

As financial institutions struggle with the rising costs of feeding the currency supply chain for their ATM networks, implementing an effective cash management strategy has become increasingly important. Pendum understands the challenges of maintaining an efficient cash distribution process from end-to-end. Our ATM expertise goes beyond the back room enabling us to provide a unique cash management system that creates efficiencies at every point in the currency supply chain.

The goal of any cash management program is to keep the smallest amount of cash possible in the ATM, without coming up short. Designed exclusively for an ATM program, Pendum's Premium Cash Manager™ is a fully automated currency management solution that correctly and accurately performs the complex process of predicting optimal ATM cash load levels. Premium Cash Manager provides you with the benefits of advanced forecasting technology combined with the expertise of our team of cash analysts, who review and compile daily trend data for each ATM, identifying special events and seasonal trends for each market to accurately predict your volume needs. Additionally, our back office services will simplify your reconciliation and Reg E claims process reducing your overhead and associated costs.

We value your trust in our ability to deliver a turn-key cash management solution. As a single source ATM solutions provider, we see the big picture and associated expenses created by the varying cash management functions and schedules. Our combined cash management and replenishment solutions utilize cross functionality and consolidated servicing to manage all aspects of funds and currency delivery costs, targeted ATM availability and transaction trends.



*Pendum's cash management solutions let you choose what we manage.  
Select the Premium Cash Manager option that best suits your needs.*

**PREMIUM CASH MANAGER:  
PREFERRED**

- **Available with processor data feed**
- **Cash load forecasting**
  - Premium Cash Manager forecast and review will take place two days prior loading.
  - Adjustments will be made based on expert analysis of the current trend of the machine and area special events.
- **Out-of-cash reporting**
  - Premium Cash Manager alerts inform Pendum of a potential OOC situation.
  - Cash load is scheduled on regular route **eliminating emergency cash charges.**
- **Cash order calculation**
  - Premium Cash Manager will calculate the cash order.
  - The funding financial institution will place the cash order with the correspondent financial institution or Pendum will place the order with the correspondent financial institution.
  - Pendum will pick up the cash at the correspondent financial institution.
- **Reconciliation**
  - Weekly summary of the cash in the ATMs and vaults will be balanced to processor settlement reports.
  - Unlimited number of Reg E claims will be researched and adjusted as needed.
- **Activity reports**

**PREMIUM CASH MANAGER: SELECT**

- **Cash order calculation**
  - Premium Cash Manager will calculate the cash order.
  - The funding financial institution will place the cash order with the correspondent financial institution or Pendum will place the order with the correspondent financial institution.
  - Pendum will pick up the cash at the correspondent financial institution.
- **Cash review**
  - Cash loads are forecasted and adjusted based on expert analysis of residual amounts.
- **Monthly activity reports**

**PREMIUM CASH MANAGER: EXPRESS**

- **Cash order calculation**
  - Premium Cash Manager will calculate the cash order.
  - The funding financial institution will place the cash order with the correspondent financial institution or Pendum will place the order with the correspondent financial institution.
  - Pendum will pick up the cash at the correspondent financial institution.
- **Activity reports**



To find out more, visit our Web site at [www.pendum.com](http://www.pendum.com) or call Pendum today 877-692-1500

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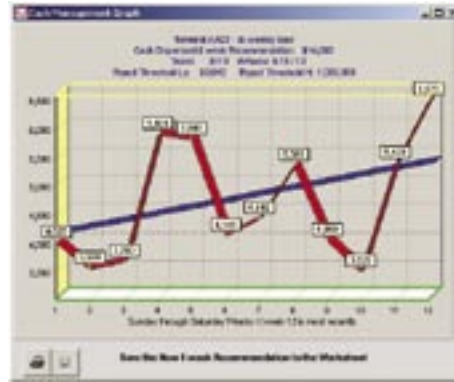
# Cash Management Solutions from Pendum

# PREMIUM CASH MANAGER™

Integrated currency management systems from the ATM experts

## Accurate Load Forecasting maintains optimal levels of cash in your ATMs

Premium Cash Manager manages the intricate process of forecasting the recommended optimal cash load amount for each individual ATM based on historical data. As an added layer of protection, each system forecast is further analyzed by our team of cash management experts who are working on your behalf to ensure just the right amount of cash is loaded across your ATM network.



Branch	ATM	Forecast	Actual	Diff	Forecast	Actual	Diff
ATM 1	1000	1000	1000	0	1000	1000	0
ATM 2	2000	2000	2000	0	2000	2000	0
ATM 3	3000	3000	3000	0	3000	3000	0
ATM 4	4000	4000	4000	0	4000	4000	0
ATM 5	5000	5000	5000	0	5000	5000	0

## Reliable Out-of-Cash Projections eliminate emergency cash fees

Premium Cash Manager's OOC projections report potential OOC situations, providing enough advance notice to replenish the ATM on a scheduled route as opposed to costly emergency cash run. In fact, we are so confident in the reliability of our OOC alert system, in the unlikely event that an emergency cash run is necessary, you won't pay the fee. We accept complete responsibility for any and all emergency cash charges for Pendum Armored Services customers.

