# CASH
# OPTIMIZATION

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ApPello Cash Optimization solution provides AI based support for cash movement forecasting (deposits and payouts), providing optimal amounts of cash for branches or even ATMs.

The solution is able to create an automatic, cost-efficient transportation plan that keeps the cash-handling costs at their lowest, insuring liquidity and meeting other KPI's. Proven effective methodologies for forecasting are applied to provide estimation for all cashpoints based on historical data. Optimized transport plans are also handeld based on these estimations. The ROI can be easily predicted through the data trial provided by ApPello.

## CASH **OPTIMIZATION**
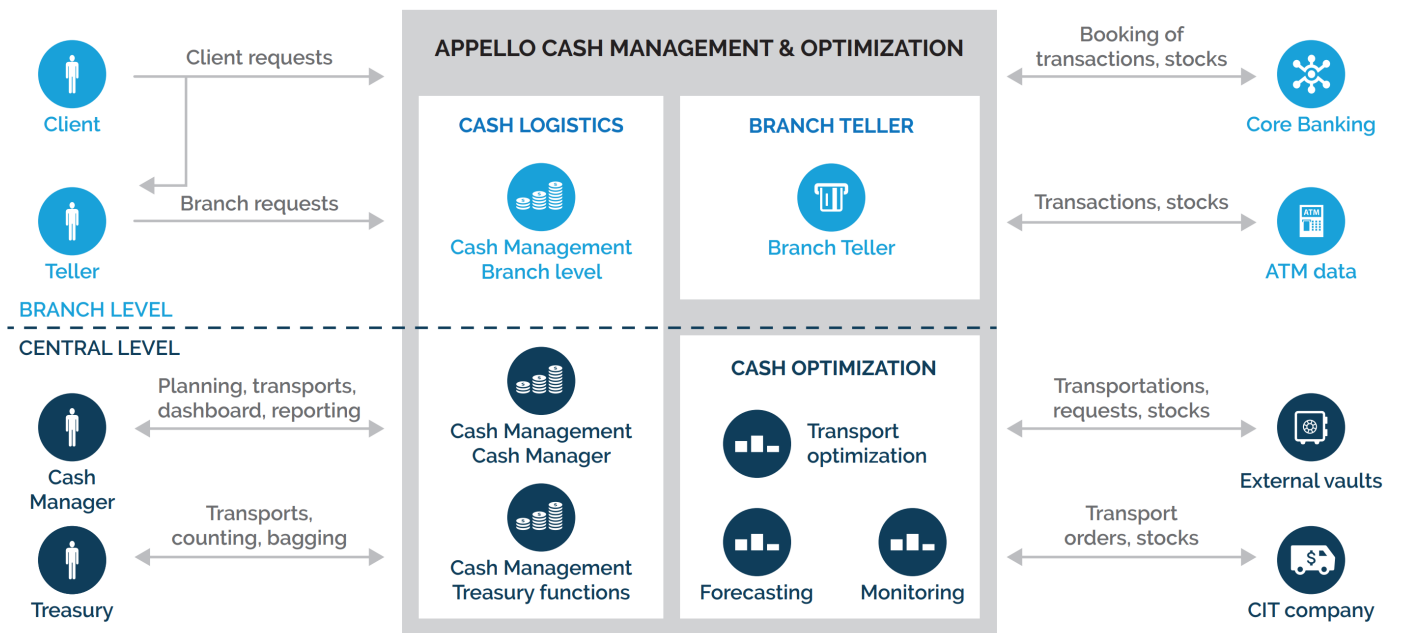
# CAPABILITIES

**AI based** cash forecasting

Linear regression, spectral analysis, **neural network**

Optimized **transportation plan**

Monitoring, **automatic system warnings**

Simulation for **cash movement**

Cash management **dashboard**

# BENEFITS

**Reducing overall costs** of cash management

Maintaining **optimal cash level** at the cashpoints

**Matching KPI's:** Out-of-cash events, Capacity limits, Cut-off times, ATM cashback

## ADVANCED
# CASH FORECASTING

Daily cash forecasting prepares a traffic prediction for each cashpoint (branch and ATM) for both cash-in and cash-out. Even a monthly period can be set, including the intra-day distribution of anticipated transactions. Our forecast is based on sophisticated and trusted mathematical modeling that exploit the power of your historical transactional data. Our solution is able to recognize patterns within the data set. The software is set up with built-in algorithms, for instance, linear regression, spectral analysis and neural network. Each of the built-in algorithms can be customized to provide optimal accuracy at any picked cashpoint.

## OPTIMISED
# CASH SUPPLY

Based on the forecast and the actual stocks, the Transport Optimization Module delivers a suggested transport plan. This algorithm can consider all main cost factors of cash management, such as the lost interest on the cash stock sitting in the branch or ATM. When, and how much? – The considered factors like transportation cost, cash handling and insurance costs are essential to create the optimal transport option at the lowest expense, meanwhile the system is eager to react unforeseeable events. Liquidity of any cashpoint, constraints of transport order deadlines and capacities are ensured.blacklist.

## CASH TRAFFIC
# MONITORING

The monitoring function constantly compares the forecasted and the real traffic. In case of significant difference between forcasted and actual stocks, the system is able to recognize upcoming stock shortages every 15 minutes and proposes an emergency transport if needed. The system informs the cash manager with system alerts, notifications or urgent transportation suggestions in case of stock shortage. The daily operation can be followed on a detailed, user-friendly dashboard.

## DATA TRIAL
# TO PREDICT SAVINGS

The system works with an individually defined, extendable set of automatically or manually generated early warning signals. The monitored information, the sensibility of automatic signal generation as well as the "strength" of the signal are determined by business rules and are freely parameterizable by the Bank's professionals. Signals can be, for example, decreased account turnovers, late payments, changes of client rating or information from an external credit blacklist.

# APPELLO
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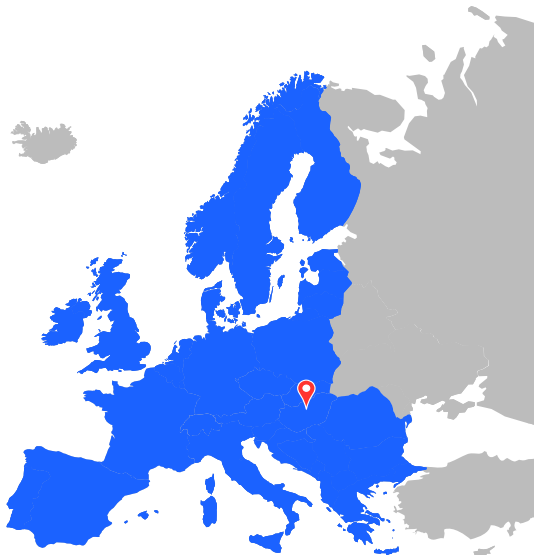
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📘 ApPello_Banking_Software

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TAKARÉKBANK    BRD GROUPE SOCIETE GENERALE    Fundamenta Lakáskassza    J&T BANKA