

The Ultimate in Cash Cycle Transparency and Optimization



Cash is Still the World's Number One

Customers expect easy access to cash – anywhere, anytime, around the clock and around the world. The annual value of ATM cash withdrawals is forecast to grow until 2025 to reach USD 14.3 trillion¹. Cash must be available so that customers can access it safely and easily whenever they like – at movie theaters, service stations or supermarkets.

Reducing Costs

Cash-recycling technology, previously perceived by many banks to be too expensive or complex to implement, is proving to be an increasingly viable option for banks across the world. Recycling ATMs have been shown to reduce costs and many banks now rank recycling as a basic functional requirement when selecting new terminals. According to research by RBR, the number of recycling ATMs (included in total ATMs) across the globe is projected to increase by 25%² over the next five years.

There will be increased deployment of automated deposit ATMs in branches, as banks seek to move more transactions from the teller line to self-service. Over the next five years, the number of deployers that will consider installing recyclers and operating them with this functionality switched on, will increase, particularly as efficiencies are sought to lower costs².

MORE THAN HALF OF THE TOTAL COST OF OWNERSHIP (TCO) TO DRIVE AN ATM IS RELATED TO CASH.

Cost Explosion in Cash Handling

With every new self-service system and every new customer service, cash handling is becoming more and more complex. That means enormous additional administrative costs for manual cash replenishment and removal. And the cash holdings in cash points need to be optimized in order to minimize cost of working capital. What's more, manual processes are highly detrimental to the efficiency and transparency of the cash cycle. Relying on the individuals responsible for manual cash handling to possess the relevant know-how has revealed gaps in knowledge, which can pose various risks. This all means that in the highly competitive banking market, achieving flexible, cost-optimal cash handling coupled with high availability is one of the biggest challenges facing retail banks.

¹ Source: RBR, Global ATM Market and Forecasts to 2025

² Source: RBR, Deposit Automation and Recycling 2019



Cash (management, handling and transport) continues to be the single biggest cost on the ATM balance sheet.

Cash-related expenses will represent 40% or more

ATM Marketplace | 2016

Vynamic™ Cash Management

The Vynamic™ Cash Management algorithms have been architected right from the start for complex recycling devices with multiple denominations and are market proven for over a decade,

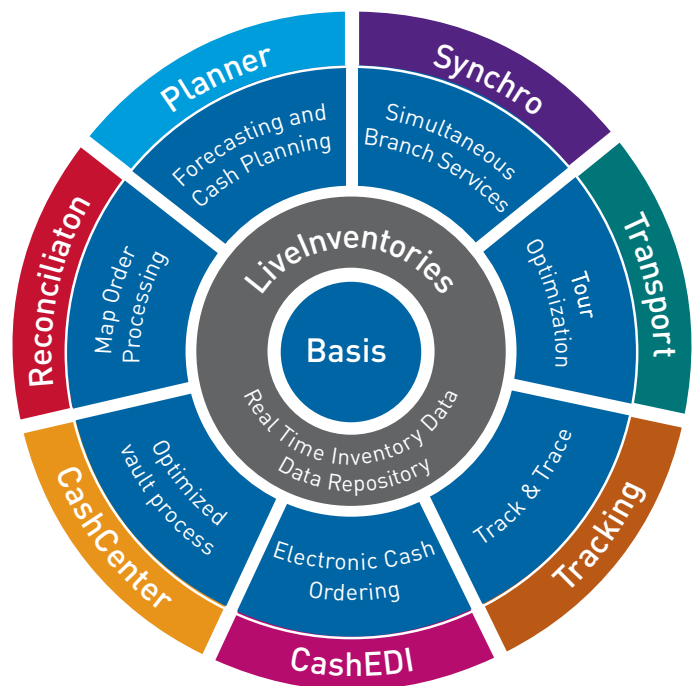
END-TO-END CASH MANAGEMENT

Vynamic™ Cash Management controls and optimizes the entire cash cycle, beginning with the automatic calculation of optimal replenishment intervals and volumes on the basis of highly specialized forecasting and planning algorithms. The cross-branch solution also generates the order to the cash center to provide cash and tracks the orders issued to cash-in-transit operators, up to and including transfer of the accounting data to the back office. The software is modular, and strictly aligned with cash management processes. No matter where you keep the cash holdings you want to optimize—cash recycling systems, ATMs, automated teller safes or petty cash—Vynamic Cash Management has just the right software module for you.

Vynamic Cash Management is a deeply integrated software solution across all functional areas of the cash supply chain, and therefore is able to perform optimization in a truly holistic way, covering ATM denominations, branch synchronization and CIT challenges through a single platform. And it is pushing the envelope even further by integrating delivery processes of foreign currencies, gold, and other valuable items, so branches can finally align deliveries from sourcing, all the way through the delivery process.

