

Wincor Nixdorf ProCash Analyzer

# Managing and Optimizing the Cash Cycle for Financial Institutions



Cash Management

# Managing the cash cycle

Success in the financial services segment depends on the rapid integration of new technologies.



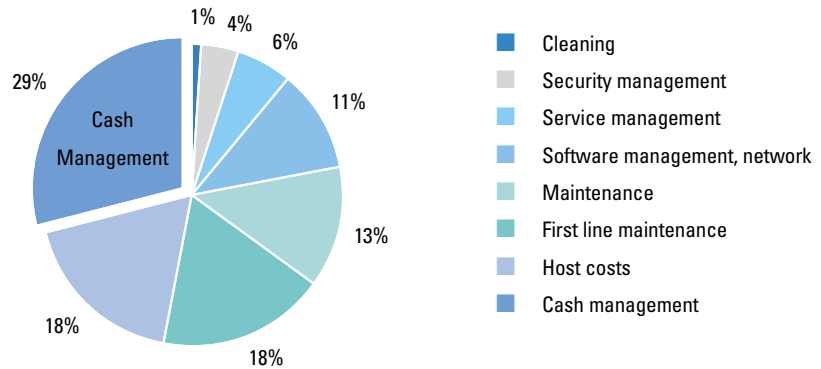
**The restructuring measures that are planned must optimize the existing cost factors. This can often only be achieved by reorganizing entire process chains.**

The cash provisioning process offers this kind of savings potential. The process that has been used to date in the replenishment of automated teller machines, automated teller safes, cash recycling systems and teller holdings (cash points) requires a high level of manual work and incurs high administration costs. Individual steps in

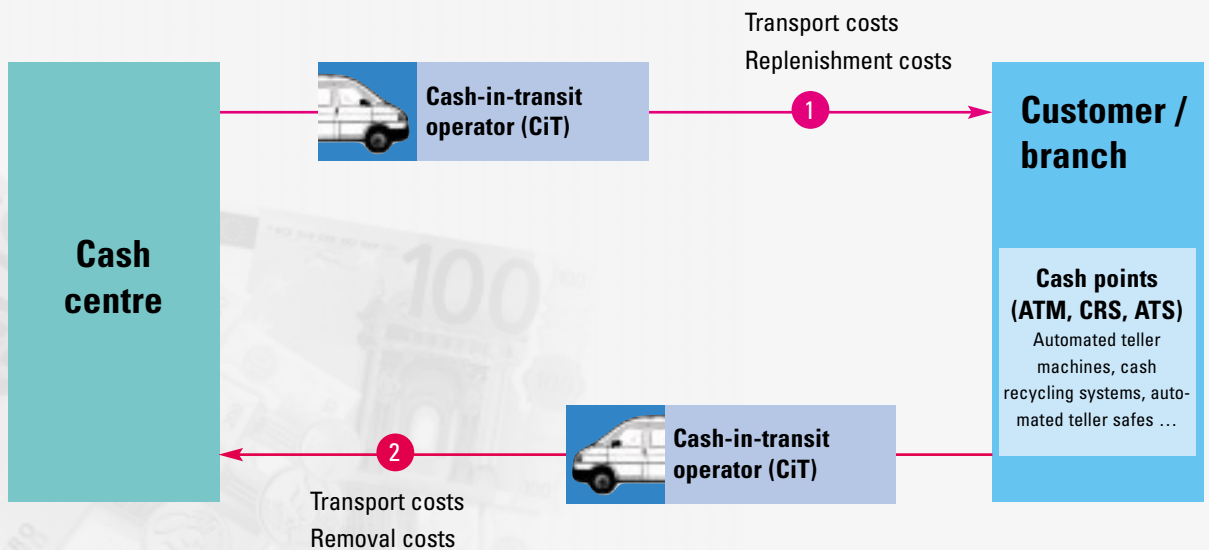
the process such as checking replenishment levels, placing orders with cash-in-transit operators, filling cassettes and ultimately balancing teller accounts ties up employee capacities. On top of this, interest charges are incurred for cash holdings and transport costs that are often not harmonized with the bank's actual needs.

Effective cash management is becoming an essential success factor for financial institutions

**Total cost of ownership for an ATM in a medium-sized branch network**



**Interest charges for cash holdings, administration costs, costs of downtime**



**Wincor Nixdorf ProCash Analyzer relies on intelligent database evaluation, which optimizes cash management processes and thus greatly reduces the cost of cash handling. The Web-based GUI guarantees short training**

**times for bank staff as well as easy integration into existing IT architectures.**

ProCash Analyzer reduces replenishment process costs largely by tailoring replenishment volumes and replenishment intervals to the needs of individual cash points. Not only does the system incorporate

transaction data but also circumstances like special events or seasonal fluctuations. It can therefore reduce the total costs of cash management (interest, transport, cash processing) in the long term.

