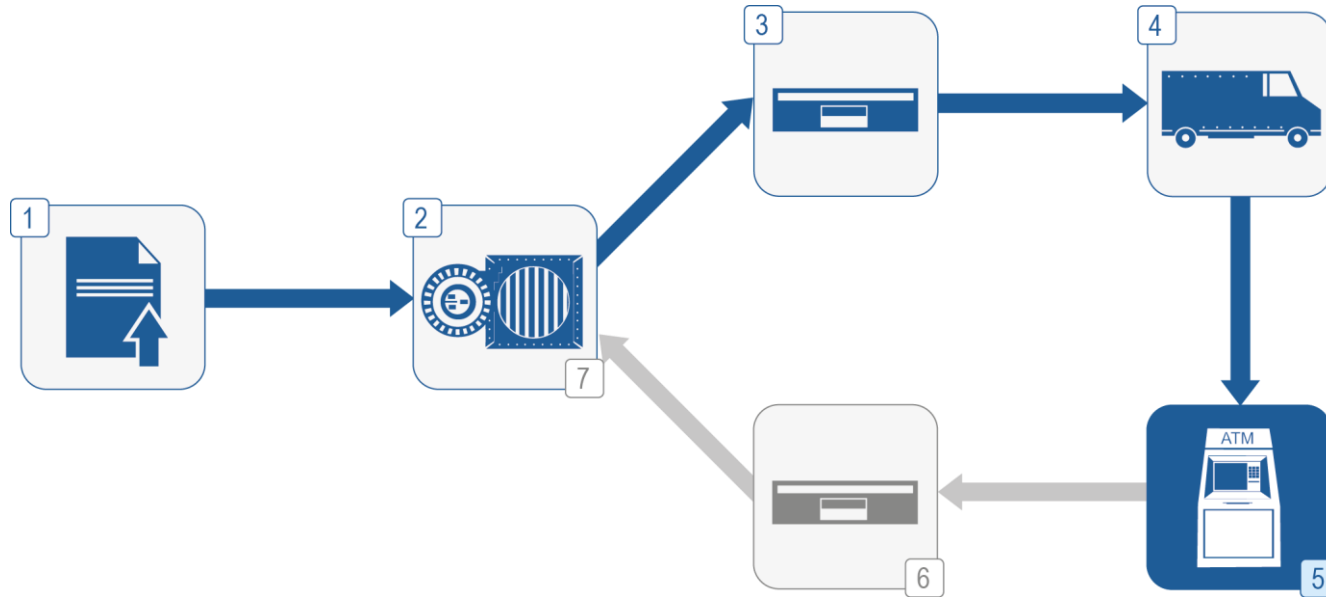
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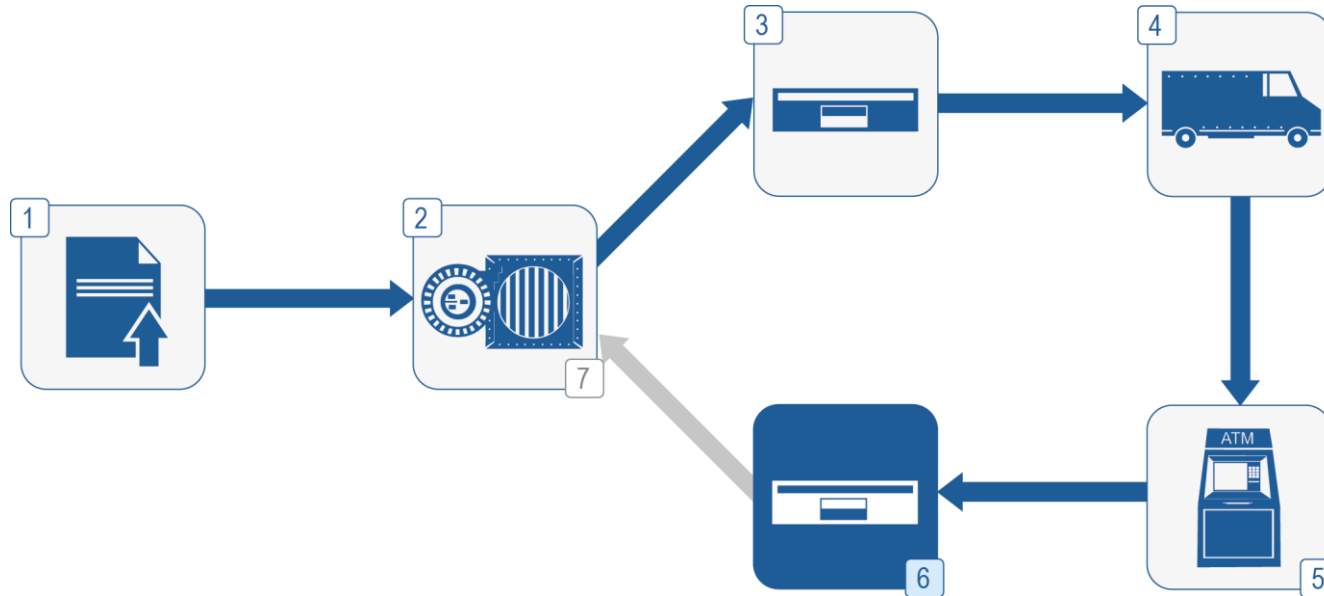
