

MOCA

ATM CASH MANAGEMENT

In order to meet their customers' demands for cash, financial entities have created **extensive cash outlet networks** – consisting of both bank branches and automatic teller machines (ATMs).

Keeping these networks supplied is a costly task. First, it takes up much of the employees' time to supervise stocks and make decisions in relation to future supply consignments etc. Second, it involves high operating costs (financial, transport, handling, insurance etc.). It is likewise a **critical task**, since customer service depends on it.



The MOCA ATM Cash Management System is geared towards simplifying and solving the problems of a **centralised ATM network cash management**. The network may consist of remote as well as branch placed (local) ATMs.

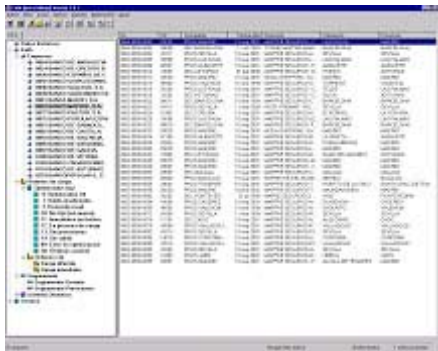
MOCA features are:

- Daily decisions with regard to every ATM replenishment, in order to **guarantee customer service and reduce the associated operating costs**.
- Automatic loading of all the data required to take this decision.
- Forecast of every ATM consumption, based on historic records.
- Security Transport companies orders dispatch.
- HQ complete monitoring of the total management costs and their evolution, providing tools to assist in the review of invoices.

Main Objectives

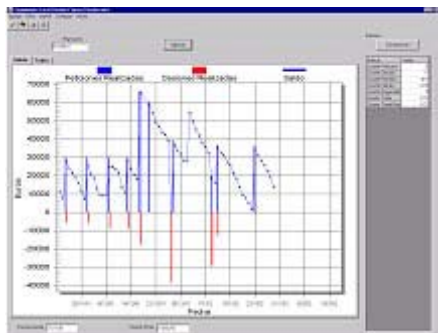
Management Support

- Automation of ATMs management.
- Graphic and numeric display of each ATM data (consumption, balances, costs ...)
- Automatic orders dispatch to Security Transport companies.
- Detection of certain cash dispenser groups of particular interest to the user.
- Printing of all necessary information.



Costs Optimization

- Consideration of all operating costs: financial, transport, handling, etc.
- Consideration the safety level (exposition to the robbery) of each ATM.
- Cash flow forecasts: ATMs consumption.
- Scheduled activities in certain situations (i.e. cash removal in case of ATM breakdown).



Benefits

- Operating costs reduction (savings could be over 40% of operating costs).
- Improves quality of service. Prevents out of cash incidences.
- Management time reduction.
- Simplifies training programs for new managers.
- Automatic adaptation to scenario changes (modification of costs: financial, transport, changes in robbery index, etc.).
- Reduction of the critical nature of the management.
- Automation of the procedure.
- Control and monitoring of management performance.

Main User Applications

Integrated Administration Environment (EnIA) for Headquarters (HQ).

EnIA is an Integrated Environment for management, maintenance and monitoring of the system by HQ user/managers. It creates reports, allows operation over the entire network, groups of ATMs or a specific one, in a comfortable, user-friendly and intuitive manner. It is a multi-user, multi-lingual application which supports different user profiles.

Orders Supervisor

The order supervisor provides a summary of the replenishment orders generated for the following days. The manager-user may employ this tool to detect any incidences, focus on the management of the most complicated ATMs, and dispatch the replenishment orders to security companies.

Management Monitoring System

The Management Monitoring System is a powerful tool for the overall supervision and cost control of the system. It monitors the evolution of balances, transport and network management costs by means of graphs and tables. It also detects and displays an orderly list of ATMs with non-justified higher management costs. A measurement system carries out an analysis of each ATM performance. Using the stored data, the system also makes a number of reports to check the invoices issued by Security Transport companies.

Additional Features

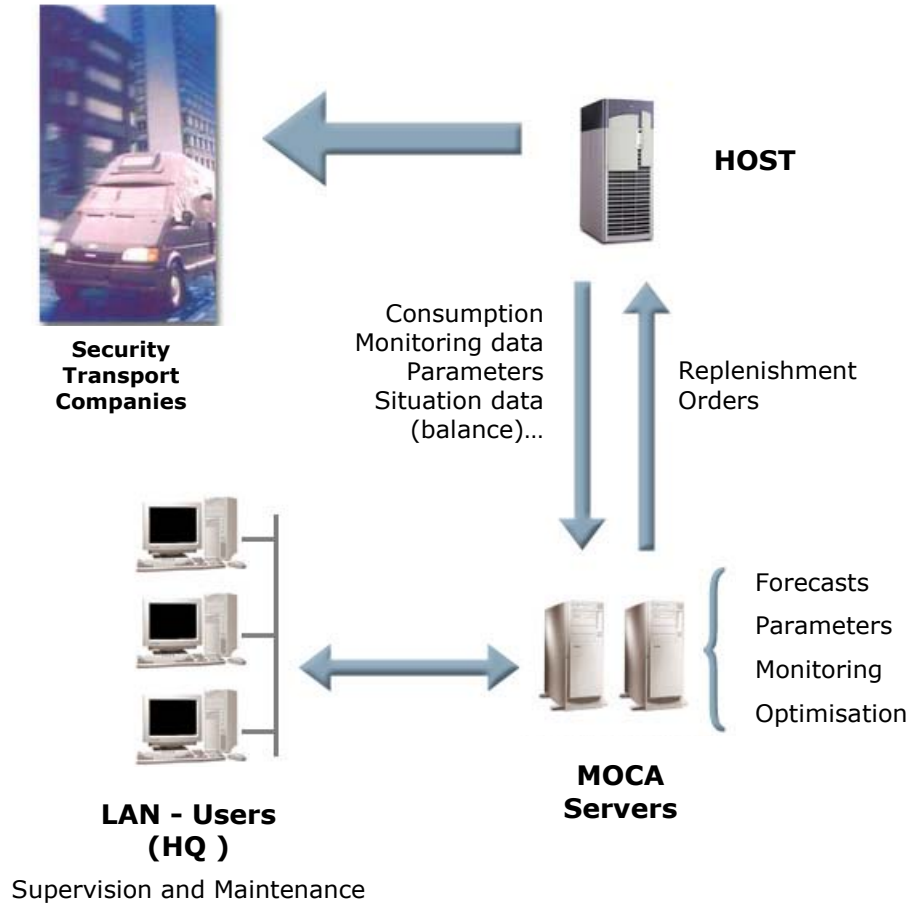
- Computing security
 - Elaboration and execution of a comprehensive contingency plan to ensure service under any unexpected event.
 - Audit of major operations and changes within the system.
 - Allows for different user security access level profiles.
 - Integration with other monitoring applications (Patrol, TNG etc.).
- Training/Full documentation available for the system.

Prior to product operation, comprehensive training is provided for users / managers.

The system is delivered with the following reference documentation: system description and architecture, user manuals, administration and operating manuals etc.

Architecture / Requirements

- Multi-user application. Client/Server Architecture.
- Developed for Windows 95, 98, Me, NT 4.0, 2000 or XP environments, and MS-SQL Server / Oracle data base management tools.
- Adaptable to other standard environments available on the market.



Installations

- Caja Madrid (1999)
Spain
www.cajamadrid.es
- Sistema 4B(2002)
Spain
www.4b.es