# Individual management and control of the cash cycle

ProCash Analyzer from Wincor Nixdorf makes sure you stay competitive in the future.



Software-based optimization of cash flows – from calculation of the ideal replenishment time to harmonization of the transport process.

**Wincor Nixdorf can also assume central responsibility for optimizing your cash processes through its Customer Care Center in Paderborn. We handle the entire process – monitoring your devices as well as managing and controlling your cash providers. In the process, we emphasize the importance of data security. Transmission of your data via a Virtual Private Network (VPN) and the high reliability of our employees guarantee you secure processes in cash provisioning.**

The integration of ProCash Analyzer into the Wincor Nixdorf Customer Care Center makes it possible to emulate cash management at a central point of control. This enables Wincor Nixdorf to assume total responsibility for the entire process chain – from cash point monitoring to control of cash in transit, noticeably reducing the

Logistics costs

Events

Customer behavior

Denomination mixes



Seasonal fluctuations

Market interest

Insurance maximum

REPLENISHMENT PROPOSALS

By evaluating interdependent influence factors, the software calculates the ideal replenishment time for each cash point and generates daily replenishment proposals.

time spent on replenishment at the bank and, at the same time, guaranteeing that cash points offer maximum availability. All the steps needed for these activities are optimally harmonized by cost, time and quality, and managed and controlled by the Wincor Nixdorf Customer Care Center. With the Wincor Nixdorf IT management solution installed, the Customer Care Center can monitor cash point statuses. All the data that is needed for optimization is reported periodically to Wincor

Nixdorf ProCash Analyzer. Wincor Nixdorf ProCash Analyzer then uses it to generate replenishment proposals, which the Customer Care Center forwards to the cash-in-transit operator (CiT). At the same time, the Customer Care Center monitors the agreed service levels (SLA) across the entire process chain. This guarantees you a high quality of service and transparent costs. Integrating cash points via the Wincor

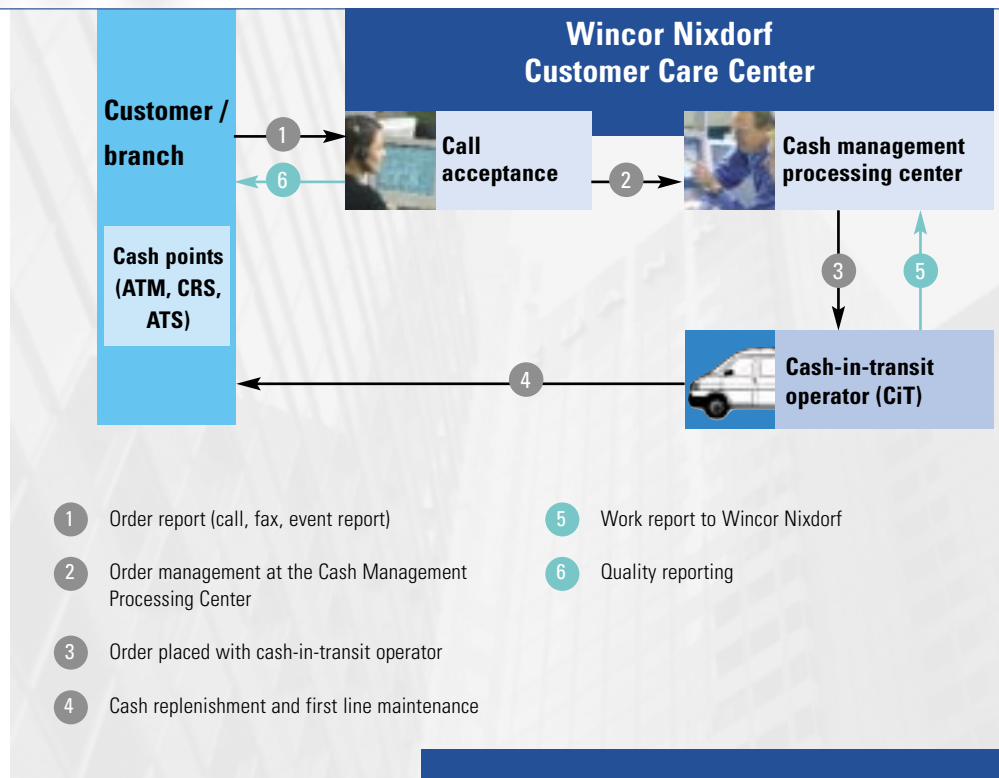


Wincor Nixdorf is responsible for a bank's total process handling – from transport to cash point replenishment.

