

UJWS
cash management

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WWS Cash Management

The best of breed integrated solution for end-to-end cash management process



WWS Cash Management is an effective and efficient multivendor and multichannel solution allowing banks to manage the end-to-end cash management process, increasing self-service availability and reducing the cash procurement costs for all cash points, inside and outside the branch (ATMs, ASDs, TARMs, TCRs)

The solution is designed to optimize, anticipate, automate, support, control and report on the entire cash inventory and replenishment process for all entities involved in the cash management process.

Searching for a tool capable of reducing costs related to cash handling and CIT?

For banks the heavy use of cash causes problems linked to management, movement and security of cash, with devastating impacts on costs: WWS Cash Management is the solution for financial institutions that need to optimize cash management and related costs. Thanks to machine learning mathematical forecasting combined and balanced on historical trends and on different parameters (physical, insurance, periodical, logistical and legal), WWS Cash Management represents an important tool for cost savings in the cash management process. Indeed it guarantees the bank a tangible reduction of costs related to cash handling and cash transport valued between 10% to 25% after 18 months. These savings come from an increased self-service availability, reduced warehousing of all cash points, reduced cash procurement costs and, therefore, reduced cash-in-transit costs.

Searching for enhanced service levels at all cashpoints?

The WWS Cash Management platform manages all cashpoints involved in the cash management process (ATMs, assisted devices, branch CI/CO and back-office) according to a matrix of characteristics that allow for forecasting as well as configuring and managing Cash-In, Cash-Out and Recycler machines (notes and coins) individually and combined (i.e. Cash-In/Cash-out/Recycler machines simultaneously). This solution aims to optimize and reduce the cost of replenishing cashpoints and branches by anticipating the cash needs of all relevant OUs (branches or central cash offices) as well as providing counting rooms with details of the estimated amount of cash. This of course leads to increased service level quality for reduction of cash outages.

Searching for increased monitoring and tracking of the entire cash management process?

The WWS Cash Management Platform enables precise and detailed tracking at every step in the lifecycle of the orders in the system, where every user can monitor the progress of the order and modify its content (e.g. the number or denomination of bills or coins requested). The platform offers two areas for performance monitoring: firstly, a dashboard area containing services, graphs and widgets with regard to the cashpoints' availability (past, present and future), the number of bills and coins withdrawn, loaded, deposited and/or recycled with the different branches, central cash offices or counting rooms. Secondly the platform provides reports on the operations and balances of the cashpoints, the branches, orders, packages, costs, as well as types of transfers and cash holdings.



WWS CASH PREDICTIVE - Features at a glance

WWS Cash Predictive is the back-end module of the WWS Cash Management platform. The system is based on analysis of 12 months of data, computed by sophisticated algorithms with machine learning predictive mathematical logic, to forecast the bills and coins needed in various currencies and denominations for each cash point.

- ✓ Number of coins and banknotes withdrawn
- ✓ Types of banknotes
- ✓ Denominations of bills and coins
- ✓ Currency (if foreign)
- ✓ Provisional amount of cash collected by the CIT company

These forecasts are combined and balanced according to advanced machine learning algorithms and time series analysis of withdrawals, deposits and recirculation, cash point patterns and time trends (weekly, monthly, holidays).

This function allows banks to have predictive data on how much money they need, where and how often. Every proposed order to deliver or pick up bills and coins must be confirmed by the authorized manager, who can accept, refuse or modify it or create a new order.



