

CashTrac

THE COMPREHENSIVE BANK NOTE TRADING SOLUTION

- **Full Support of Wholesale and Retail Bank Note Trading**
- **Web Portal for Remote Users to Capture Retail Bank Note Trades**
- **Real-time Monitors to View Bank Note Inventory and Cashflows**
- **Full Back-Office Including Nostro Accounts and Integration With SWIFT**
- **Capable of Producing Multi-Lingual and Multi-Part Trade Confirmation Tickets**
- **Capable of Generating Daily and Monthly General Ledger Accounting Entries**
- **Extendable to Other Instruments, Including Drafts, Wires and Travelers Cheques**

Overview

CashTrac is an advanced banknote management system that supports wholesale and retail trading of banknotes and coins. CashTrac enables users to manage banknote transactions at the vault level, at the branch level, and at the teller level. Currency exposures that are generated from both wholesale and retail trading are immediately reflected in front-office blotters. At the vault and branch levels real-time blotters reflect changes in cash balances and bank note inventories as quickly as transactions are recorded, enabling managers and tellers to track inventory and exposures in real-time. Users can easily and quickly print confirmations of retail transactions at the time a transaction is executed.

Supports 4 Types of Dealing Activity

CashTrac is a comprehensive banknote management system that captures and manages bank note inventories from the time that banknotes are first brought into inventory, until the time that the banknotes are distributed through a retail distribution network. CashTrac enables the following types of bank note activity:

- Wholesale Note Dealing
- Vault to Vault Transfers
- Vault to Cash Drawer Transfers

- Cash Drawer to Retail Client Dealing

For convenience, CashTrac contains transaction entry screens that are tailored to each of the separate dealing activities. For tellers in the retail distribution network, CashTrac has web-based transaction entry screens.

Web Portal for Remote Users

CashTrac provides a highly configurable web portal to enable remote users (tellers) to enter banknote transactions directly into CashTrac's database. From the web portal's entry screens the banknote transactions flow seamlessly through to CashTrac's downstream processes for settlement, reporting and accounting. The web portal enables users to easily deploy CashTrac to hundreds of tellers in hundreds of remote locations, thereby streamlining transaction workflow processes and enabling more efficient and secure processing of banknote transactions.

Viewing Banknote Cash Flows and Inventories

CashTrac's real-time cash flow blotters reflect wholesale and retail banknote transactions as quickly as they are executed, giving users accurate, up-to-the-minute details of cash flows and

banknote inventories. CashTrac features two monitors which allow users to view their current banknote inventory online, generate reports that list the inventory, and record the daily inventory, all in real-time:

- **Operator Inventory Monitor** - This monitor enables the operator who is logged into CashTrac to view his or her cash inventory. Access is restricted to this specific operator only and is based on the user ID entered at logon.
- **Branch Inventory Monitor** - Access to this monitor is restricted to managers only. This selection enables the manager to view inventory for the entire branch, for individual operators, and for the vault.

Flexible User-Defined Parameters

Maximum flexibility is achieved in CashTrac by storing setup parameters in data tables. CashTrac allows users complete flexibility and control in structuring their banknote trading business by allowing users to define the following data:

- Currencies
- Banknote and Coin Denominations and Quality Grades
- Transaction Fees & Delivery Fees
- Holiday Calendars for each Currency

CashTrac fully supports large denominations for banknotes, accommodating transactions amounts in the trillions.

Settlement of Wholesale Transactions

CashTrac contains a complete Settlement module for wholesale transactions. Nostro accounts and standard settlement instructions for counterparties can be maintained in CashTrac. Payments may be prepared in SWIFT, Fedwire and ACH formats. Payment splitting and payment netting are fully supported.

Real-Time Limit Monitoring

Wholesale banknote transactions are subject to real-time Limits Monitoring. CashTrac supports limits checking for counterparties, traders, currencies and portfolios. Total Limits, Settlement Limits and Credit (position plus P&L) Limits are supported. The available and utilized credit lines are displayed in a configurable, real-time, browser as quickly as transactions are executed.

Multi-Lingual Trade Confirmation Tickets

Each retail entry screen in CashTrac can produce a multi-lingual, two-part trade confirmation ticket. The first part of the ticket is given to the retail customer as a receipt for the transaction. The second part of the ticket may be retained by the teller, and contains posting instructions related to each transaction.

General Ledger Accounting

CashTrac has a complete multi-currency sub-ledger that can link with any general ledger accounting package. CashTrac's sub-ledger allows users to define their own Chart of Accounts and Accounting Rules. CashTrac will generate, store, and export all required G/L entries for all CashTrac transactions.

Extendable to Other Financial Instruments

In addition to managing banknotes and coins, the infrastructure of CashTrac fully supports the following financial instruments and activities:

- Purchases and Sales of Foreign Currency Denominated Drafts
- Processing of Incoming and Outgoing Foreign Currency Denominated Wires
- Purchases and Sales of Foreign Currency Denominated Travelers Cheques
- Sales of Prepaid Foreign Currency Denominated Visa Cards

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