



# Transform Banking Operations:

- REAL-TIME ATM CASH MANAGEMENT
- BANKING OPERATIONS OPTIMIZATION
- BRANCH OFFICE PROFITABILITY



Cash lying dormant in 40% of bank branches



Delayed or no visibility of cash in transit through transport networks



Premiums on ATM and branch insurance are on fixed model basis, not dynamic to needs



Lack of automation in the entire banking process

## — The Challenge

Cash being the most important commodity in a bank's branch and ATM daily functioning, Cash Management is a very fluid and loosely managed process in the bank's operations. Since most ATM servicing is handled by third party vendors, it leads to severe opacity about the real-time cash holding in any particular ATM. Each ATM is insured for a premium that is decided on a fixed cash holding declaration and does not reflect a dynamic model that could lead to savings.

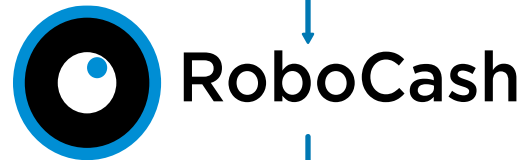
Bank branch operations today need to be flexible and supportive of the needs of the demographics they serve, instead of being planned on legacy templates. Understanding the real-time dynamics of a branch's operations, customer footfall, and requirements can help in designing a unique banking experience at every branch, leading to optimization and transformation.

## — ORS RoboCash

Robo-Cash helps banks transform their node operations from legacy to real-time, dynamic assets of performance.

ORS RoboCash is an end-to-end Data Aggregation, Assimilation, and Analytics platform that brings together disparate silos of bank operations and ATM data, third party data, insurance data, and external data to enable a 360-degree view of the bank's various nodes: branches, ATMS, banking professionals, and customer servicing. By applying sophisticated math, statistics, and econometrics, RoboCash drives insights, intelligence, and innovation in the banking process—from strategic planning to tactical execution to operational streamlining. RoboCash helps banks transform their node operations from legacy to real-time, dynamic assets of performance.

- Branch operations
- ATMs location and utilization
- Third party transactions
- Insurance data
- Demographics data
- External data



- Data Aggregation
- Business Process Analytics
- Process Automation
- Operational Optimization
- Fee Negotiations
- Accelerating Profitability

## — The RoboCash Platform

ORS RoboCash treats each component of the banking operation as a Node, and aggregates available data from that node into the platform. Once all data is collected, the solution applies real-time analytics algorithms to analyze:

- Branch operational efficiency
- Personnel utilization
- Cash management across nodes
- Demographic needs and patterns
- Customer service needs

The platform can help a bank understand its branch operational issues, cash management issues, and people/process/platform utilization, optimize them for profitability, and transform their entire bank nodal operations.



**As a reliable financial services provider to bespoke clients, we were looking to help our customers with detailed analysis reports on their portfolio. ORS solutions are ideal for bringing analytics, intelligence, and algorithmic decision automation to help our clients create risk-mitigated high-growth portfolios.**

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