



Optimized Cash Provision with Intelligent Cash Management

K-ICM

Increasing costs within financial institutes requires restructuring measures and improved processes for cash provision. Customary methods often only give insufficient and inaccurate results, starting with prognosis and ending with the integration into a complete banking concept.

The goal of an efficient cash management system is the future development of cash flows that can be accurately recognized in order to

- Guarantee the liquidity of the company
- Minimize capital expenditures and insurance costs
- Control the ebb and flow of transactions more accurately
- Reduce the amount of errors at the Automatic Teller Machines

Range of solution

In order to achieve this goal, FIS KORDOBA offers K-ICM (Intelligent Cash Management), an efficient cash management system within the framework of the product family K-GATE. Normally, optimal cash provision of the bank's automatic teller machines is taken care of by a money provider or a Cash in Transit company. Besides past observations of filling intervals, events such as conventions and city festivals also play a role. These events must also flow into the analysis. The prognosis of the operational cash flows to be expected belong to the most challenging tasks of cash management.

Even using a conservative guess, the position costs of an automatic teller machine network can be reduced by about 10%.

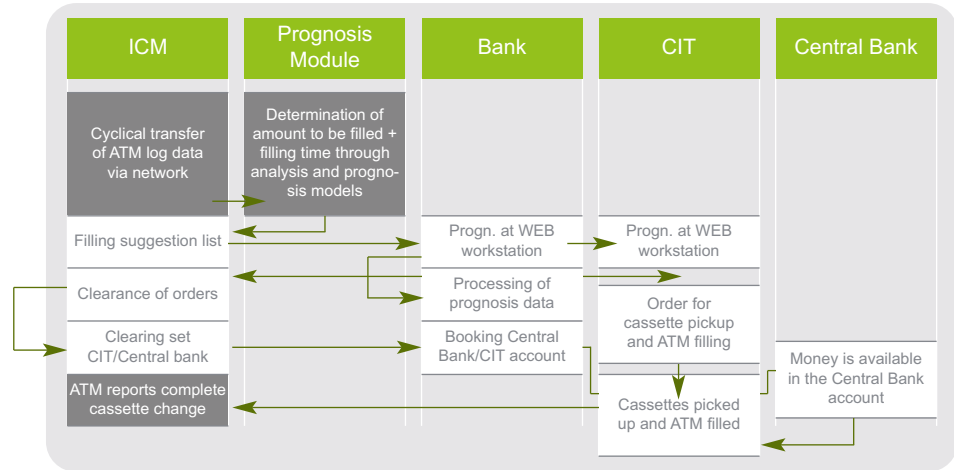
Flexibility ●

Innovation ●

Precision ●

An Optimal Workflow Regulates the Filling Process

The whole process chain for the filling process is taken over by K-ICM. The system considers interactive effect factors (extra effects) and adopts these automatically into the prognosis model.



Workflow K-ICM Cash Management

Order Administration: The system automatically creates a list of automatic teller machines that need to be filled and stores these orders, including the amount to be filled into the cassettes, based on the prognosis data obtained.

Clearance of Order Suggestions: Authorized bank employees have access to the orders for the machines that need to be filled and must release the orders. The Cash in Transit company has the possibility of accessing the orders using a separate function and can execute them immediately. The automatic teller machine reports the execution of the order after the cassette has been filled.

Escalation Management: K-ICM regularly checks the Cash in Transit company orders. If irregularities occur, for example, if they are delayed, ICM reports this via an alarm to the financial institute.

Reports

Proof of Filling: Display of the prognosis information as well as the filling intervals for each machine or using a selective list of machines

Inventory Analysis: Display of minimum and maximum inventory of each machine or of selected machines.

Monitoring and Controlling of the Filling Process: The monitoring of the automatic teller-machines as well as current and contemporary prognosis information are accessible for all partners who are involved in the process. The financial institute and the Cash in Transit company have access to current prognosis and inventory information from the automatic teller machines using a browser based interface.

- Flexibility
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