

## POLAR

### BRANCH OFFICES 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.

**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 policies etc.). It is likewise a **critical task**, since customer service depends on it.



**The POLAR Branch Cash Management System** is geared towards simplifying and solving the problems faced by the cash manager at each branch and by the department in charge.

**POLAR** features are:

- Daily decisions with regard to cash requests or transfers (returns), reducing cost to the minimum.
- Automatic loading of all the data required to take this decision.
- Forecast of branch and associated ATMs payments and deposits, based on historic records.
- HQ complete monitoring of the total management costs and their evolution, providing tools to assist in the review of invoices.



## Main User Applications

### Branch Assistant

The system uses a powerful algorithm to optimize cash management costs, considering all factors involved (opportunity, transport, insurance and handling costs etc.). The following are some of its main functions:

- On-line recommendation.  
The system adapts immediately to any factors influencing costs such as, for example, changes in inter-bank interest rates which consequently alter the transport policy.
- User-friendly presentation to all branches of transport recommendations.
- The branches may enter additional information which will be assimilated by the system (extraordinary deposits or payments known in advance).
- Intranet or Client / Server Architecture installation possibilities.

### 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 of the entire network, groups of branches or a specific branch, in a comfortable, user-friendly and intuitive manner. It is a multi-user multi-lingual application which supports different user profiles.

### Management Monitoring System

The Management Monitoring System is a powerful tool for the overall supervision of the system and cost control within the EnIA environment. It monitors balances, transport and network management costs by means of graphs and tables. It also detects and displays an orderly list of branch offices with non-justified higher management costs. Specific metrics have been established to review the behavior pattern of each cash outlet. Finally, using the stored data, the system supplies a number of reports to review the invoices issued by the 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.

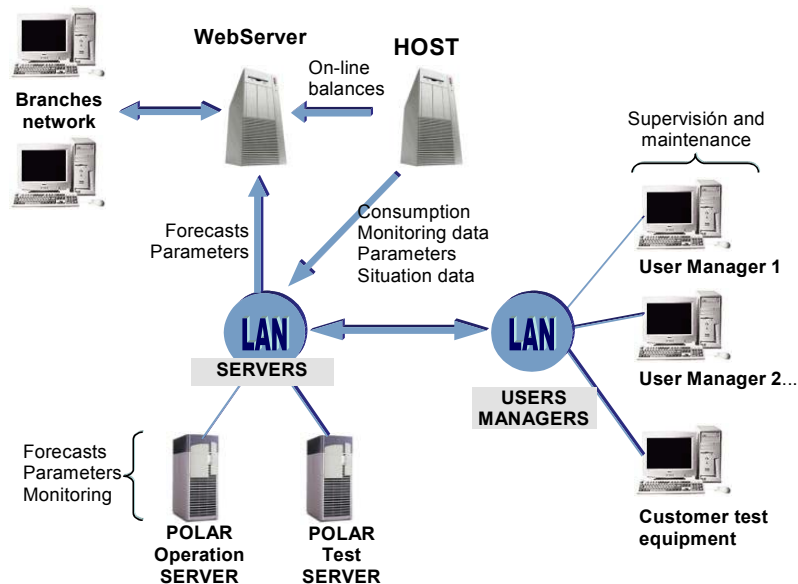
## Architecture / Requirements

### HQ Environment

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

### WebServer Environment

- Operating system: Unix, Windows etc.
- Data base management system: MS-SQL Server / Oracle.
- WebServer: Netscape, MS Internet Information Server etc.
- Branches browser: Netscape or MS Internet Explorer.



### Installations

- Caixa d'Estalvis i Pensions de Barcelona "la Caixa" (1998). Spain. 4,500 branches  
[www.lacaixa.com](http://www.lacaixa.com)
- Banc Sabadell (1999). Spain. 700 branches  
[www.bancsabadell.com](http://www.bancsabadell.com)
- Caja Madrid (2002). Spain. 1,900 branches  
[www.cajamadrid.es](http://www.cajamadrid.es)

