



Advanced Cash Management **Asseco ACM**

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Asseco Advanced Cash Management Asseco ACM

Banks manage extensive networks of cash points. Effective control of cash flows requires the use of intelligent technologies. Asseco ACM is a versatile solution that provides comprehensive support for cash management processes in financial institutions. The system streamlines the processing of financial operations in all cash points, including bank branches, cash vaults, ATMs, cash deposit machines and night depositories.

Key Features

Asseco ACM.

Comprehensiveness. Provides support throughout the whole process of cash management.

Integrity. Consolidates and coordinates processes distributed throughout multiple systems.

Efficiency. Ensures accurate forecasting, optimal planning and effortless communication to improve the productivity of a team.

Flexibility. Can be adapted to the business model of a financial institution to simplify the implementation.

Scalability. Guarantees high performance regardless of the size of the bank's cash point network.

Business

Benefits.

Lower cost of cash management achieved by optimizing cash amounts and the number of interventions.

Maintenance of adequate liquidity at cash points.

Improved efficiency and reduced workload of planning processes.

Automation, standardization and increased security of cash management processes.

Asseco ACM guarantees:

- lowering the costs of cash freezing by 20%
- reducing the number of interventions by 20%
- boosting the employees efficiency by 20%
- short breakeven time - already after 6 months

The largest banks in Poland trusted Asseco ACM.

- Approx. 10,000 users
- More than 5,000 machines
- Over 2,000 bank branches





Main Tasks of ACM.

- Forecasting of future cash turnovers and cash amounts
- Planning and management of transport schedules
- Managing transport orders and monitoring their execution
- Monitoring of current cash amounts and technical condition of devices
- Reporting and analysis of data at different levels of detail
- Communication with external systems

Comprehensive Set of Interfaces.

Asseco ACM is designed for cooperation with the bank's internal systems as well as any third-party systems that support cash devices. The solution is capable of working with:

- ATM management systems
- night depository management systems
- money counting and sorting machines
- core banking systems including Asseco CB
- third-party systems
- user authentication systems
- notification channels such as e-mail or SMS gateways

Security Policy.

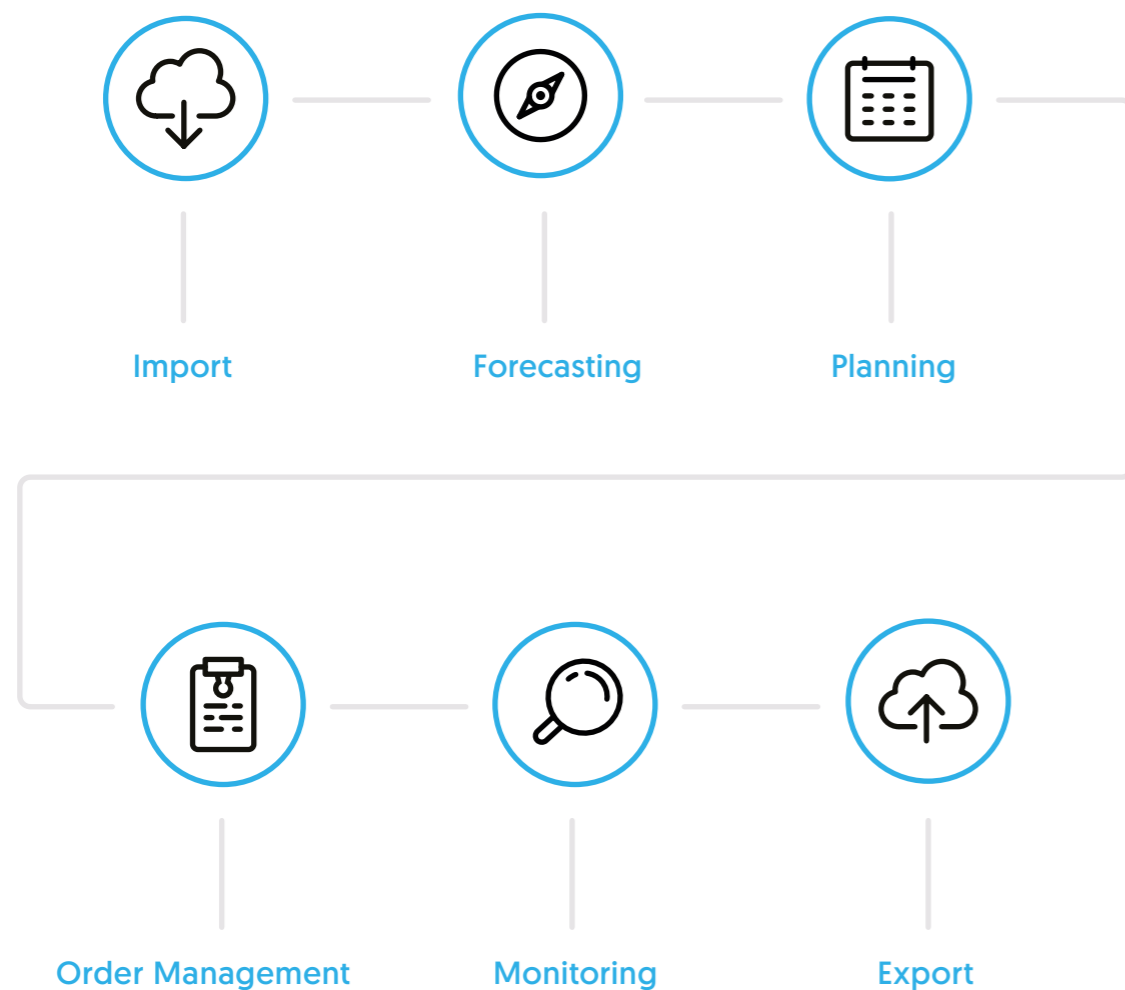
Asseco ACM collects and processes confidential data that require extraordinary protection. That is why Asseco ACM has been equipped with a number of advanced security features such as:

