Cash Management.iQ

.iQ Family Product

CASH MANAGEMENT

Automation, Monitoring and Optimization of Cash Flows

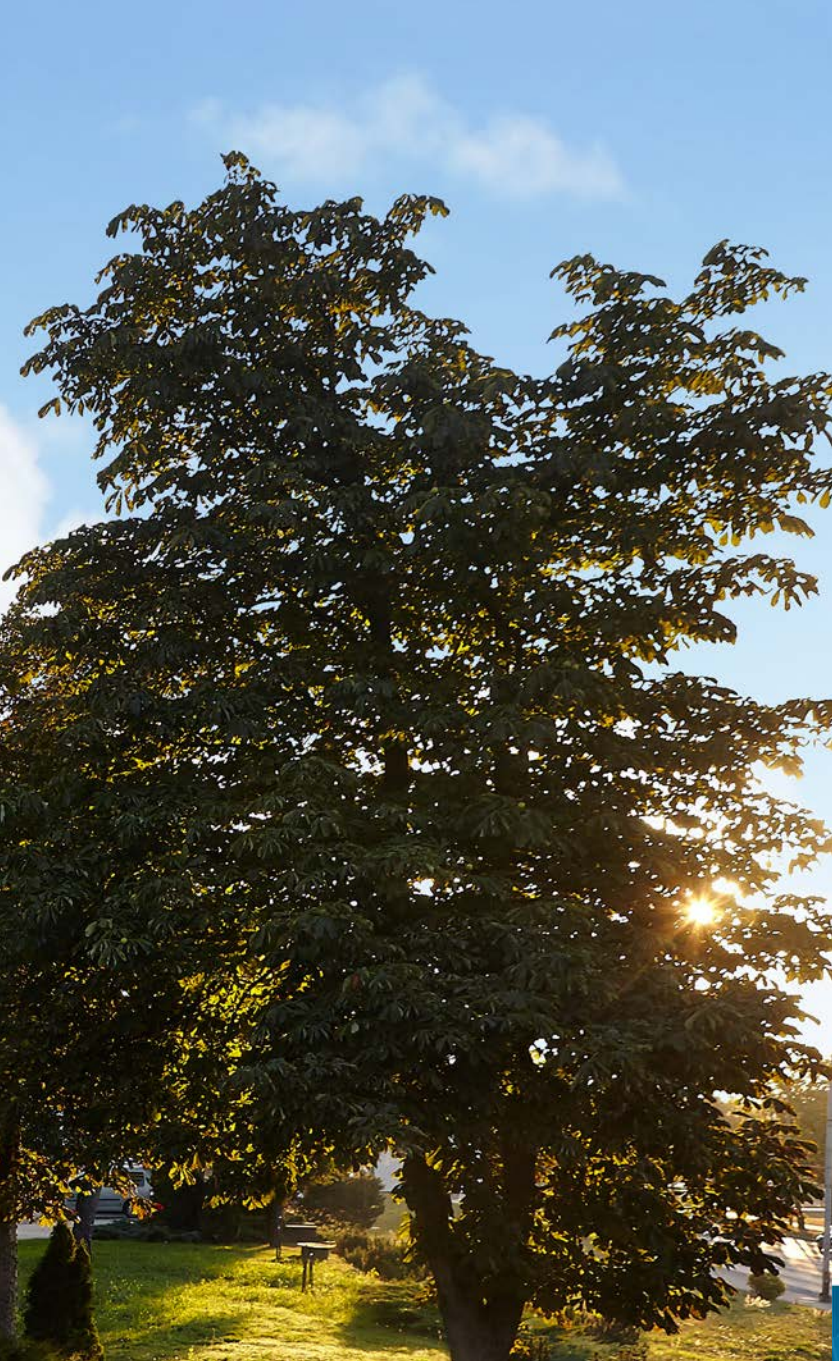
www.5ci.net

Penki kontinentai GROUP

BS2

Penki kontinentai group

www.sci.net
Penki kontinentai
GRUPĖ



About BS/2

The company BS/2 is a member of Penki kontinentai group. The company has been known in banking technology market for providing banking equipment, software and services including system integration, business processes outsourcing and technical maintenance for about 25 years. We are an exclusive partner of Wincor Nixdorf for 20 years. Universal software solutions and services of BS/2 are well-known and available in 70 countries worlwide.

