

# Cash Management<sup>iQ</sup>

Automation, optimization, management and control of cash circulation

**Cash Management<sup>iQ</sup>** is a software designed to solve the problem of efficient cash distribution at cash collection and withdrawal points: ATMs and other self-service devices, as well as in bank vaults and branches, mail and retail networks.

## ✓ FEATURES AND BENEFITS

### ■ Detailed monitoring of cash flows

The system in real time provides detailed information on the availability of funds transferred for transportation to the collection service or located in self-service devices, bank vaults and offices.

### ■ Planning of cash collection/replenishment orders

Based on the previously accumulated information, the system automatically predicts the demand for cash at each cash point and simplifies the process of drawing up the order for collection.

### ■ Availability of cash points

The system usage allows minimizing the time of idle ATMs, ensuring stable services provision to end customers, as well as reducing the amount of unused cash.

### ■ Workflow security

Flexible system of user rights management allows to minimize the impact of the human factor and the risk of fraudulent activities, limiting functional, operating area and cash points.

### ■ CIT cost saving and optimization

The system promptly determines CIT team route and the amount to load for each of them, allowing to plan the optimal routes for the CIT services, as well as to reduce logistics costs.

### ■ Accounting of encashment cost at each point

The system allows calculating the cost of cash transporting and assessing the appropriateness of CIT function based on the ratio of the value of transported funds and the related expenditures.

## ☰ APPLICATION

### ■ For Banks and other Financial Institutions

Cash Management<sup>iQ</sup> system allows credit and Financial Institutions to optimize the cash monitoring at the facilities, more efficiently plan the CIT operations and control the progress of their execution. It also provides with the balance at the end of the day.

### ■ For CIT service

The Cash Management<sup>iQ</sup> system will automate the operational processes associated with the control of the composition and itinerary of the CIT teams, as well as with the transportation of cash and other valuables between the branches, by recording the cost of the encashment.

### ■ For Retailers

Using Cash Management<sup>iQ</sup>, large retail chains will be able to automate the process of ordering cash collection/replenishment service within their own sales outlets.

