

# FIVE MYTHS OF CASH MANAGEMENT MODERNIZATION

## DON'T LET ANTIQUATED OR NON-EXISTENT TECHNOLOGY PREVENT YOU FROM BUILDING A SUCCESSFUL BRANCH TRANSFORMATION STRATEGY.

A positive customer experience is what drives repeat business and bank loyalty. An “out of cash” ATM is one of the most common problems that directly impacts the customer.

### FIVE COMMON MYTHS WHY BANKS DO NOT MODERNIZE CASH MANAGEMENT TOOLS.

#### 1 My branch staff are doing everything that can be done!

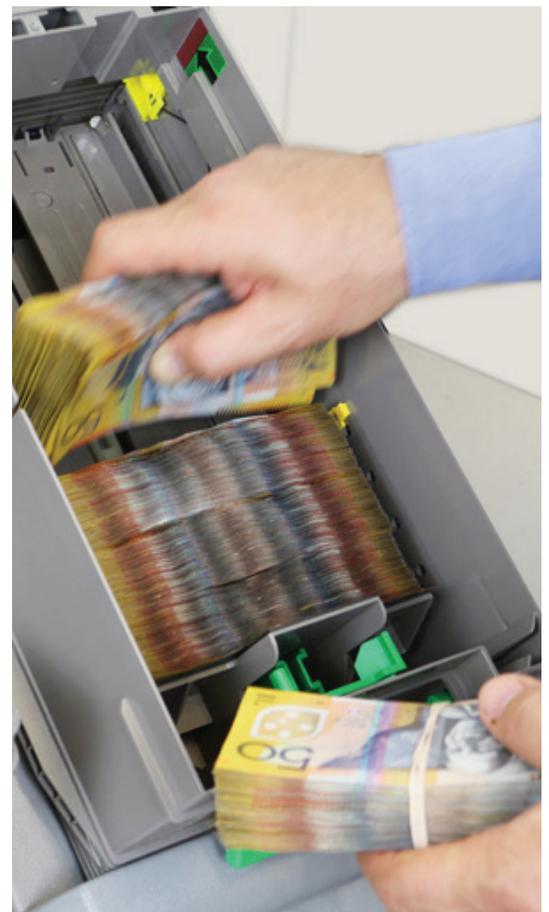
- With the introduction of advanced devices managing cash, forecasting becomes more complex
- Even one cash out is one too many when it comes to creating a positive customer experience

#### 2 I do not have the budget at the moment.

- NCR's cash management solution is modular, allowing you to address strategic cash supply initiatives in a phased approach
- Flexible deployment options provide an additional advantage by avoiding upfront investments

#### 3 I'm more than happy with the outcome from our spreadsheets.

- Spreadsheets lack the all-important forecasting algorithms and modelling options available in a software based solution
- Introduction of new, advanced devices to the channel generate unprecedented cash management requirements. Spreadsheets provide neither the visibility nor the intelligence to manage them cost effectively



## 4 Given the current interest rates I have the right amount of cash available and do not need forecasting tools.

- Hoarding cash is just one of many costs associated with cash replenishment. Without proper visibility this becomes one of many missed opportunities to generate revenue with idle cash
- Frequent replenishments take a toll on branch staff, taking time away from direct customer contact sales opportunities, not to mention increasing ATM downtime

## 5 My costs are under control.

- Dynamically tracking changing interest rates, contract costs and other variable costs such as carrier and insurance costs demands more than any sophisticated spreadsheet can provide
- Centralized reporting from a single source allows all involved parties within the bank to make informed decisions in a timely manner

Don't let these myths prevent you from saving.  
Learn more about [NCR Cash Management solutions](#).

