



mCash

Manages and Optimize Cash Needs

Streamlining operations is the goal of any financial institution. A critical area to review is cash operations. Cash is not just a non-earning asset, it represents labor, time and expense. Cash is touched by multiple people, from your tellers to finance managers. Are they doing it effectively?

An effective cash management process considers all demand, expense and service drivers. The alignment of these dynamic cash factors is a challenge for branch personnel and ATM managers to deliver.

www.multicom.hr

- **Accurate cash order** and deposit recommendations by denomination.
- **Forecast cash needs** based on complex analysis of historical cash usage.
- **Cash management process improvement** for de-centralized and centralized operations.
- **Optimize cash levels**, reduce transport and money cost
- **Improves communication** between branches and operation departments.
- **Integration options** with correspondent banks, corporate credit unions, armored car carriers and the national banks
- **Audit features** to monitor order and deposits and automated notifications for limit adherence.

What is mCash?

mCash is a web-based software that manages and optimizes branch, ATM and vault cash. Designed to eliminate excess cash, outages and automate cash requests, mCash provides an integrated framework for your cash management operations. Precise algorithms consider competing cash needs, delivery schedule, delivery prices, customer demand and historical trends, to forecast cash needs and recommend order and deposit amounts. Instituting mCash, your cash management process ensures optimized cash inventory, reduced total costs and reduced labor effort.

A unique solution fitted to your own data & parameters

Each system is created to fit your own data and parameters. Our algorithms optimize the balances for each individual ATM and reducing your costs and risk. This isn't about applying standard forecasting techniques, it's about using smart mathematics to make optimal decisions.

Our cash point (CP) solutions manage all key aspects of the cash cycle for fully managed and self-fill ATM or branches including:

- The full cash cycle from order-to-ATM and ATM-to-cash center
- The scheduling of cash cycle replenishments with the right amount at the right time
- Balancing, reconciliation & interest costs

Creating a unique model for each and every site

- Our predictive model is based on data mining and machine learning technology.
- Modeling multi seasonal modes (ex: day in week, day in month, month in year)
- Events calendar include any significant upcoming events that may affect cash demand to be defined

Increase Requests' capability

For unexpected customer orders or a sudden reduction in cash balances, CMS has an 'increase requests' feature which allows you to quickly request an increase on the recommendation

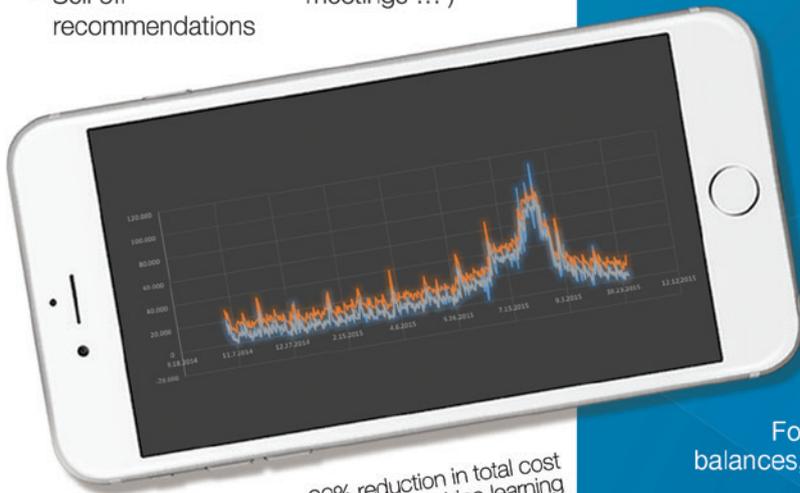
Fully optimized operations

A key aspect of our service lies in optimizing your daily cash in transit (CIT) arrangements. We understand the relationships with CIT providers and work with them to ensure they're meeting your requirements effectively. By doing this we can reduce your costs, optimize your delivery schedules and reduce the need for emergency cash replenishments.



mCash factors

- Availability
- Interest opportunity costs
- Denominations
- CIT schedules
- CIT price model
- Exchange rates
- Sell off recommendations
- Insurance limits
- In branch ATMs
- Group delivery
- Emergency announcements
- Extra events (concert, sport events, other meetings ...)



10% to 30% reduction in total cost
95% accuracy in forecasting using machine learning



BROJ_NALOGA	DATUM_PRUEJLOGA	CP_TP	CP	SVI_ZRAČUNI	DATUM_NAJAVE_PUNJENJA	CP_BEZ_NOVCA_NA	IZNOS_PUNJENJA	BROJ_DANA	IZNOS_PO_DANU	UKUPNA_CIJENA	RAZLOG_PUNJENJA
X	X	X	X	X	X	X	X	X	X	X	X
117	11.11.2016	Poslovnica	CP_TEST	IZRAČUNI_CP_TEST	14.11.2016	15.11.2016	2000000	10	139.22	1392	TOTAL
114	11.11.2016	Poslovnica	CP_TEST	IZRAČUNI_CP_TEST	15.11.2016	15.11.2016	1500000	6	86.67	520	TOTAL