

## **Finsolint delivers innovative software solutions to simplify cash processing and minimise cash handling costs in financial and retail outlets – world-wide.**

Finsolint's customers come from both the financial sector (such as banks & credit unions) and the retail sector (like stores & supermarkets) – and they share many problems when it comes to processing cash in their outlets and minimising the costs of handling cash:

- how to automate their cash processing?
- how to ensure that they are not locked into any one hardware vendor?
- how to integrate complex cash handling devices into their systems?
- how to uniformly support automated and non-automated cash points and even entire branches?
- how to minimise cash holdings, deliveries and collections?
- how to ensure that new cash processes are easily introduced without extensive staff training?
- how to avoid costly bespoke developments without having to fit into product straitjackets?
- how to work with today's systems without foregoing the benefits of future systems?

### **It is problems like these that Finsolint set out to solve.**

Finsolint delivers solutions by offering:

- state-of-the-art products, developed by a team of highly experienced professionals using the latest technologies
- a consultancy & support team to guide & assist customers all the way, from initial presentations & training on to software integration & deployment through to ongoing support
- an ongoing development programme to keep the products up-to-date in response to customer requests
- close collaboration with best-of-breed partners to seamlessly extend solutions to all areas
- a world view: no matter where the customer is, Finsolint treats them as if they were next door
- a commitment to independence, putting the customer firmly in the driving seat and making sure that customer wishes rule



**It is this comprehensive, customer-focused, solutions-driven approach that makes Finsolint's products and services unique.**

# CasheXpress

## The CasheXpress suite of software products is Finsolint's platform for delivering cash processing solutions for financial and retail outlets.

The financial and retail sectors share many problems processing cash in their outlets, but they are not identical. And the needs of different customers in the same sector also vary. This is why Finsolint created the CasheXpress suite of products so that each customer can choose the one that best suits their requirements:

- the CX..F set of products is designed to satisfy the requirements of the *Financial* sector
- while the CX..R set of products is designed to do the same for the *Retail* sector

The CX..F set of products comprises:

- CX20F which fully supports the operation of TCRs (Teller Cash Recyclers) in the branch
- CX40F which incorporates all of CX20F's functionality but then extends it to support manual cash points (with no TCR) and deliver value-added benefits to further reduce cash processing costs in the branch
- CX60F which extends CX40F's branch functionality to a centralised, enterprise operation (CX60F will be released in Q1 2012)

CX20F

CX40F

CX60F

And customers choosing CX20F/CX40F can rest assured that they can always seamlessly upgrade to CX40F/CX60F in the future.

## CasheXpress' CX..F set of products allows Financial customers to choose the product which is exactly right for their requirements.

The CX..R set of products currently comprises:

- CX30R which fully supports the operation of TCRs and Intelligent Deposit Units in retail outlets

CX30R

Further CX..R products will be added in 2012 and customers will be able to seamlessly upgrade to them if they require.

## With its CX..R set of products Finsolint is building on its experience in the Financial sector to deliver similar benefits to the Retail sector.

Finsolint

## **All CasheXpress products have security at their core.**

When dealing with cash the top priority must always be security. But security concerns are not uniform across countries, sectors or even customers: what is vital in an open-plan branch might be unnecessary in a secure vault; what is mandatory in an inner-city might be burdensome & counter-productive in an affluent suburb; and so on. There are degrees of security and only the customer knows what they need.

This is why every CasheXpress product can be configured so finely:

- every transaction (operation) has a unique “entitlement” – there is an entitlement not just for each cash operation, but for every operation, giving total control
- every user & workstation can be assigned any combination of entitlements
- for a user to be able to perform an operation, both the user and the workstation that they are working at must possess the entitlement for the operation

User and workstation “templates” make entitlements easy to implement. Any number of templates can be created and the customer chooses a unique name for each of them (such as “Cashier”, “Teller”, “Supervisor”, “Counter Workstation”, “Business Workstation”, “Vault Workstation”, etc.). When a new user or workstation is created it is just a matter of linking the user/workstation to the relevant template. When a template is modified all users/workstations linked to it adopt the change automatically.

## **Entitlements and templates control exactly what users do and where they can do it.**

CasheXpress takes templates further: each template not only defines which transactions are allowed, it also defines a profile of how transactions are to be performed by specifying:

- maximum withdrawal limits (single, daily, etc.) on a currency-by-currency basis
- whether a transaction requires “four-eyes” approval or an override
- what supervisory actions can or cannot be performed
- and so on

## **Templates limit exactly what users do according to where they are.**

## **Security on its own is not enough – there must also be auditability & accountability.**

No matter how secure a system is, it is vital that all transactions can be reviewed at any time and that goes for cash inventories too.

Every CasheXpress product maintains an electronic transaction journal which records every transaction which has been performed – not just every cash transaction. Entries within the journal are comprehensive and show the type of transaction, who performed it, where it was performed, when it was performed whether it was successful and all of the details relevant to the transaction type (such as amounts, denominations, etc.). When making journal inquiries it is possible to narrow down which transactions are displayed according a variety of criteria, such as user, workstation, date & time ranges, transaction types, etc.

## **The electronic transaction journal is a comprehensive record of every transaction performed and an invaluable tool to assist in reconciliations, balancing, audit, etc. – at any time of day.**

CasheXpress maintains two types of cash inventories:

- contents inventories are absolute and record the actual cash contents of a cash repository (such as a TCR or cash drawer) in terms of both value & number of notes or coins per currency
- positional inventories are relative and record the movement of cash in terms of deposits, withdrawals and net position in terms of both value & number of notes or coins per currency
- contents inventories only apply to cash repositories, but positional inventories apply to users, workstations and cash repositories

As well as the obvious usefulness of contents & positional inventories in showing cash contents & movements they are useful to supervisory users who can review them remotely (e.g. a branch supervisor can remotely check on the contents of each of the branch's TCRs without moving from their desk).

