

# Cash & Logistics



## iCom QE

*iCom QE allows financial institutions and ATM owners to reduce cash inventories without negatively impacting retail operations. The result is significant cost savings, improved efficiency, and improved cash management.*

### Optimize Cash Inventories to Reduce Expenses

iCom QE is a currency forecasting and reporting tool that enables financial institutions and ATM owners of any size to optimize branch and ATM cash supplies, resulting in lower expenses and cash inventory reductions of 10 to 30 percent.

As a subscription-based service with easy web access, iCom QE delivers the proven benefits of iCom, Carreker's leading cash optimization software, without the expense and maintenance associated with installed software. Your employees and trusted vendors can use it to securely access, manage and share currency supply chain data at any time, from any desktop via the Internet. No installation is required at the user level, so changes and upgrades are quickly accomplished.

### Power and Flexibility in a Web-Based Solution

Reducing costs in the currency supply chain calls for improved monitoring and control of cash inventory levels, armored carrier providers, internal and external processes and audit/reconciliation methodologies. iCom QE is a powerful application that predicts cash demands for branch and ATM inventories by interpreting and imitating historical data, responding to changes in consumer behavior and adjusting for known variables. Yet it is easy use — your employees can learn to use the system in just a few hours.

### Benefits

- Reduces cash by up to 30 percent
- No software to install and no additional hardware required
- Reduces operational costs
- Requires a minimal investment of time by your staff
- Mitigates exposure to risk and losses
- Provides effective audit and reporting capabilities
- Increases ATM, currency processing and transportation productivity
- Supports multiple denominations, currencies and languages
- Supports multi-site, centralized or decentralized cash management



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# iCom QE

Using advanced forecasting technology, optimization engines and unique reporting features, iCom QE optimally allocates cash inventories and armored carrier services days in advance. The system links key elements of the cash network together, indicates whether your branches & ATMs have sufficient cash to meet orders, and notifies the correct cash operations resources when balances are low. Comprehensive monitoring, reconciliation and reporting capabilities work to further minimize cash supply chain costs and reduce risk.

## Ensured Data Security

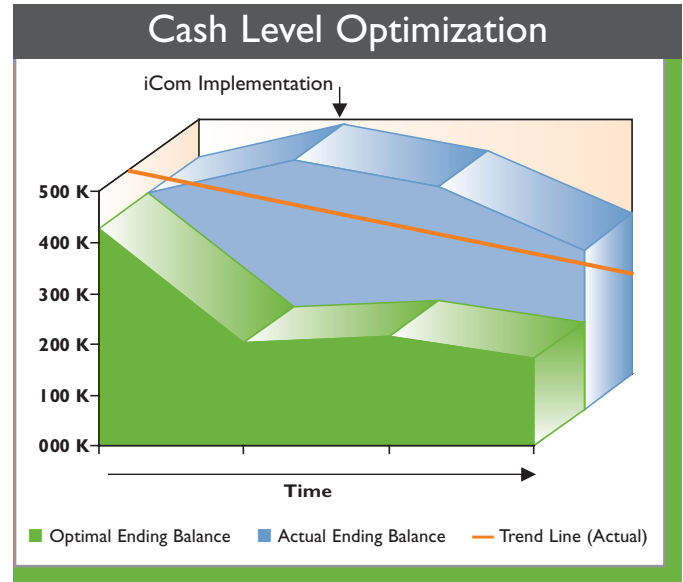
iCom QE is designed to meet the most stringent security requirements. All data transferred between systems is encrypted. Authorized users are assigned passwords and roles, allowing them to perform only defined functions for applicable cash points. All user actions are logged for audit review as needed, and all users are automatically logged off the system after a user-defined period of inactivity.

## A Solution That Grows With Your Organization

As your organization expands, your investment in iCom QE is protected. Migration to our installed version of iCom will allow you to achieve additional benefits and scalability to meet your growing requirements. Ask us for more information about the additional functionality of our complete iCom system.

## iCom QE Forecasts ATM and Branch Cash Requirements:

- Order Shipments
- Review and Approve Orders
- Add Daily Transactional Data



- Generate Reports Such as:
  - Cash Opportunity (showing opportunity for cash reduction)
  - Order History
  - Order Compliance (shows what would have happened if no change vs. what happened when order amount is changed)
  - Cash Tracker by Denomination