

MANAGING CASH AT THE BRANCH

EMPOWER YOUR BRANCH MANAGER WITH DECISION SUPPORTING TOOLS THAT GIVE THEM EVEN MORE TIME TO SPEND WITH YOUR CUSTOMERS



NO AMOUNT OF TECHNOLOGY OR BRANCH DESIGN CAN COMPENSATE FOR A BRANCH OR ATM THAT RUNS OUT OF CASH.

Branches are undergoing a transformation, driven by consumer behavior and technology. This transformation is bringing on a paradigm shift to the traditional role of Branch personnel, demanding more of their time to promote the Bank's financial products and services, leaving minimal time to efficiently execute operational duties. Customers are also looking for a more personalized service for their complex banking needs as well as the freedom to bank via a device of choice for a faster and multi-channel experience.

As a result, sales and profitability can be greatly improved through the introduction of technology that focuses on three key areas related to cash:

- Ensuring a customer can withdraw cash.... Always
- Alleviate Branch Cash Managers from time-consuming operational tasks
- Automatically recommend cash orders with emphasis on keeping down costs

By introducing NCR OptiNet into the Branch, the Cash Manager will have the ability to Review, Accept, or Override daily cash order recommendations generated by the powerful forecasting and optimization solution, NCR OptiCash®. Through this interface, cash managers will have up-to-date support information needed to make fully informed decisions when ordering or returning cash for every cashpoint they manage. OptiNet also allows users to proactively generate manual orders to cover those unexpected demand situations, therefore, avoiding an unpleasant customer experience.

For more information, visit ncr.com, or email Cash.Solutions@ncr.com.



Through OptiNet, Cash Managers will have the power of OptiCash's forecasting and optimization algorithms working for them. The intuitive user interface is also capable of showing each Branch their current cash position for the ATM, Branch or even at the associated Vault.

BRANCH CASH OPTIMIZATION

Cash optimization for branches is different from optimization for ATMs. Successful cash management for branches depends on effective collaboration between the technology and the branch manager.

The branch manager knows their customer base and the communities they serve. They understand that not everything can be forecasted. For example, there might be a road construction outside a branch, a large new commercial customer or a new competitive ATM next door.

The best cash management tools collaborate with branch managers and support them in making the right decision. Deciding when to follow the automated recommendations and when to trust their own judgement.

KNOW WHERE YOUR CASH IS AT ALL TIMES

Branch managers can review future cash flows and the planned replenishments to support to support them. OptiNet provides real-time visibility of pending cash orders. This transparency results in understanding and trust. Branch managers trust in the effectiveness of the technology and understand when to use their local knowledge to override recommendations.

OptiNet becomes an indispensable cash management portal for the branch manager providing a convenient tool to:

- Monitor their cash positions
- Manage multi-currency ordering
- Adjust commercial orders in a timely and cost effective manner
- Communicate with central cash operations teams through the useful blogging tool
- Track the status of cash deliveries and collections

OPTINET BENEFITS INCLUDE:

- Reduced dependencies on staff experience
- Consistent cash forecasting
- Effective decision-making through data analytics
- User interface in local language
- Automated cash ordering process to Cash-In-Transit suppliers
- Ability to associate authorization criteria with a user logon
- Potential savings of \$2,000 per Branch/Year

WHY NCR?

NCR Corporation (NYSE: NCR) is a leader in omni-channel solutions, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables nearly 700 million transactions daily across retail, financial, travel, hospitality, telecom and technology, and small business. NCR solutions run the everyday transactions that make your life easier.

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