

With a significant increase in ATM usage in recent years, financial institutions must address management of cash funds in their ATM networks in order to capture greater efficiencies in revenue and stay ahead of an increasingly competitive market. In order to stay at the forefront, sourcing an optimal cash management solution that can predict, plan and forecast usage to facilitate efficient cash consumption and replenishment is essential. Through cash management optimisation, ATM network operators can effectively balance between the amount of idle cash in ATMs and number of cash replenishments.

TranzWare Cash Planning is an innovative product encompassing robust analytical tools that enables ATM network operators to significantly cut cash-related ATM costs through effective ATM cash management.

TranzWare Cash Planning supplies ATM network operator personnel with complete up-to-date analytical information about the cash status in all of the ATMs in a network and based on this information advises on the optimal cash replenishment time and amount of cash to be loaded. In order to make such forecasts, TranzWare Cash Planning gathers and analyzes statistical information on cash consumption in all the ATMs within a network so as to identify cash consumption patterns which are then used to extrapolate how cash will be consumed in the future. Such extrapolations are made while taking into account a multitude of variables: cash consumption speed and patterns of a particular ATM, its availability, the schedule of the cash carrier and of the vault from which cash is taken, whether the ATM is part of a cluster, etc. Even though the most sophisticated modern mathematical methods are used for such analysis and extrapolation they can not replace human analysts. Therefore, TranzWare Cash Planning provides specialist tools for cash management analysts to introduce corrections into the cash consumption patterns, identifying expected variations that the system can not reliably predict (such as the ones connected with festivities, holidays, etc).

Forecasts provided by the system include the date and time when the first and last denomination and currency will be depleted and what those denominations and currencies would be. Such forecasts are constantly recalculated as more data becomes available and therefore they become more and more precise at the approach of the day of cash replenishment. The system will inform the operator of the need to replenish cash (along with how many notes of each denomination are to be loaded) based on configurable options so that there is enough time to order cash from the vault and for the cash carrier to get it to the ATM. As a result, forecasts provided by the system can be used to make well informed and timely decisions on amounts of cash loaded into ATMs and to find the right balance between the cash loading costs and expenses associated with idle cash in ATMs.

TranzWare Cash Planning goes beyond cash management of individual ATMs. It can also forecast how much cash should be in the vaults well in advance so that it is available for timely replenishment of ATMs served by those vaults, therefore providing an end-to-end cash management solution for ATM network operators.

One of the many beneficial features of TranzWare Cash Planning is its built-in subsystem that generates reports and plans tasks. This subsystem has adaptable parameters which can be configured according to the specific requirements of a bank, which are then considered during the recommendation process.

Research performed on production data sourced from several ATM networks shows that the cash-related cost savings, resulting from implementation of TranzWare Cash Planning, could be anything from 30% to 70% depending on how much effort is put into the cash management process. If calculated in dollars, such savings range from 1,000 USD per ATM per year, to 5,000 USD per ATM per year, which easily translates into hundreds of thousands of dollars per year for even a modest ATM network.

Cash Planning is a new module in Compass Plus' TranzWare family of analytical products and is built on the TranzWare Data Warehouse platform. Cash Planning can be easily integrated with any ATM management system that can ensure the delivery of necessary information.



An advanced ATM cash management solution providing comprehensive analytical tools and a cost-effective response to competitive market demands



TranzWare Cash Planning Advantages:

- Reduces cost of operating an ATM network
- Equips bank or ATM network operator personnel with a tool to avert idle cash in ATMs and therefore, improves overall network profitability
- Allows to plan and optimise the work of cash carriers and cash vaults as the system recommends how much cash to take, location to visit and at what time
- Cash management can be performed for individual ATMs, clusters of ATMs and vaults that serve such ATMs
- Improves customer satisfaction
- The product is built on the proven - TranzWare Data Warehouse architecture, which allows easy loading of necessary data from other TranzWare products as well as third party ATM switches

Key Features and Functionalities

Monitoring of available cash in ATM network
Forecasting of optimal cash replenishment time
Forecasting of optimal amount of cash to be loaded in ATM
Forecasting of optimal amount of cash to be loaded into vaults, from which ATMs are replenished
Gathering of statistics to identify regular daily and weekly patterns in cash consumption speed variation
Manual data entry to accommodate irregular cash consumption speed variations
Ability to round cash amounts that are loaded into hopper
Built in subsystem for report generation
Built-in task scheduler (data loading, data processing, report generation, etc)
Notification service
Access rights control system

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About Compass Plus

Compass Plus provides refined state-of-the-art products and flexible business solutions that drive all-scale multi-component EFT systems employed in the financial and retail industries, mobile and electronic commerce, interactive self-service business and in other trade areas that engage in electronic payments. Our in-house developed superior EFT solution - TranzWare™ - incorporates a comprehensive range of integrated customisable products and is fit to suit an array of customer needs. TranzWare™ solutions are capable of reducing clients' total cost of ownership, improving ROI, increasing efficiency and delivering great benefits to the end customers.