FLEXIBLE ANALYSIS OF CASH PROCESSES

Our solution enables you to make targeted reductions in inventory and replenishment costs by automatically adjusting the replenishment amounts and intervals to the requirements of each individual cash point. Beyond the level of the individual device, Vynamic Cash Management can optimize cash processes throughout a whole branch or across an entire network of branches, offsite ATMs and cash centers by analyzing the usage data. Software-aided evaluation of historical data allows patterns to be detected even in the slightest fluctuations. And the results of this cash flow analysis can be used to forecast cash requirements, either for entire branches or for individual systems. The cash orders it generates ensure maximum availability of self-service systems. And because our solution helps streamline transport needs, it cuts both costs and your CO₂ emissions, thus helping you make an active contribution to environmental protection.



Vynamic Cash Management Suite

Vynamic Cash Management automatically generates replenishment and removal orders and passes these on to CIT as scheduled, while the integrated “Track and Trace” function allows package

PRECISE REPORTS AND ANALYSIS PROVIDE COMPLETE TRANSPARENCY

The standard reports for key figures include:

- Total inventory and inventory per cassette
- Operating costs broken down by interest costs and service costs
- Turnover per cassette broken down by deposit and withdrawal transactions
- Replenishment history
- Remaining ATM service life cycle
- Quality of optimization

Basis

Basis provides the infrastructure and the technical foundation for the Vynamic™ Cash Management Suite: the platform is responsible for organizing fundamental data objects and communicating with the relational database. All other Vynamic Cash Management modules' algorithms and workflows are based on this common platform.

Basis also provides the web interface for the administration of important data objects such as multi clients, users, cash point groups, parameters and calendars—fundamental functionality and underlying workflows (especially for order management) that are tightly integrated with the individual Basis solution components.

LivInventories

LivInventories provides live-data processing of your ATM devices through intraday turnover profiles and enhanced planning precision. Moreover LivInventories offers numerous certified and reliable data connection procedures.

Planner

For forecasting and optimally planning of all service call-outs and order quantities in the cash point network fully automatically, Planner is the perfect module. Based on advanced algorithms it is the foundation for central or decentralized order planning and for the execution of orders by cash-in-transit (CIT) companies or bank branches/retail stores.

Syncro

Synchronized supply is the most economic method for multiple cash points sites or branches: This means that several cash services are combined on each site—thus further reducing transport costs. Of course, this should not occur at the expense of increased cash backflow. We are using patented optimization technology in order to coordinate site delivery planning many weeks in advance.

Transport

To optimize costs of cash management from a transportation angle, Transport supports tour management with the objective of reducing required peak capacities and automating transport documentation. It reduces the fixed costs at the CIT level (labor and vehicles) while simultaneously improving the timeliness of deliveries.

CashCenter

CashCenter uses dedicated algorithms and workflows to support commissioning and central cash ordering processes at the cash center. It achieves a reduction in cash holdings through forecasting and optimizing ordering/return quantities of central cash vaults and streamlining operations.

Tracking

Transparent monitoring of all container-specific information and complete tracking along transport routes is ensured by Tracking.

CashEDI

Using Vynamic Cash Management, it is possible to electronically exchange data for cash orders and deposit notifications and track the status of all orders as well as the corresponding deliveries with respect to central bank orders at any given time. CashEDI (Cash Electronic Data Interchange) is standard based on the GS1 definitions.

Reconciliation

Order Reconciliation is used to map order processing end-to-end, from order generation to the final processing of returns to a Cash Center. With this module, greater effectiveness and transparency as well as optimized workflows is achieved throughout the order, which means less processing effort and a reduction in potential processing errors.

Expanding to Meet the Future

It's easy to see why Vynamic Cash Management has the highest customer retention in the industry. With Vynamic Cash Management you can achieve optimal demand-based replenishment intervals and volumes in self-service systems across branch networks. Vynamic Cash Management is fully integrated with the DN Vynamic Software portfolio which offers further optimization potential. It is possible to use Vynamic Teller to integrate cash holdings into your branch cash cycle from petty cash funds, the main vault and strongbox or automated teller safes. This allows your retail bank to gain an overview of its entire cash flows and to implement optimized cash management in its branches. A combination with Vynamic View ensures that the data from cash error and status messages is fed into cash management and can thus serve as a basis for optimizing and forecasting.

DIEBOLD NIXDORF VYNAMIC SOFTWARE

DN Vynamic is a powerful software portfolio that enables financial institutions to eliminate friction to transform the user experience and the operation. Flexible and adaptable, DN Vynamic is built to align with how financial institutions operate and are bundled to support the modern banking environment including channels, payments, engagement and operations.

Find out how to optimize your cash supply chain management.
Contact your Diebold Nixdorf representative today.

Vynamic Cash Management, also known as CCO - Cash Cycle Optimizer, is offered in partnership with planfocus software gmbh.



To learn more, visit [DieboldNixdorf.com](https://www.dieboldnixdorf.com).