





# Great cash management

Every financial institution has processes to ensure that branches, ATMs and commercial customers' cash needs are served.

Cash management practices range from manual processes dependent on individual branch and cash center managers experience, to automated and centralized approaches using forecasting technologies.

**The ideal process aims to:**

- Never run out of cash at any branch or ATM
- Minimize logistics and processing costs
- Never use emergency cash logistics
- Only hold the inventory required

Everyday made easier™ with NCR Cash Management Solutions

In practice many financial institutions settle for simply ensuring they never run out of cash. This always results in more cash than required in some locations, reliance on emergency deliveries elsewhere and more often than not, cash outages still happen. The result is excess cost—a lot of it.

Great cash management offers one of the very few opportunities to control significant costs in the bank network while improving customer service.





# Focus on cost

Forecasting, management reporting and automation are important features of a cash management solution. But, the most important capability is the ability to reduce the overall cost.

## Cash costs are relatively simple:

- Interest charges
- Security and insurance
- Labor
- Processing costs
- Handling and transportation charges
- Cost of downtime if cash runs out

## Retail bank operations are not simple:

- Multiple carriers
- Contracts
- Operational models
- Access constraints
- Policy constraints
- Differences between how cashpoints are managed due to their history and legacy.



# Focus on cost

If that is not complex enough, real bank operations change a little every day; contract changes, new branches, acquisitions, interest rate changes.

A focus on cost is not a chart, forecast or a quarterly refresh of the replenishment schedule to see if costs can be reduced.

At NCR a focus on cost is powerful cash optimization technology with real-time data feeds reconciling the complexity, evaluating multiple strategies and selecting the smartest and lowest cost replenishment strategy for every cash order, for every cashpoint in the network every day.





# Enable great people

We understand the value of the experience and knowledge of our customer's staff in operations teams, branches and call centers because we work with them in their own environment every day.

Some events cannot be forecast like building work, local events and changes in a local competitive situation causing fluctuations in transaction volume. The best forecast algorithms do not deal with these types of events. In a large network these events are happening every day somewhere.

Cash management solutions are built on the traditional computing strengths of forecasting and automation. Great cash management solutions also take advantage of the unique ability of great people to make connections—such as the potential for a sports team winning a major sporting event to change merchant takings in the area.

At NCR great cash management solutions are a powerful collaboration of great people and the best technology.



# Experience counts

We understand cash and we understand banks.

From the day we introduced our first cash register 130 years ago and our first ATMs 40 years ago, NCR has worked every day with our customers in 180 countries to improve the efficiency of cash handling. Our Cash Management Solutions have evolved from over 20 years in daily operation with leading global banks. When you deploy an NCR Cash Management Solution, you are not getting involved in a science experiment.





# Experience counts

NCR solutions manage cash for **over 200,000** branches, ATMs, commercial customers, vaults and cash centers. After 20 years' experience across six continents our solutions have seen pretty much every way a network can be run. If you have a process, constraint or policy, we have a configuration parameter or option to accommodate it. With presence in more countries than any other industry supplier, we also have an experienced professional services consultant in your area who knows your business and can configure it for you.

We don't just supply Cash Management Solutions to other people; we are one of our own biggest customers using our own solutions to deliver cash management services. We understand your world.





# It's about results

If you are looking for a cash forecasting tool with management reporting and automation, there are many solutions available; some based on industry standard forecasting tools, some adapted from other industries, others evolved from academic research projects.

If you need a true enterprise scale application to model the full, real-time complexity of your world and continuously cost optimize replenishment plans for each of your ATMs, branches, vaults, cash centres and commercial customers, your choice is more limited.

Every institution is different, pays different labor and transport rates, lives with different interest charges and has made different decisions about how to manage them.

NCR Cash Management Solutions will reduce your operating balance, transportation costs, your emergency transport costs and out of cash events.

In general, whatever the situation, our customers typically save US\$1,000 per ATM, US\$2,000 per branch and vaults depending on size can reduce costs by over US\$1m per year.

# Why NCR?

NCR Corporation (NYSE: NCR) is the global leader in consumer transaction technologies, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables more than 485 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

NCR is headquartered in Duluth, Georgia with approximately 29,000 employees and does business in 180 countries. NCR is a trademark of NCR Corporation in the United States and other countries.

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