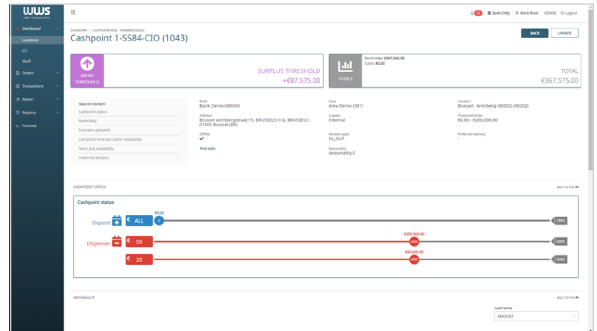
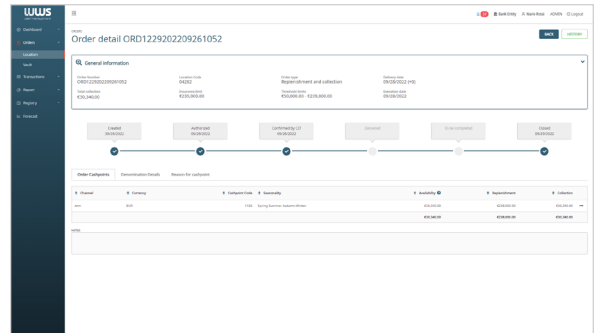
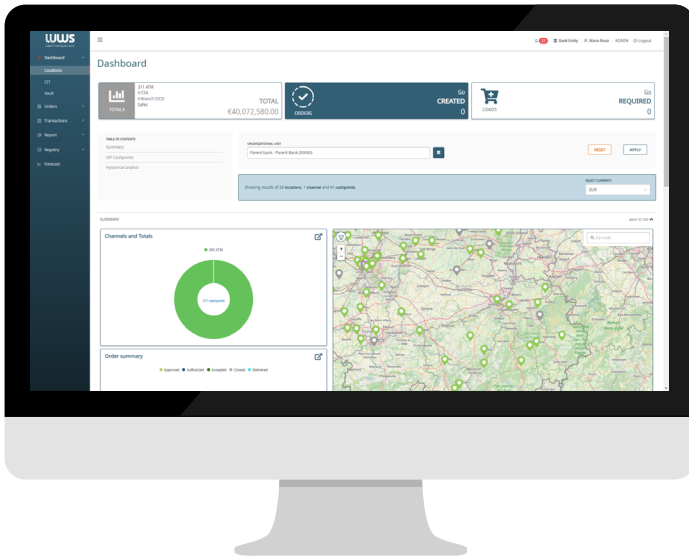
WWS CONSOLE - Features at a glance

WWS Cash Console is the front-end module of the WWS Cash Management platform which receives all the required on-demand calculations from WWS Cash Predictive in order to manage and monitor the entire process of cash management and handling.

When the order is accepted and authorized, the system sends it to the CIT management system so that the cash transfer company can carry out the order. Once the order is executed, its status can be categorized in order to permit the system to produce reports on the CIT company's fulfillment time. Automation of the cash management process offers the bank and the customer many positive effects, for example, cash management tools will make it vanishingly rare for a lack of cash to put an ATM out of service on a Saturday evening. This improvement will drastically reduce inconvenience to the end client, with even greater benefits for the entire cash network.

The main features are:

- ✓ Cash order management:
 - accept proposed orders to load or unload bills and coins
 - automatic composition of money orders for each denomination
 - accept, refuse or modify orders loaded in the system
- ✓ Monitoring of packages of authorized orders
- ✓ Production, configurations and scheduling of reports on balances of each cashpoints, orders, packages and costs
- ✓ Monitoring and forecasting of times, costs and income of external services cash replenishment
- ✓ Interactive dashboard with cost, service level and SLA control of all entities involved, statistics and reports on past, present and future cashpoint availability
- ✓ Vault forecasting and dashboard to check and monitor cash flow
- ✓ Configuration of all relevant OUs according to their days and hours of operation



A truly efficient solution for cash management

The costs of cash usually include the cost of counting, transportation, the immobilization of funds and the time required to process restocking and retrieval, as well as expenses linked to downtime. The main point is the bank's ability to reduce cash management costs, by an estimated 10% to 25%, depending mostly on factors such as:

- ✓ Real-time monitoring of cash holdings and tracking the entire cash provision and withdrawal process;
- ✓ Reduced the amount of cash out of circulation in the various cash points, thanks to optimizing the amount of money by denomination and transport time, with obvious savings;
- ✓ Lower insurance costs due to reduced amounts of cash held and greater safety in branches;
- ✓ Optimal management of work flow in the cash depots and branches;
- ✓ Reduced costs of cash remittance from the cash center and the Central Bank;
- ✓ Greater operational efficiency;
- ✓ Specific cash process strategy for each branch or area;
- ✓ Effective control over the supply chain;
- ✓ Immediate availability of accounting and operational data for the entire cash chain.

Moreover, the WWS Cash Management platform is completely Multivendor and does not require any specific integration with remote equipment. By analysing the cashpoints' past operations and confirming their physical, insurance and normative limits, it can produce precise and timely forecasts for all types of cashpoints, provided that data for the past 12 months of operations is available.