In early 2011, the company has implemented the internationally recognized IT approach ITIL V3 (Information Technology Infrastructure Library) and successfully passed the audit of compliance of the Service Management Standard ISO 20000.

Since 2012, the company has been audited, and received a Certificate of Compliance to the Standard ISO 27001. This certificate is proof of the high quality of services provided by BS/2.

The company has been awarded the Best Service Banking 2013/2014 and Special Achievement Banking 2013/2014 prizes during Wincor Nixdorf Partner Summit 2014 for its successful activities in banking sector of Georgia, Moldova, and Azerbaijan.

About Cash Management.iQ

Cash Management.iQ - is a software solution belonging to .iQ product family, developed to automate and optimize the processes related with cash flow at all cash deposit / withdrawal points. This solution allows maintaining optimal amounts of cash in the whole network of ATMs, ATSs, vaults and bank branches as well as optimize the processes related to Cash Management.

Cash Management.iQ Business Process

Cash flow forecasting	Based on statistical data of the assets movement at each separate cashpoint the system can determine cash shortages and recommend the optimal amount for replenishment. To perform the calculations the system uses the mechanism of prediction based on neural networks.
Cash flow monitoring	The solution enables real-time monitoring of the balance of cash at each separate point as well as the entire network with every detail on currencies and denominations.
Replenishment planning	Extensive automation tools for planning, coordination and execution of replenishment orders. Depending on the location and cash turnover at any separate cashpoint the system generates the optimal route sheets for collectors.
Reports and analytics	At each stage, the system provides relevant reports. An optional Dashboard.iQ business analytical module allows convenient generating of any new required report.

Modules

Cashpoint Monitoring.iQ

- Real-time control of cash balance at each cash point.
- Real-time control of cash balance within the entire network with detail on currencies and denominations.

Vault.iQ

- Control over cash in vaults in the beginning and at the end of each working day.
- Monitoring of cash in vaults.
- Planning and registration of orders for replenishment.

Cash Order.iQ

- Forecasting.
- Planning and registration of replenishment orders from self-service devices and bank branches.
- Setting limits on cash amounts.