Nixdorf IT management solution offers a financial institution the added opportunity of outsourcing to Wincor Nixdorf not just cash management but in addition, if needed, the total operations management for its self-service systems.

Wincor Nixdorf Customer Care Center Central process management:

- Monitoring of cash points
- Automatic generation of replenishment proposals
- Management of cash-in-transit operators
- Option for assumption of total operations management for self-service systems



**Advantages:**

- **Dynamic generation of replenishment proposals: calculation of ideal replenishment times and volumes for each cash point**
- **Settable calculation parameters such as interest rate, transport and cash handling costs**
- **Generation of orders for cash provisioning and overview of cash provisioning orders not yet handled**
- **Extensive reporting functions**
- **Generation and provisioning of booking records in data interchange format (support of balancing and reconciliation)**

# Optimization of cash management

Need-based alignment of cash point holdings cuts your interest and transport costs.



Put efficiency into your cash management operations – with solutions from Wincor Nixdorf

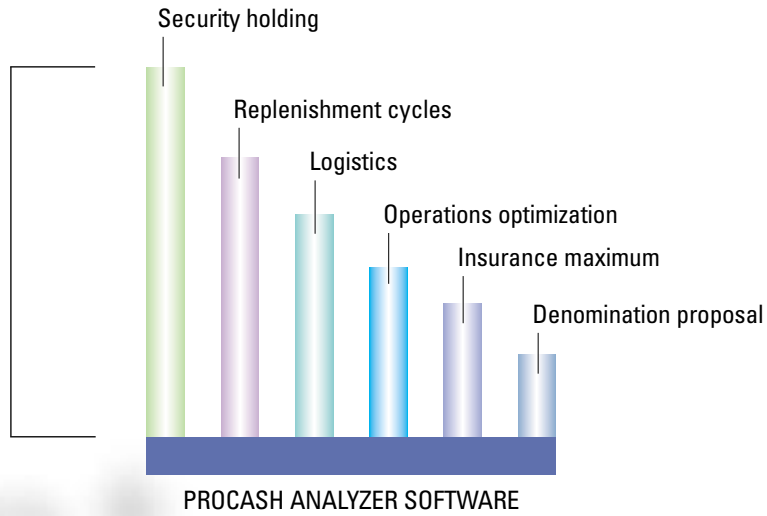
**Wincor Nixdorf's ProCash Analyzer helps you to achieve these goals. It supports optimal coordination of cash provisioning with actual needs at different locations.**

The individual steps involved in cash provisioning offer a number of opportunities for optimization. On the whole, banks tend not to harmonize the security holding of each individual cash point with the cash needs at that particular location – with the result that they incur unnecessarily high capital commitment costs. Too many replenishment activities increase transport costs, as do transport routes that are not optimally planned. In its ProCash Analyzer cash management tool, Wincor Nixdorf has synchronized the needs of financial services providers with the experience of leading process analysts.

Wincor Nixdorf ProCash Analyzer reduces cash point holdings to the actual volumes that are required – which actually enables you to shrink your total costs by up to 30% per cash point. Besides, the automation of cash management processes lowers the volume of work that must be performed by bank staff – and thus they gain time in which they can focus on core banking business. These are just two of the advantages offered by ProCash Analyzer from Wincor Nixdorf.

ProCash Analyzer is an enhancement of Wincor Nixdorf's full-service cash management portfolio. As a specialist and skilled partner, Wincor Nixdorf supports you throughout your cash optimization process – from initial analysis of your cash management processes and implementation of the solution in your specific IT environment to total management of cash point operations.

SAVINGS  
POTENTIAL



## PROCASH ANALYZER SOFTWARE

Wincor Nixdorf has harmonized the needs of financial services providers with the experience of leading process analysts in its ProCash Analyzer cash management tool.



- Take a look at the features and advantages we offer: they are convincing arguments for a dialog that we're looking forward to.

Published by  
**Wincor Nixdorf International GmbH**  
Lyoner Straße 27  
60528 Frankfurt  
Germany  
Phone: +49 (0) 69 1302-6600  
Fax: +49 (0) 69 1302-8622  
HQServices.Marketing@Wincor-Nixdorf.com  
<http://www.wincor-nixdorf.com>

© **Wincor Nixdorf**

All rights, including rights created by patent  
grant or registration of a utility model or  
design, are reserved.

**Reference no.: R30323-J-Z743-1-7600**  
Printed in Germany, June 2003