



The Cost of Cash is Rising!

The cost of ATM cash is rising fast! The projected 19-fold increase in the US FED rate from 0.25% to 4.75% adds \$45 Million in costs for each \$1B of your cash float.

Now that we have your attention we can assure you that doing the same things better will not be enough!

Just the facts:

- Simply “not running out of cash” is not a sustainable cost strategy with interest rates, fuel, and inflation costs rapidly rising
 - Current “best practice” cash management techniques drive a constant tug-of-war between cash utilization % and cash out/ECL's
 - A utilization focus only optimizes about half of the cash in your system
 - Outsourcing your cash distribution network increases risks and reduces control over your cash
 - No one person on your team is responsible for the total cash level in the system
 - You have little or no access to real time quality data for actionable insight and control
- Critically, you do not know or track your total cost per dollar dispensed.*

Your team & your vendors have tried to drive cost down by following current "best practices" and doing the same things better.



This failure is not their fault. Those best practices are not working. It's time to do things differently...

New data is available today – its now possible to make cash data more complete, more timely and more integrated across silos that in the past.

Data Science is maturing – the application of ML/AI is opening up new solutions not previously available.

Cloud services are maturing – data manipulation, security and speed are all available today at a fraction of the unit cost previously.

Cash Ecosystem Complexity is Increasing – supplier consolidation and increasing outsourcing are making cash ecosystems more complex and making risk management more reliant on supplier SLAs.

We have the solution....

With Perativ, and for the first time, you have real time visibility into cash levels throughout your cash ecosystem optimizing 100% of your cash costs

Improved KPIs and accountability – Forget “cash utilization”. With Perativ's Cost per Dollar Dispensed and Cash Availability KPIs, you are in control and eliminate the cost “wack-a-mole” between cash levels, vault levels and costly CIT loads/ECLs.

Improved control and risk management: Perativ returns oversight and control to you. Reduce the risk of being “hoodwinked” by SLA contract normalization, even as you outsource up to all cash handing to others.

Improved forecasting: Perativ's cash forecast dynamically adjusts for cost of cash and ECLs for optimal outcomes at all times .

Agile Cash at Last! Better customer experience and millions in sustainable cost savings are at stake.