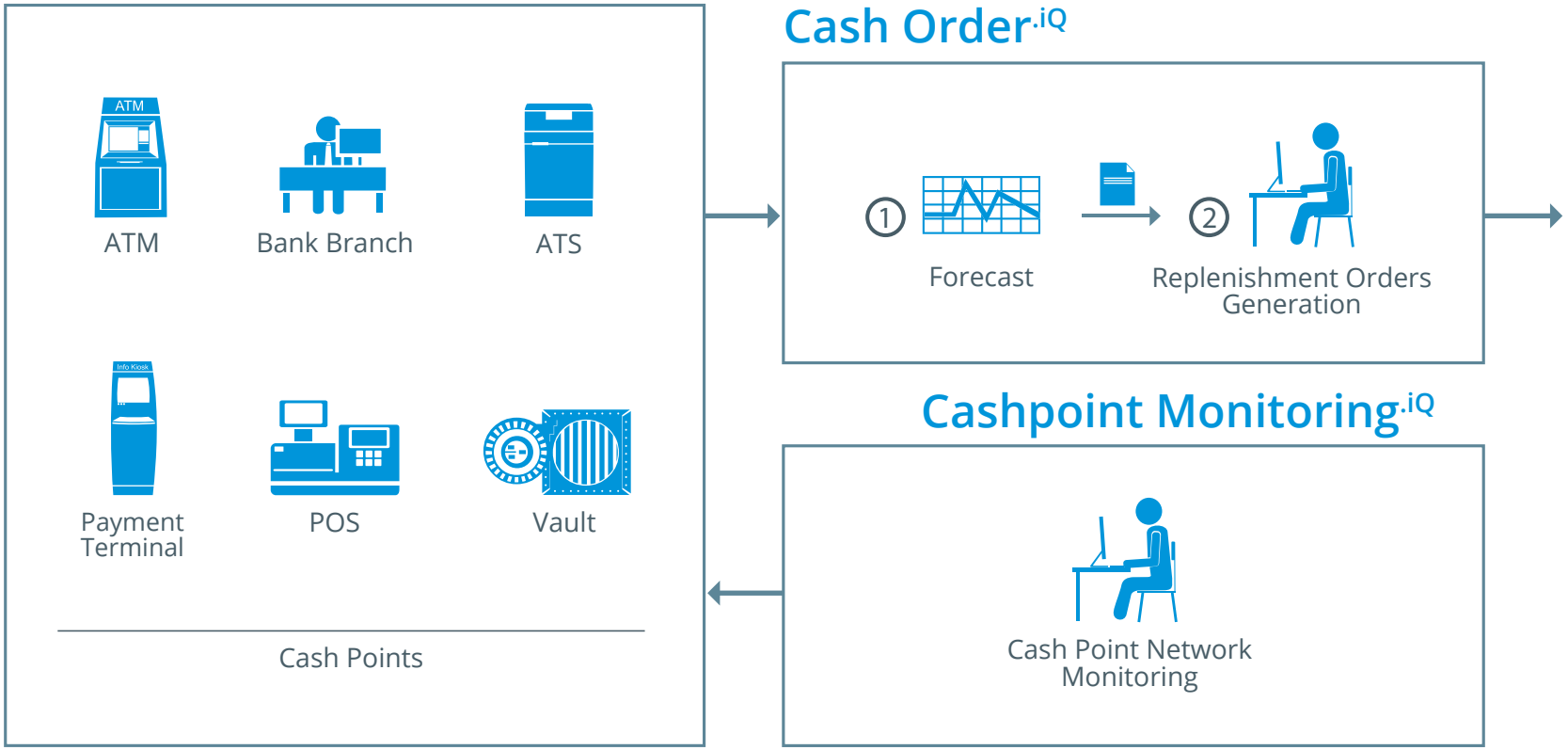
CIT.iQ

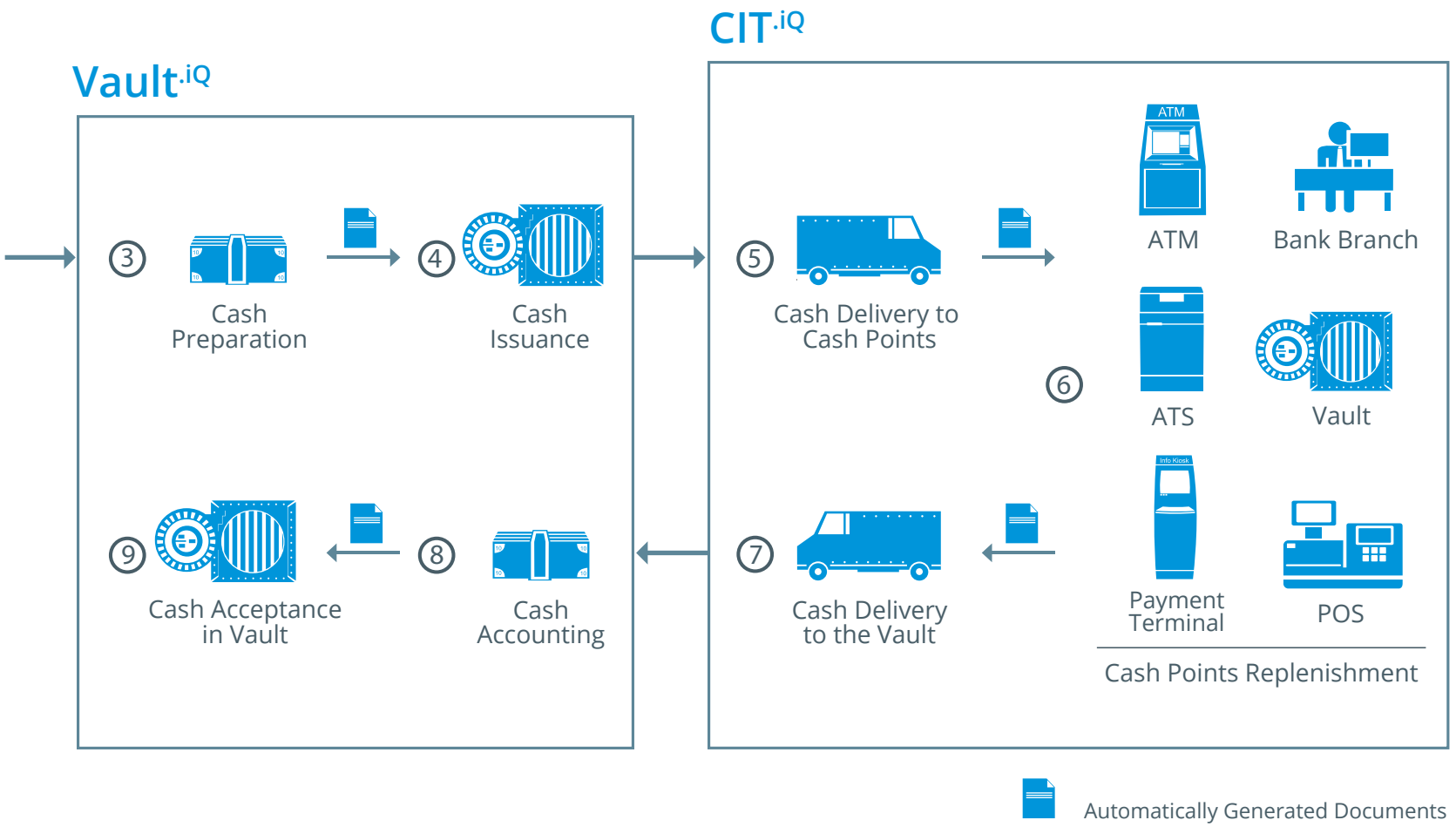
- Formation and control of the collectors' teams.
- Formation and optimization of collectors' route sheets.
- Control of cash delivery to destination (bank vaults, bank branches, self-service terminals).
- Collection procedure control.

Solution integration

Depending on the business process and the company's needs the full package of Cash Management.iQ as well as its separate modules and their combinations can be integrated.

Cash Management.iQ Work Process




Vault.iQ
CIT.iQ
3
Cash Preparation
4
Cash Issuance
5
Cash Delivery to Cash Points
6
ATM
ATM
Bank Branch
ATS
Vault
Payment Terminal
POS
Cash Points Replenishment
7
Cash Delivery to the Vault
8
Cash Accounting
9
Cash Acceptance in Vault
Automatically Generated Documents

Functions and Advantages

Benefits of the Solution:

- creal time control of cash points, vaults and cash in transit;
- decrease in costs of cash distribution process;
- minimized time spending on cash orders and replenishment planning;
- simplified cash management process;
- planning the special periods for increased loading;
- timely reaction to market demands of cash-related services;
- quality control on fulfillment of the instruction;
- optimized cost of replenishments;
- automation of cash flow-related documentation;
- full accountability at each stage of the process;
- optimal risk management;
- detailed analytics of business process.