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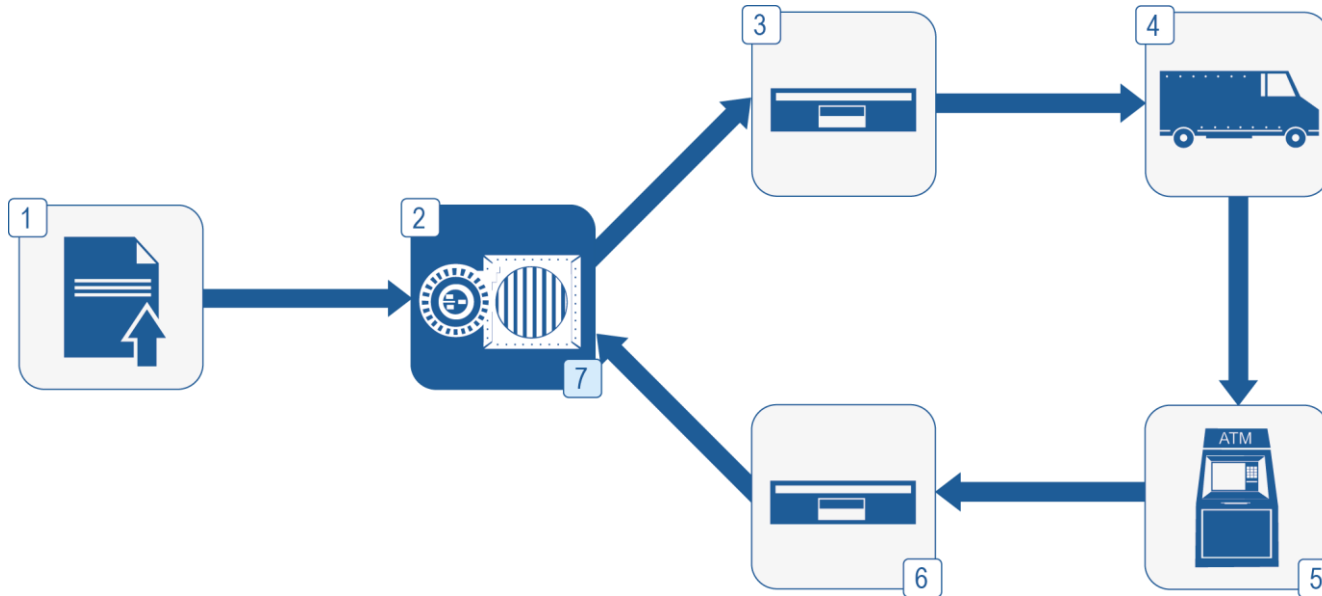
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“Statistical” ATM



