

## Efficash

### EFFICASH TURNS NON-PRODUCTIVE CASH INTO PROFIT

Efficash allows you to know, with accuracy, future cash flows in your branches and automatic tellers. This enables you to guarantee the availability of cash, whilst reducing non-required balances to a minimum. Efficash turns your non-productive cash into productive cash.

#### Advanced Mathematics that help you decide every day

Efficash technologies use the most advanced statistical-mathematical methods for prediction through time series. Efficash analyzes the use of cash in branches or automatic teller machines. Using mathematical transformations and automatic model selection (Box-Jenkins, ARMA, ARIMA) all parameters are estimated for an efficient forecast. Efficash also uses techniques to compare analogous months to understand demand day by day.

#### Branches with optimum levels of cash and lower costs

Efficash reduces the volume of cash in branches to optimum levels by accurately calculating cash needs for each currency and each note denomination for the following days. The amount of cash and associated costs are then reduced.

#### Better operation for the ATM network

Efficash enables the management of your automatic tellers network. By predicting future cash demand, Efficash allows you to guarantee service levels, optimize the frequency of ATM visits and reduce all the costs associated with this activity. Efficash will suggest the optimum amount on each currency and for each note denomination as well as the frequency that each ATM has to be loaded.

### BENEFITS

#### Efficash facilitates cash flow planning.

By anticipating future cash needs (for instance 30 days), Efficash eliminates uncertainty, facilitates cash flow programming and frees executives' valuable time.

#### Efficash optimizes cash levels

By anticipating income and cash expenditure movements, Efficash helps you reduce cash volumes required in each point of service.

#### Efficash transforms non-productive cash into profit.

By achieving superior planning and optimization of cash balances, it is possible to direct daily surpluses to profit-generating uses.