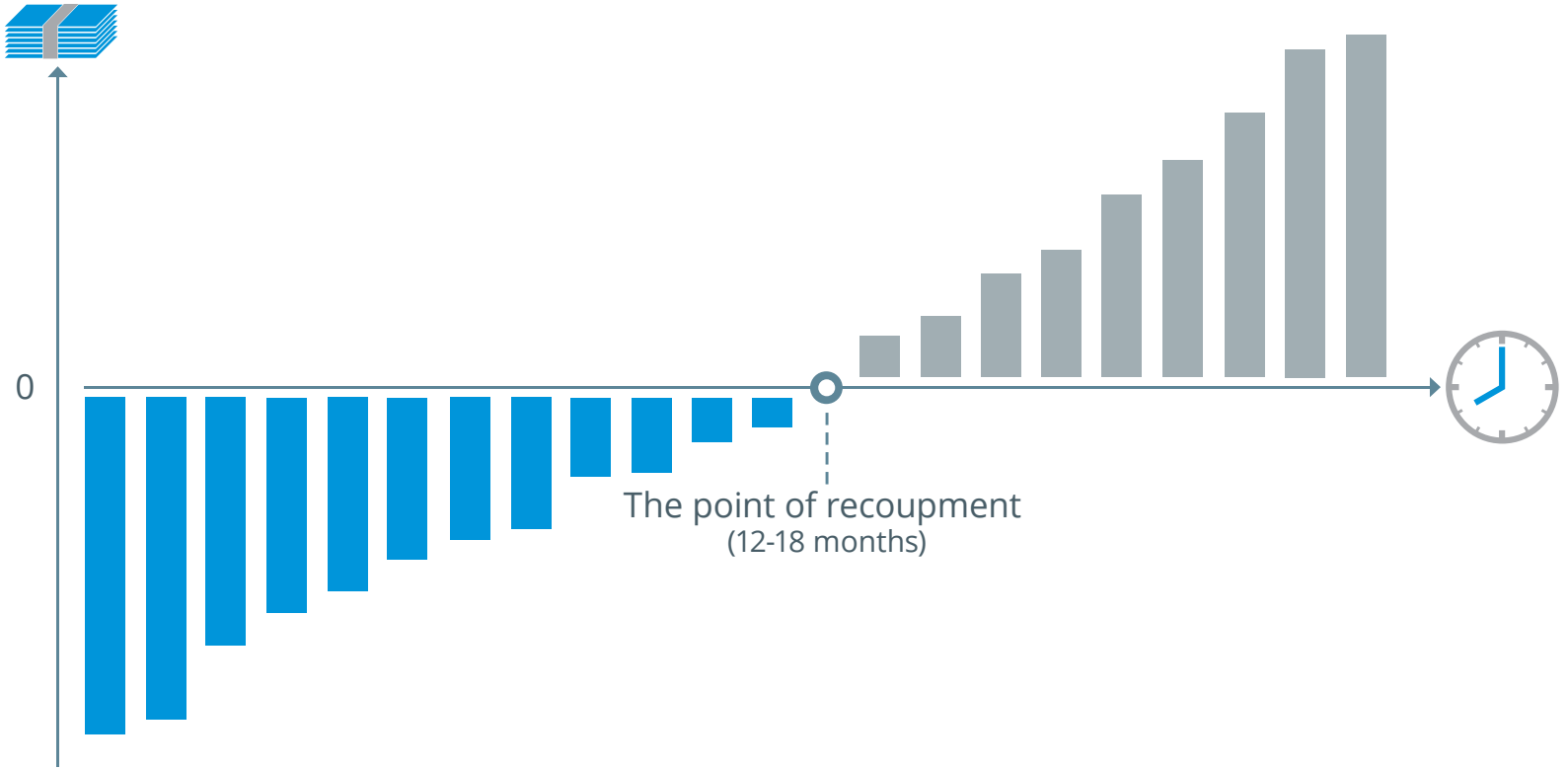
Management and Control

The solution provides the following tools of management and control of cash points replenishment process:

- real time monitoring of cash flows;
- replenishment planning;
- generation and approve of cash orders;
- full cycle control;
- cash point balancing;
- identification of violations.

The usage of mentioned tools ensures the availability of cash points and significant decrease in number of violations.

Return on Investments (ROI)



For each implementation of Cash Management[iQ] solution, a calculation of return on investment (ROI - Return on Investment) is carried out taking into account particular variables (e.g. cost of replenishment, the value of frozen funds, cost of funds).