- 4 cassettes
- Average cassette loading ~ 2000 notes
- Average amount loaded: 160 000 \$
- Replenishment cycle ~1 week
- Interest rate: 4 %
- Yearly cash cost: 6 400\$
- Daily cash cost: 17.6\$

Possible Efficiency

Saving 10% → 1.76 \$ daily

1.76 \$ * 365 → 642.4 \$

Monthly saving per ATM, USD

	1	2	3	4	5	6	7	8	9	10	11	12	
1	58,08	47,87	51,1	53,08	57,77	53,84	55,82	51,32	49,85	55,12	53,43	55,12	Monthly efficiency
2	58,08	105,95	157,05	210,13	267,9	321,74	377,56	428,88	478,73	533,85	587,28	642,4	Yearly efficiency

Monthly and yearly saving for 240 ATMs network, USD

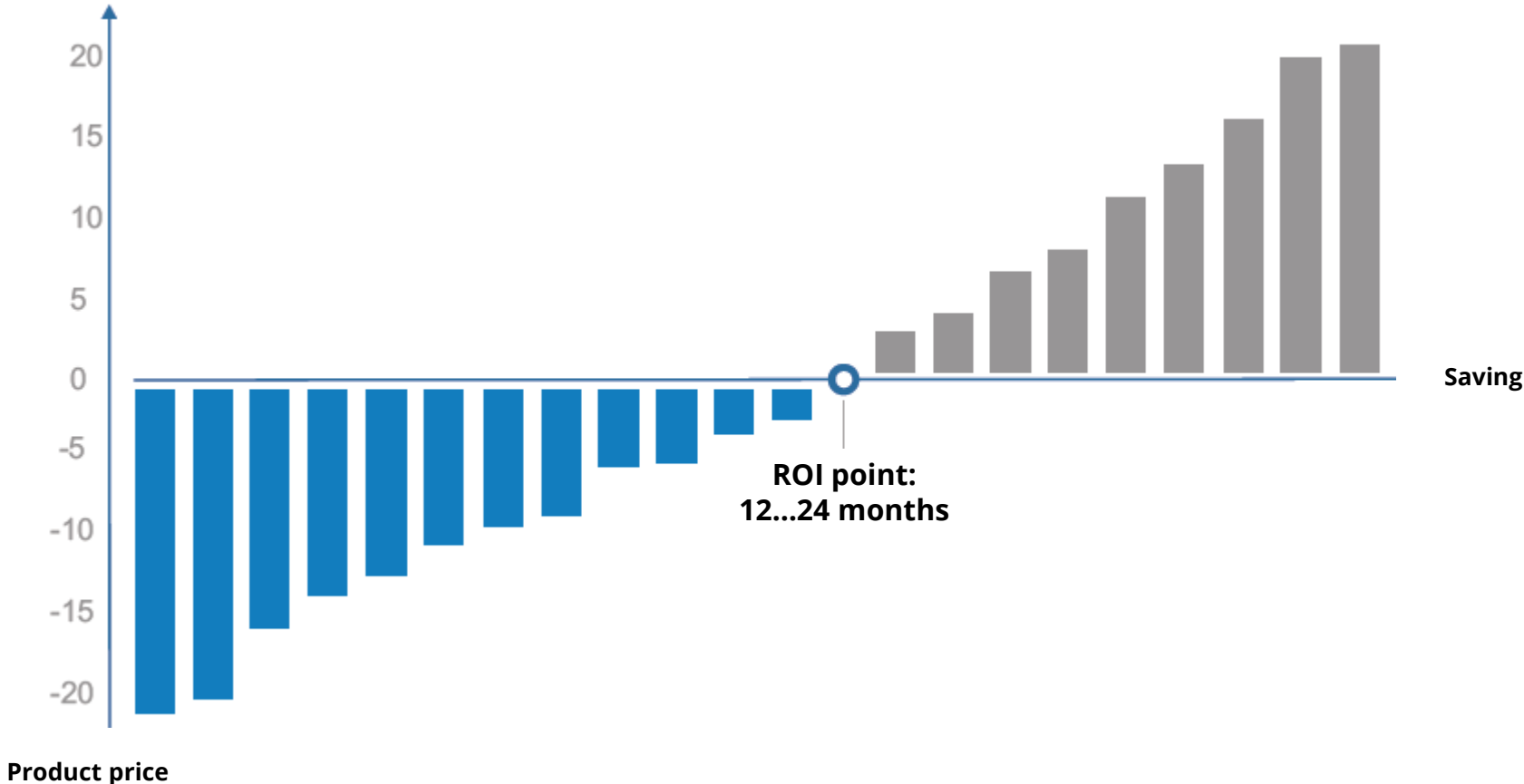
	1	2	3	4	5	6	7	8	9	10	11	12	
	13.939	11.489	12.264	12.739	13.865	12.922	13.397	12.317	11.964	13.229	12.823	13.229	Monthly efficiency
	13.939	25.428	37.692	50.431	64.296	77.218	90.614	102.931	114.895	128.124	140.947	154.176	Yearly efficiency

Possible Efficiency

At daily saving of USD 1,76 per ATM:

Number of ATMs	Daily, \$	Monthly, \$	Yearly, \$
250	440	12 672	152 064
500	880	26 400	316 800
1000	1 760	52 800	632 600

Return of Investment



**Thank you
for your attention**



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