

## What ?

Continuous Data-Driven,  
Real-time Analysis,  
Predicting Cash Demand,  
Usage & Optimization

## Where ?

Branch, ATMs,  
ATS, Payment Kiosks,  
Vaults & Night-Safes

## Why ?

Delivering c.20%  
Cost Savings



# Cashlab

TOTAL CASH MANAGEMENT

# Continuous Analysis & Real-Time Forecasting

Unlike the majority of “Comparative Systems” where Forecasting is typically Only Performed Once per Day, CashLab not only analyses historical usage patterns & demand trends but enhances this through its seamless live connection into the Core Banking System.

This provides CashLab with Constantly Updated Real-Time Information, that enables it to rapidly assess the Delivery, Deposit and Issuance of Cash across multiple platforms, at multiple locations, their impact and hence, continually respond to changes, amending the Cash Forecast, Not Once per Day, but Minute-by-Minute (configurable as “every ‘n’ minutes”).

## Uniquely Configurable to your Needs:

CashLab denotes each asset utilising Cash as a “Cash Point”

- Each Cash Point can be configured in a flexible hierarchy: Vault -> Branch -> Device,
- The Source and Destination can be configured for each Branch and Vault,
- The Unique Attributes for each Cash Point can be configured as desired (e.g. Daily Operating Limit, Storage Limit, Branch Limit and so on)

## Reporting

Denoting each “asset” in this way enables Reports to be generated down to “Cash Point Level”:

- Daily cash flow forecast for each Cash Point in the hierarchy,
- Historical Cash Management Process Analysis.

## Cost Saving Analysis

The data below is from a real implementation of CashLab at a Major Financial Institution.

Expense	Before CashLab	After CashLab	Change	Comments
Cost to Fund Bank Branches	49%	32%	-17%	Optimizing the forecasting of the actual denominations required & lowering costs of unused denominations
Cost to Fund ATMs	23%	16%	-7%	Improved forecasting of actual cash demand
Banknote related operations	5%	3%	-2%	Reduction in the purchase of unused Banknotes
ATM Cash Collection	15%	17%	+2%	More frequent ATM visits to reduce "out-of-cash" instances
Cash Logistics Costs to Agents	5%	8%	+3%	Increased transportation to Agents to ensure adherence of SLA's
Cash Collection at Bank Branches	3%	14%	+11%	Increased visits to Branches to ensure optimal Cash Distribution
Costs			-20%	<b>After implementing CashLab</b>

## Forecasting Module:

- Daily forecast of the volume of Cash Deposited and Withdrawn by the Bank's customers,
- Forecast and Accounting of cash accepted by Self-Service Devices, Cash Desks and Vaults (secure rooms),
- Daily ATM cash flow forecast (Withdrawals, Deposits and Replenishments),
- 30 Day Branch Cash Balance,
- Peak Cash Flow / Income,

- Unexpected Cash demand Analysis and “Calendar Event” Evaluation,
- Accounting of “non-fit” cash in vault,
- Sets priorities and exceptions in forecasting (however, also provides an over-ride on forecasting decisions via “Manual Mode”)
- Collection / Replenishment Forecast; considering the purchase price of each Banknote Denomination (calculating the optimal set of notes & denominations),
- Analytics and Reporting module,
- Cash accounting of own and outsourced vaults,
- Cash Collection Cycle Management (e.g. control of cash accounting, control of recommendations for cash collection),
- Flexible Role and Access Rights Policies.

## CashLab ATM/ATS/Cash Terminal Module:

- Supports Numerous Hardware and Software Vendors i.e. a Multivendor Solution,
- Monitors the status of cassettes and ATMs i.e. how much cash is still available,
- Automatically detects the arrival of a new Customer Employee Payment Deposit (i.e. when a Business Customer Deposits/Transfers Funds in preparation of Employee Salary Payments/Employee Salary Withdrawals in Cash),
- Automatically closes the cash collection process in the system,
- Sets up the ATM related collection priorities (2 levels),
- Issues a routing recommendation,
- Integrates with the Core Banking System (CBS) and displays the transactions in the CBS,
- Issues schedules of operations, collection and limits for ATMs,
- Critical Event Notification (no funds, no collection, etc)
- Manages “Roles” and User Access Permissions (functions / ATMs / branches)

## CashLab Branch Module:

- Management of all Branch Cash in a single Application,
- Optimizes the amount of cash in the Branches, including vaults,
- Provides optimal cash cost options,
- Can also monitor/control external (outsourced) Vaults,
- Provides all Branch Cash forecasting,
- Provides Full reporting

## CashLab Branch Cash Optimization Analysis Module provides:

- Calculation of the amount and denominations of all Cash to be delivered to Bank Branch,
- Management of Bank's Branches Cash Orders,
- Re-Optimization of Branch Cash (manages logistics/transportation/cash sales in cases where cash amounts exceed the limit that was set up for the branch/vault),
- Purchase / Sale / Transportation Logistics of Cash in accordance with the Terms & Conditions Defined by The Central Bank and other Financial Institutions.

If you would like to understand how CashLab can Optimize your Business's Cash Management and Reduce your Costs, please do not hesitate to contact us at:

SPL Group Americas LLC  
sales@spl.net  
T: +1 954 978 6720

**SPL  
GROUP**