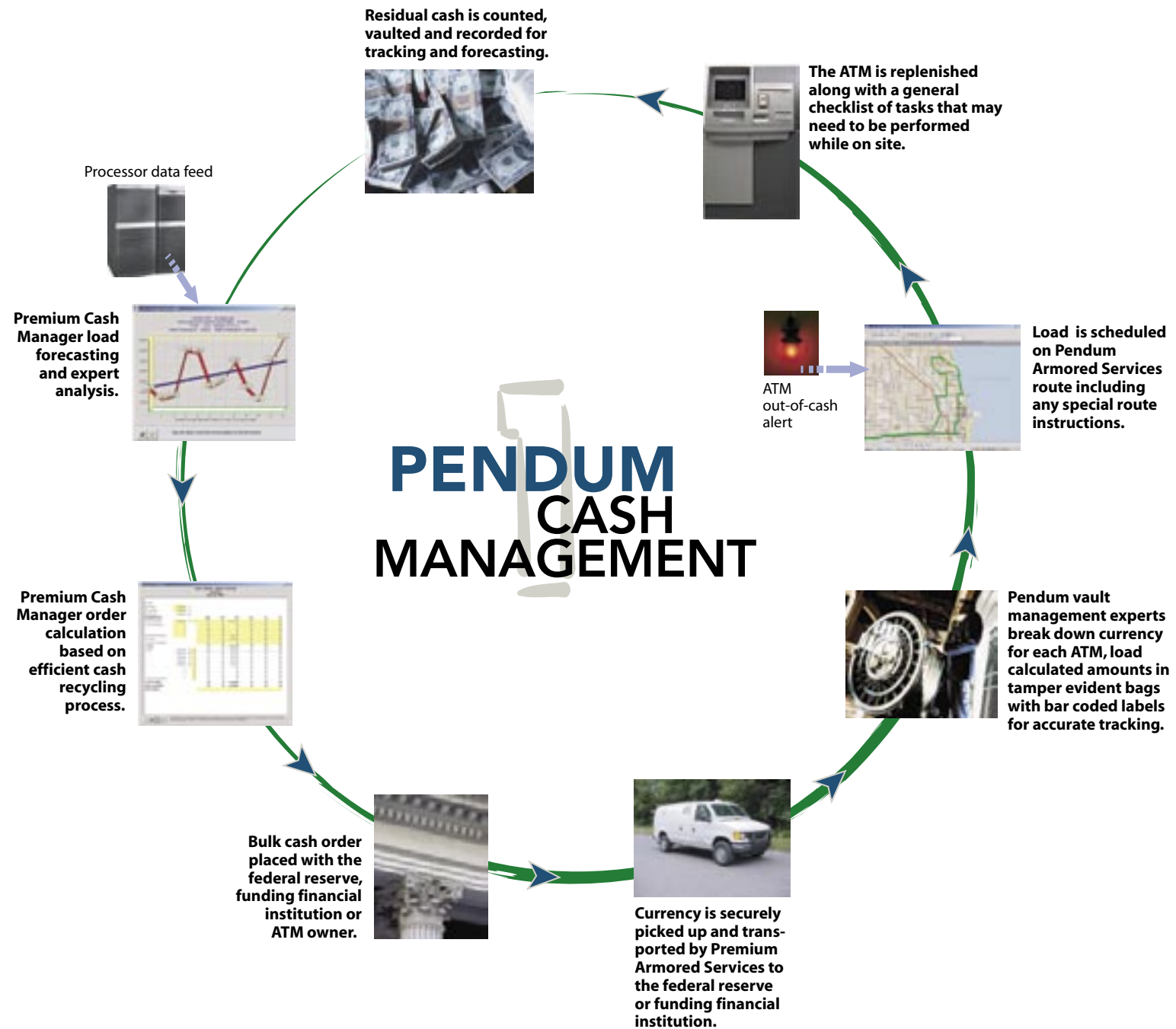
## Efficient Cash Order Calculation reduces costs of funds

Using Premium Cash Manager's forecasts, our cash management team will calculate an accurate bulk cash order for your ATM fleet and optionally place the order for you. The order calculation process is further enhanced by our efficient cash recycling procedure. We'll work with you to establish residual targets for each ATM. Once returned to the vault, the residual cash is allocated for another load allowing you to order only the difference to load the ATM with the correct amount of cash.

ATM	Forecast	Actual	Diff	Forecast	Actual	Diff
ATM 1	1000	1000	0	1000	1000	0
ATM 2	2000	2000	0	2000	2000	0
ATM 3	3000	3000	0	3000	3000	0
ATM 4	4000	4000	0	4000	4000	0
ATM 5	5000	5000	0	5000	5000	0

## Comprehensive Reconciliation and Reg E claims research saves time and money

We provide a weekly summary of ATM and vault cash balanced to processor settlement reports. Additionally, unlimited Reg E claims research is part of our package, so you are not burdened with charges on a per claim basis.



## KEY BENEFITS of PREMIUM CASH MANAGER

### INCREASE:

- Ability to forecast upcoming cash needs
- ATM network uptime by reducing cash outages
- Customer satisfaction through improved availability
- ATM program operational efficiency and profitability
- Employee productivity via better allocation of resources
- Standardization of cash management procedures across branches
- Accuracy of monitoring and reporting
- Ability to identify discrepancies and see results of investigations

### DECREASE:

- Overages and shortages at the ATM
- Load frequencies saving on monthly expenditures
- Residuals, cash handling and inventory expenditures
- ATM down time and problem resolution
- Time and expense performing reconciliation functions
- Margin for error by using an automated system to monitor cash movement
- Internal employee accountability and risk

**ELIMINATE: Emergency cash charges**

Seamlessly integrated with our Pendum Armored Services route scheduling system, Premium Cash Manager™ will ensure that your ATM network is ready for your customers.