## **Because cash contents & positional inventory “snapshots” can be taken at any time of day cash holdings can be kept under tight control and cash movements can always be accounted for.**

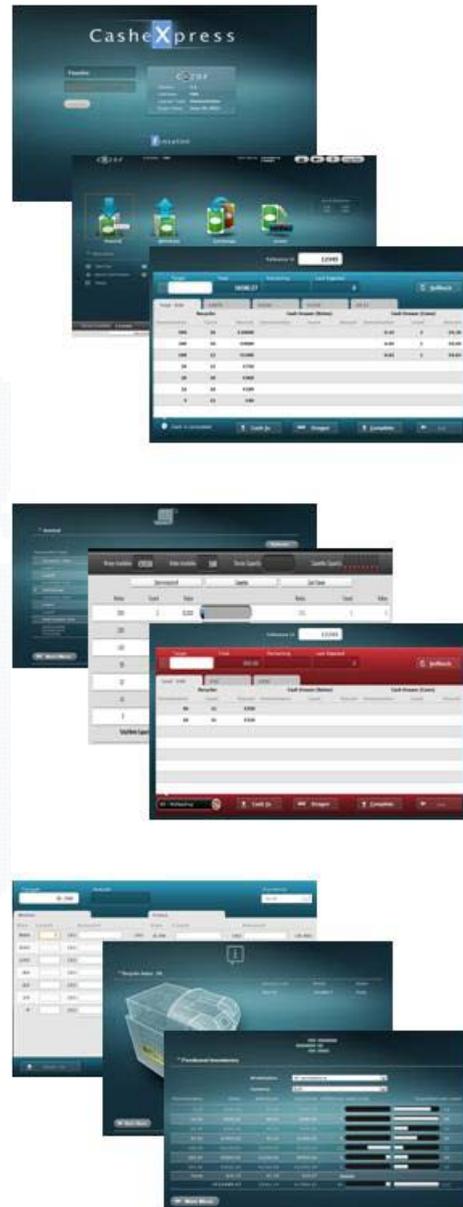
# CasheXpress

**CasheXpress is a thoroughly modern suite of software products designed for use in the 21<sup>st</sup> century.**

Having managed the successful development of cash handling applications since TCRs were first introduced, the inventor of CasheXpress had a lot of experience to draw on. But technology and customer requirements have moved on.

CasheXpress was invented in 2009 and the first CasheXpress product was only released at the end of 2010. CasheXpress has been built with the latest technologies to satisfy the current & future business requirements of its customers:

- every CasheXpress product consists of a set of “apps” with each app tailored to its business use (the Cash app for cashiering, the Report app for management reporting, the Admin app for administration, etc.)
- every app is designed to run in a browser over the Internet or an intra-net with zero footprint – but, of course, CasheXpress apps can run equally well within Windows environments
- especial emphasis has been placed on the user interfaces of the most common “workhouse” apps – they are very graphical and look more like smartphone apps than conventional business programs (making them easy-to-use and reducing user training time)
- the user documentation set is comprehensive and is complemented by online help and even videos to assist in resolving problems with mechanical devices
- CX20F, CX30R & CX40F are outlet-centric so that they control the entire outlet from a single (local or remote) server – making for easy maintenance, comprehensive reporting and giving a view over the whole outlet
- CX60F will take this even further by providing control & views over all of the outlets of an entire enterprise



**CasheXpress’ combination of business focus, state-of-the-art design and future-proof architecture is guaranteed to simplify cash processing and minimise cash handling costs.**

## **All CasheXpress products share many features which are key to the needs of of any customer.**

All CasheXpress products can operate over any software platform:

- being written in a combination of the industry-standard Java and Javascript software languages means their operation on all software platforms today and in the future is assured
- their multi-layer architecture means they can operate equally well as Windows applications or as web applications (through any browser)

The user interfaces of all CasheXpress products can be customised:

- the presentation of user interfaces is separated from the underlying logic, meaning that customised user interfaces can be offered without affecting product functionality (so that they present the same look-and-feel as customers' own systems)

All CasheXpress products can operate with any cash handling devices:

- all connectivity to cash handling devices is via industry-standard "middleware" which means they can be seamlessly swapped without affecting product functionality, error handling & recovery, user interfaces or software interfaces

All CasheXpress products can operate stand-alone, integrated or semi-integrated:

- with their comprehensive transaction screens, sophisticated device error-handling & recovery, in-built security, accounting & auditing features, they can be utilised without any software integration (making customer evaluations simple & low-cost and even making production use feasible)
- by offering a comprehensive & easy-to-use set of high-level software interfaces (APIs) a completely integrated system can be quickly developed with minimal effort and without the need to incorporate any complex device error-handling & recovery
- simpler semi-integrated systems can be developed even more quickly when only cash handling functions are integrated and their stand-alone functionality (such as their in-built accounting & auditing features) are utilised in parallel

All CasheXpress products can be integrated with any customer's system:

- their native software interfaces use industry-standard XML and the interfaces for all other software languages are built on top, meaning that support is available for any language that a customer uses

**These features make CasheXpress suitable for any environment.**

For more information about CasheXpress contact: [finsolint@finsolint.co.uk](mailto:finsolint@finsolint.co.uk)