- password policy management adapted to cooperate with the bank's authentication centres
- various authorization profiles
- definable user rights to access particular modules, functionalities, operations and data
- multi-level authorization of operations
- easy auditing thanks to keeping extensive transaction record

ACM Technology.

The system has been engineered with the use of modern technologies in order to ensure high performance and information security. The utilized technologies include:

- Oracle [database]
- JEE [business layer]
- JSP [presentation layer]
- Web services [interfaces]



Cash management process supported by Asseco ACM.

Asseco ACM supports cash management at every stage of its process – from collecting the necessary data, through planning, cash counting and processing of orders until the settlement of operations.

Asseco ACM starts with retrieving data from external systems through the “Import” module.

The information packet used by the application includes historical and current turnovers, cash amounts, as well as data on the technical condition of devices. The next step is to verify and process such source data in order to supplement any missing values and correct any errors.

The “Forecasting” module uses statistical models to estimate the balance of future turnovers and cash amounts in every cash point based on its historical data. Once the prediction of future cash amounts is made, the “Planning” module creates a schedule of cash transports, the so-called “intervention plan”.

An intervention plan contains proposals for most efficient transport dates and amounts of cash loads and returns. The plan is available to authorized users for verification, correction, approval or rejection.

After the “intervention plan” is accepted, the system submits orders to the “Order Management” module which is used for the preparation and execution of cash transports as well as for communication with cash handling companies. Each step of the order execution process is being recorded – from the order initiation, through all phases of acceptance, until the confirmation and closure. This approach makes it possible to carry out all the necessary audits.

The “Monitoring” module allows for continuous surveillance of cash amounts and turnovers in cash points as well as the technical condition of equipment. In the final stage, the “Export” module generates reports for external systems containing information on planned and executed orders, accounting notes, data to be stored in the data warehouse, etc.



Functional Modules.

Asseco ACM consists of mutually cooperating functional modules responsible for comprehensive support of cash management processes.

Forecasting Module.

The Forecasting module calculates the predictions of future cash amounts for the supported cash points basing on historical data and statistical forecasting models.

