

# A CASE STUDY CASH MANAGEMENT

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BCR offers 99.8% ATM availability to its clients  
with a cash transport reduction of 20%

Banca Comercială  
Română (BCR)



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## BY THE NUMBERS

ATMs—2500

Branches—507

ATM Cash Availability—99.8%

## THE CUSTOMER

**Banca Comercială Română (BCR), member of Erste Group, is the largest financial group in Romania.**

Founded in 1990, BCR provides universal banking operations (retail, corporate & investment banking, treasury and capital markets), and covers specialty companies working on the leasing market, private pensions and housing banks. Today, BCR is Romania's number one bank in terms of asset value, client base and savings and crediting.

## THE CHALLENGE

**Ability to manage cash processes and costs for the growing number of corporate customers, Branch and BCR's automated devices (ATM, MFM and APT) consumer demand.**

With 507 branches, 2,500 ATMs (cash-out, cash-in, multi-functional recycling devices (MFMs), FX exchange services), 1,600 users, cash transactions in 16 different currencies and many processing centers around the country, it became more and more difficult for BCR to monitor and to take control of the overall cost of cash.

As of 2014, the required cash levels for each Processing Center and ATM were forecasted manually for each denomination, using spreadsheets and legacy applications, based on historical data for cash inflows and outflows.

For Branches, the forecast was performed locally based on cash thresholds and scheduled payments to customers, while the cash requests were sent to Centralized Coordination Office.

The cash pick-up orders for customers were generated automatically, based on pre-scheduled agreements with the customers, while the cash deliveries were generated manually, on customer request.



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## THE SOLUTION

BCR decided to use NCR Cash Management in order to reduce the amount of cash in the network, as well as the number of emergencies—like cash runs and out of cash incidents—and to take the best action based on real-time information.

Printec and NCR worked closely with BCR to understand the problem and analyze the situation. They concluded that NCR APTRA Cash Management Suite was the most suitable solution.

NCR APTRA Cash Management Suite performs automatic monitoring, forecast and cost optimization calculation of the cash needed in Processing Centers, automatic machines and branch. The SW solution also supports a real-time decision-making process on the opportunity cost resulting from the customer's cash needs, the bank's liquidities and the placement of cash in favorable conditions for the bank.

The forecasting modules of the application allowed BCR's coordination center to better manage cash requirements both for the branches of a bank and for automatic machines.

NCR Cash Management Suite was implemented during 2016, and BCR, Printec and NCR teams worked closely over a period of six months to deploy the solution suite along with the country-required unique modifications, to the vast size of the largest banking network in Romania.

## THE RESULT

### Cost reduction, efficiency gain

The benefits of NCR APTRA Cash Management Suite were immediately apparent with positive results in each of BCR's target areas:

- Close to 20% cost reduction for transportation of cash in branches and ATMs
- 99.8% cash availability of equipment
- Client level of service has significantly improved

### ATM and Automated Machines Management

- 15.1% decrease in ATM replenishments
- Improved cash availability and cash return rate
- 15.5% decrease in ATM cost processing

### Branch Integration

- 18.8% decrease in branch transports
- Improved cash threshold compliance rate
- No emergency orders in 9 months

Metrics continue to show improvements as the Cash team becomes more proficient in the Cash Management Suite of solutions.



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## WHY NCR?

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