

Advancing Branch Productivity With Cash Automation Solutions



Cash accounts for nearly **20% of all payments** and continues to be a primary payment option for a significant portion of the population—despite the prevalence of various digital payment methods.¹

However, for financial institutions, cash distribution, maintenance and processing require expensive manual labor. These costs are rising and are estimated to account for **5% to 10% of bank costs**, even as cash use declines.²

Cash automation technology offers a more efficient way to manage cash. These solutions empower banks and credit unions to optimize their cash management processes from end to end, saving time and money and **enhancing customer satisfaction**.

¹"In the Search for Efficiency, Rethink Cash Management," Bank Director, March 23, 2023.
²"Attacking the Cost of Cash," McKinsey, August 20, 2018.



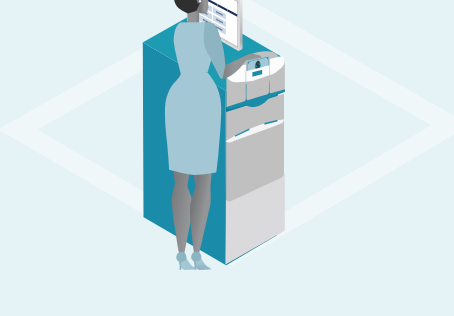
How Cash Automation Improves Branch Operations

The CashWare® cash automation solution connects to the teller cash recycler (TCR) and teller system. The application drives TCRs to automate cash transactions and keep an accurate account of cash on hand while securing the currency in a secured internal vault. The benefits of cash automation include...



IMPROVED CUSTOMER EXPERIENCE

Each teller gains 20 to 45 seconds of customer interaction time when they are no longer required to manually count cash. The ability to engage with customers during each transaction leads to higher referral rates and more cross-selling opportunities.



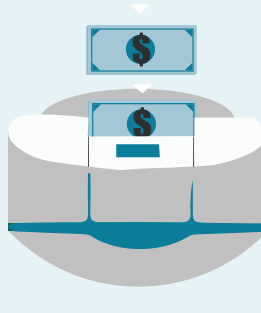
OPEN BRANCH DESIGN

Enable flexibility in your branch design. Cash automation technology lets you create an open concept for more personal customer interactions by eliminating the traditional teller line and drawers—tellers can be positioned throughout the branch lobby at desks or pods.



REDUCED LABOR

Reduce the time staff would spend counting cash, reconciling teller drawer balances, or waiting in the cash room queue to begin their shift with assigned drawer funds. Your branch can dramatically reduce float, resulting in less frequent trips to replenish the float fund.



SPEEDIER TRANSACTIONS

Process large cash deposits with speed and efficiency. Staff can conduct 3 automated transactions for every 2 that can be performed manually. Cash automation can speed up lobby and drive-thru lines by as much as 40%.



IMPROVED ACCURACY

Eliminate the risks associated with human error—notes and coins are counted with 100% accuracy. Additionally, the bill screening process also checks the validity of notes detecting counterfeit or illegitimate notes – virtually eliminating out of balance situations.



INCREASED SECURITY

Reduce the volumes of "idle" cash distributed across your branches. Cash is validated and secured in a vault. Tellers don't have access to drawers filled with large amounts of cash, instead the equipment does. This reduces exposed cash by 90%.



CashWare®

The **CashWare®** solution is easy to implement and works with almost all teller cash recyclers and teller applications. The solution intuitively integrates into teller workflow, making every cash transaction quick, secure and accurate.



Cash Automation With Custom Reporting Capabilities

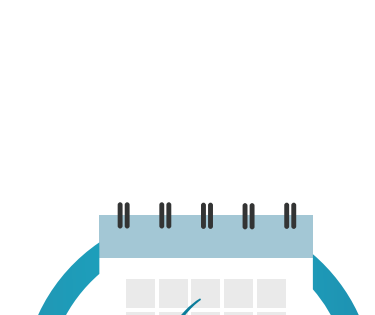
With the CashWare® application, your branch gains a complete solution that drives the cash recycler from a single PC, delivering accurate totals and detailed transaction journals for each transaction by date and user.



ACCURATE TOTALS



DETAILED TRANSACTION JOURNALS



SEARCH BY DATE & TELLER



CashWare Advisor®



Gain even greater control with the CashWare Advisor® enterprise reporting and analytics dashboard to monitor and manage devices across your entire customer cash handling network.



EASY CONNECTION TO TELLER SYSTEMS

The device agnostic CashWare® solution integrates or interfaces with the leading teller systems. As a result, branches can simultaneously support a mix of manufacturer recyclers delivering a consistent teller experience and ensuring process compliance.



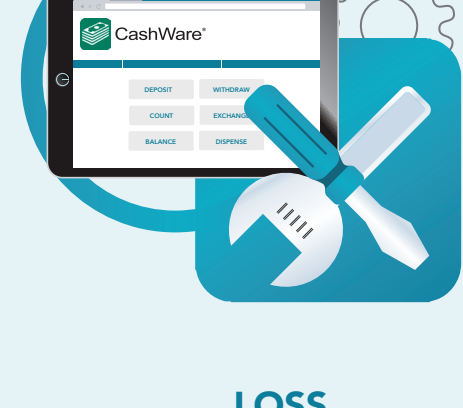
CENTRALIZED HARDWARE MONITORING

Through an API with the CashWare® application, the CashWare Advisor® dashboard gives branch personnel an enterprise view of TCR activity and performance. With access to hardware error logs by TCR, your IT team has the capacity to improve troubleshooting and proactively manage devices—no matter where the hardware is located.



CASH VISIBILITY ACROSS ALL LOCATIONS

The CashWare Advisor® solution provides an enterprise view of cash positions and utilization by denomination, device, teller, time of day and other pertinent information used in branch cash automation. This analytics and reporting tool can be leveraged in many ways by financial institution's leaders, including regional VPs for strategic planning; branch managers for cash operations compliance monitoring; head tellers for insights on branch-level cash positions; and CFOs for cash-level deployment management.



LOSS PREVENTION

The CashWare® cash automation solution improves branch security by enabling superior tracking, validation and security of cash on hand. Financial institutions benefit from stronger balancing accountability and security against robbery. With the addition of the CashWare Advisor® solution, financial institutions gain an enterprise view of transactions and device balances; trending by user, location and device; and an improved risk profile in the case of robbery.

The Advantages of the CashWare® and CashWare Advisor® Solutions

Drive Efficiency. Take Control.

Cash automation solutions from Avivotech empower banks and credit unions to increase cash visibility, boost security, save time, and eliminate tedious and redundant work. As a result, they can focus on creating unique customer experiences.

Take the next step in bringing next-level cash automation solutions to your financial institution.

Contact your account executive.