Key features of the module:

- generating forecasts for all types of supported cash points: ATMs, cash deposit machines, night depositories, bank branches, cash vaults
- ability to forecast the amounts of cash for new cash points with no historical data available
- supporting all currencies defined for a given cash point
- possibility to define unusual events and bank holidays
- advanced methods for detecting and compensating any missing data, errors and anomalies in historical data



Planning Module.

The Planning module allows for the preparation of a transportation schedule while minimizing the costs and maintaining cash liquidity.

Key features of the module:

- automated preparation of a detailed intervention plan, including dates and amounts of cash transportation
- minimizing the cost of cash management
- optimization within the existing organizational constraints, i.e. cash point maintenance windows, convoy schedules
- supporting the closed cash deposits
- generating the intervention plans upon the user's request
- possibility to manually modify a generated plan [i.e. removing or adding interventions, changing the parameters of existing interventions, etc.]
- advanced user alerting [i.e. in the case of undefined transport prices, reaching the critical limit, recommendation changes, etc.]



Order Management Module.

The Order Management module is designed to manage the process from the very moment of placing a transport order until it is executed and closed. The module also allows for effective management of the related document flow.

Key features of the module:

- supervision and monitoring: order registration, gathering the required acceptance, sending to execution, tracking the transportations, acknowledgment of receipt, possibility to undo an acceptance and edit orders at the selected levels of authorization
- support for all the below mentioned processes:
 - supply/return of cash to/from bank units
 - dispatch/collection of cash packets to/from contractors
 - loading/unloading of ATMs, CDMs and night depositories
 - transporting cash between bank units
 - acquisition/disposal of cash from/to other banks or the central bank
 - transporting cash between bank vaults
 - order corrections
 - equipment service
- automated issuing of orders based on the intervention plan
- electronic document flow
- accounting and billing for transportation costs

Reporting Module.

The Reporting module provides quick access to all the data collected in Asseco ACM which is used in the cash management process.

Key features of the module:

- multi-dimensional analysis at different levels of detail
- set of predefined reports
- advanced report customization according to the needs of individual users
- ability to integrate with external Business Intelligence systems

Monitoring Module.

The Monitoring module is responsible for monitoring and reporting on current balances of cash held in individual cash points, as well as generating alerts for user-definable levels of cash and events.

Key features of the module:

- monitoring of current cash amounts with a maximum available level of detail (i.e. amount of cash in individual ATM cassettes, amount of cash in bank vaults and branches broken down by currency and denomination)
- alerting on defined cash levels (normal, warning, critical)
- alerting on defined events (i.e. permanent lack of cash supply, cash amounts for inactive denomination)
- monitoring the actual use of defined limits
- monitoring the technical condition of devices



Administration Module.

The Administration module supports the management of dictionaries and system parameters, operators, and allows for the configuration of cash points.

Main areas of the system administration:

- cash points – a list of cash points, limits, cash levels (maximum, warning, critical)
- cash points hierarchy – for defining and managing hierarchies
- currencies supported in particular cash points
- planning and transport groups
- cash flows
- rates and prices of cash handling (freezing, counting and transportation)
- boundary parameters for individual modules
- calendar of unusual events
- calendar of holidays
- schedules of imports from external systems



Import/Export Module.

The Import/Export module is responsible for communication with the system environment. It enables integration of the system with the help of file, database and web service interfaces.

Import:

- importing and integrating data from external systems
- data cleaning and pre-processing
- monitoring the system data supply
- importing data on cash amounts and turnovers, technical condition of devices, as well as other data needed during the process, i.e. foreign currency exchange and reference rates.

Export:

- generating data to the bank's external systems
- generating accounting notes
- generating data on planned and executed orders

SUM Module.

The SUM module is used to manage authorizations, roles and the lists of users authorized to access the application.

Key features of the module:

- managing the system user accounts
- managing the user password requirements
- possibility to use an external authentication system
- managing user roles and privileges, ability to define a custom authorization model
- view of user activities history

Why Asseco ACM?



The system has been tested and proven excellent by the largest banks in Poland



It improves the efficiency and security of cash flows



It generates measurable benefits, both financial and operational



It can operate in a cloud-based SaaS model, bringing immediate savings



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