Related Products

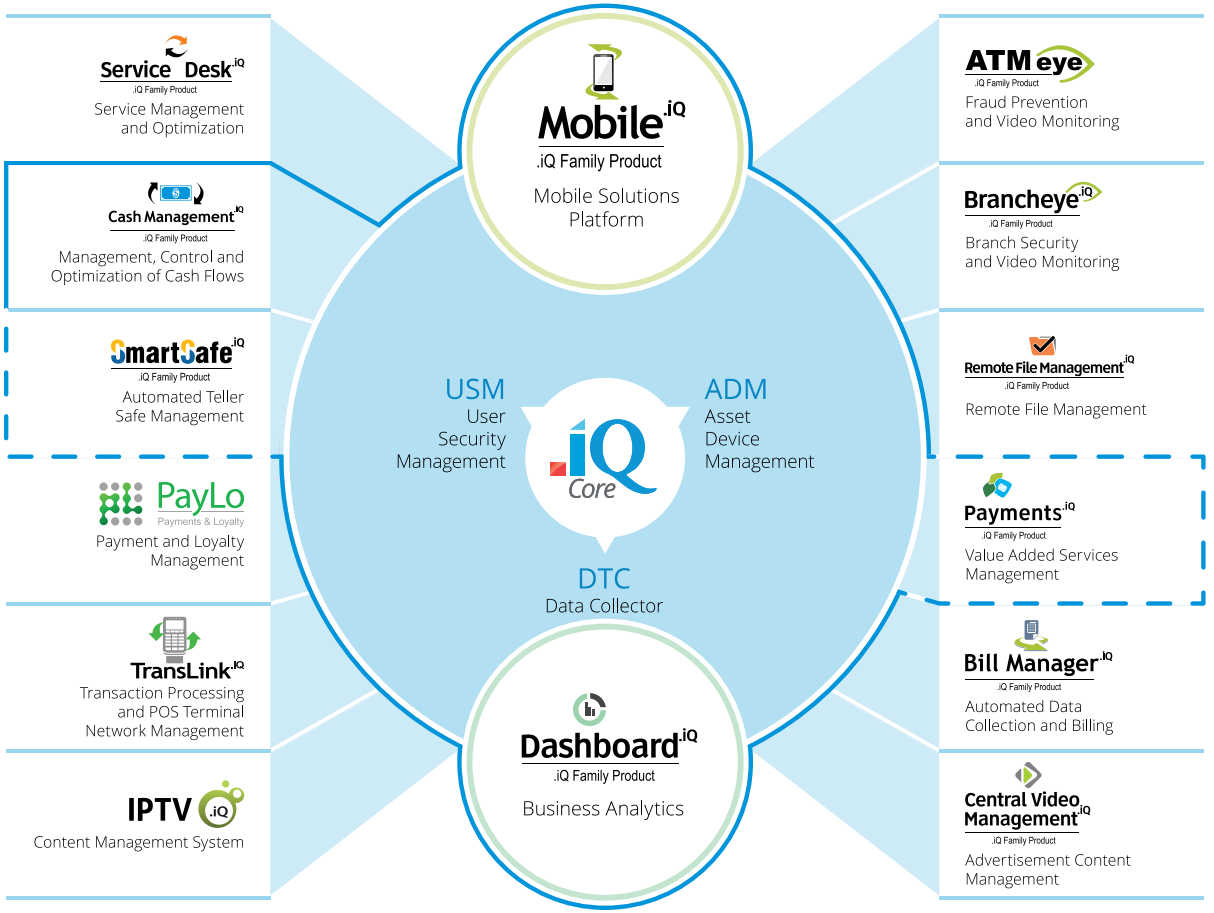
Dashboard.iQ – control center for different modules of .iQ platform, based on the latest technology, providing quick access to information influencing the decision making process.(client-server mode or HTTPS protocol).

SmartSafe.iQ – a cost-effective multi-vendor software solution for automated teller safes that helps to manage all cash operations from currency exchange to cash forecasting.

Payments.iQ – is a full-featured software solution for arranging of receiving payments (for utilities, taxes, penalties), selling all kinds of electronic services (e.g. tickets, recharge codes, vouchers, utilities and so on.), retail banking automation, network management of information and payment terminals and ATMs.

Mobile.iQ – is a set of mobile solutions, designed especially for the banking and retail sectors.

.iQ Family Products



iQ Family Products

JSC PENKIŲ KONTINENTŲ BANKINĖS TECHNOLOGIJOS
2 Kareiviu St., Vilnius LT-08248 Lithuania
Phone: +370 5 266 45 95, Fax: +370 5 266 45 50
E-mail: info@bs2.lt, www.cashmanagementiq.com

2015.10