





# Too much cash

Branches exist to create great customer experiences. They should be the first place customers think about visiting for each new financial decision they make.

Your sales and profitability depends on it. Cash is at the heart of the customer experience in the branch. No amount of technology or branch design can compensate for a branch that runs out of cash.

Branch managers understand this and make sure they never run out. As a result, most branches carry far more cash than they need. The operational efficiency of your branches depends on being able to provide amazing customer experiences without the expense of excess cash inventories. Cash optimization is the answer.





# It's all about teamwork

Cash optimization for branches is different to optimization for ATMs. Behind every great performing branch is a great manager.

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.

Most of the time cash management tools make the right decisions. 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.

**NCR APTRA™ OptiNet is a collaboration tool teaming APTRA OptiCash's proven optimization capabilities with the expert knowledge and insight of branch managers.**



# Know everything about the cash in your branches

APTRA OptiNet gives branch managers a view of historic cash flow and how well APTRA OptiCash anticipated it.

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.

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

- Monitor their cash positions
- Place special orders like foreign currency
- Change orders for merchants
- Communicate with central cash operations teams through the useful blogging tool
- Track the status of cash deliveries and collections





# Save \$2,000 per branch a year

Branch managers grow to love the information, control and convenience provided by APTRA OptiNet and trust the optimized recommendations of APTRA OptiCash.

Most times, they follow the optimized recommendation driving considerable savings. And when they don't there's always a good reason.

The combination of the proven optimization power of APTRA OptiCash collaborating through APTRA OptiNet with the insight and intelligence of great branch managers provides the best of both worlds. Precision analytics and local insight delivers great branch cash management... and around \$2,000 per branch per year savings in cost.

# \$2,000

Per branch per year savings in cost

# Why NCR?

NCR Corporation (NYSE: NCR) is the global leader in consumer transaction technologies, turning everyday interactions with businesses into exceptional experiences. With its software, hardware, and portfolio of services, NCR enables more than 485 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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