

**Do you want to make sure that you will get the best technology at the best price?**

## Process Evaluation and Best Practices – Cash Operations

Cash operations involve many costs and it is not always visible if an organization is following best practices. What we offer is an analysis of the processes also a numerical study of cash utilization and costs and comparison to peer processes and performance metrics.

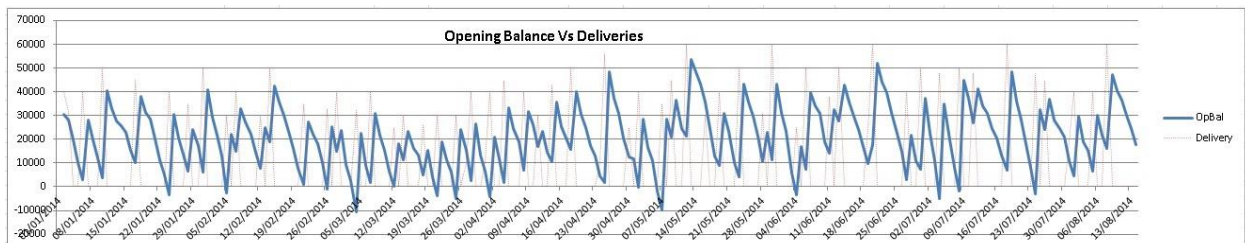
This service can be combined with the other Process Evaluation / Best Practices services (Cash operations and Communications) that we offer to provide a more complete view.

Cash Operation Optimization analysis is a service that we offer to customers with cash operations that would like to optimize their costs which are the trips, processing cash, opportunity cost, insurance and personnel cost.



Most operations teams handle this process based on their past experience however past experience is not always the most optimum solution and continuing on the same path may mean the loss of a substantial amount of cash in costs.

Statistical analysis and cycle simulation of different possible delivery cycles and amounts can optimize the costs of this cycle by a 30%-40% in many times saving the bottom line millions of dollars.



ACTUAL PERIOD STATISTICS			CONTROL PANEL			
Returns		TND 555,130	Period of Delivery (days)	10	old	1,214
Actual Deliveries (Trips)		62	Min%	20.0%	new	2,958
Actual Deliveries		TND 2,428,740	Min	10,000	%Savings	30.90%
Average Delivery		TND 39,173	Max	60,000		
Period Examined		225				
Average Period of Delivery		6	Currency to USD		0.5052	
Actual Withdrawals		TND 1,910,210				
Average Closing Balance		TND 20,229	Min	1090		
Out of Cash (-ve)		5.78%	Max	19050		
Cash Utilisation per day average		34.66%	Average	8452.26		
Cash Utilisation Total		78.65%				
Standard Trips	87.50%	54.25				
Emergency Trips	12.50%	7.75				
Unaccounted Out of Cash Cost (emergency)		TND 2,600				
Standard Trip Cost	TND 100	TND 5,425				
Emergency Trip Cost	TND 200	TND 1,550				
Overnight Interest Cost	5%	TND 1,011.43				
Dead Money Cost	5%	TND 1,958.66				
Handling Cost	0.0005	TND 1,214.37				
<b>Total Cost</b>		<b>13,759</b>				
OPTIMIZED PERIOD STATISTICS						
Returns		TND 190,600				
Deliveries (Trips)		36				
Deliveries (Cash)		TND 2,130,000				
Average Delivery (Cash)		TND 59,167				
Period Examined		225				
Average Period of Delivery		3				
Actual Withdrawals (Cash)		TND 1,910,210				
Average Closing Balance		TND 28,675				
Out of Cash (-ve)		0.00%				
Cash Utilisation per day average		28.32%				
Cash Utilisation Total		89.68%				
Standard Trips	87.50%	31.5				
Emergency Trips	12.50%	4.5				
Unaccounted Out of Cash Cost (emergency)		TND 0				
Standard Trip Cost	TND 100	TND 3,150				
Emergency Trip Cost	TND 200	TND 900				
Overnight Interest Cost	5%	TND 1,433.77				
Dead Money Cost	5%	TND 2,958.33				
Handling Cost	0.0005	TND 1,065.00				
<b>Total Cost</b>		<b>9,507</b>				
<b>Savings</b>	<b>\$2,148</b>	<b>TND 4,252</b>				
<b>%Savings</b>		<b>30.90%</b>				

The analysis can show what were the actual costs and where they contributed from and these can be compared to the projected costs that will be predicted by our analysis. The optimized parameters can be then established in the branch and ATM network to bring significant changes. The service can be repeated every few months to ensure the keeping of good parameters.

**The Service Deliverables:**

- Examination of current Process
- Implementing a questionnaire to the bank to establish parameters
- Costs and Deliveries statistical analysis and reports on cost of period, cash utilization and other
- Optimized deliveries analysis and compared 'what if' optimized scenario was run
- Apply forecast on next period and optimized deliveries to establish new costs and savings
- Cash Management Benchmarking – Compare yourselves with others
- Delivery of a suggestion of changes document

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