

logicpath

C3 Financial User Reports

The purpose of this training is to learn how to read the reports to help identify potential data issues.



logicpath

Agenda

- Explain New Help Menu
- Denomination Detail
- User Reports Navigation
- Inst. Cash Ending Vs. Usage
- Order Versus Recommendation
- Denomination Breakdown
- Trend Analysis
- EOQ Calculator
- Days Of Cash On Hand

Denomination Detail

Ceto Demo Database Main

Brooksville #77 View: Denomination Detail

Select Historical Range: select a period ...

Enter Start and End Dates: 8/19/2017 9/19/2017 + Go

Expand all denoms. Collapse all denoms.

Date	Cash Ending	Order	Deposit	Usage
Sat 08/19/2017	\$58,106			
Sun 08/20/2017	\$58,106			
Mon 08/21/2017	\$63,017			
Tue 08/22/2017	\$71,576			
Wed 08/23/2017	\$66,538	\$58,550	\$9,000	
Thu 08/24/2017	\$102,477			
Hundreds:	\$43,400			
Tens:	\$70,450			
Total:	\$1,139,647			

demo 01 #5 View: Denomination Detail

Select Historical Range: select a period ...

Enter Start and End Dates: 1/19/2015 2/19/2015 + Go

Expand all denoms. Collapse all denoms.

Date	Cash Ending	Order	Deposit	Usage
Sat 01/24/2015	\$353,839			(\$15,758)
Sun 01/25/2015	\$353,839			(\$5,315)
Mon 01/26/2015	\$349,246			\$722
Tue 01/27/2015	\$346,358			(\$2,888)
Wed 01/28/2015	\$458,913	\$144,000	\$5,000	(\$26,445)
Hundreds:	\$252,900	\$126,000		(\$22,300)
Fifties:	\$83,250	\$15,000		(\$4,900)
Twenties:	\$84,900			\$160
Tens:	\$17,170	\$3,000		(\$280)
Fives:	\$7,450			\$345
Twos:	\$50			
Ones:	\$4,280		\$4,000	\$583
\$1 coins:	\$1,179			(\$1)
Eisenhowers:				
Half Dollars:	\$1		\$1,000	
Quarters:	\$1,182			(\$88)
Dimes:	\$1,078			\$14
Nickels:	\$94			\$3
Pennies:	\$38			\$17
Total:	\$11,330,886	\$795,000	\$12,100	(\$761,052)
Average:	\$354,090	\$159,000	\$6,050	(\$23,783)

- Navigate to denomination detail by selecting reports, region, branch and then denominational detail.
- The Denominational Detail report shows the cash endings, orders, deposits, and usage by denomination.
- The defaulted date range for this report is the most current thirty days, but the range can be expanded or decreased by selecting a Start and End date.
- To display a day's denomination detail, click on the date's row you wish to see. This will expand the view for this branch to provide denominational detail for that day's activity.
- A quick review of a day's denominational activity can help identify potential data issues. Usage totals with parenthesis indicate outflow and totals without parenthesis indicate inflow.
- Possible Causes:
 - Missing order (inflow) or missing deposit (outflow) – This is a strong possibility if it affects multiple denominations.
 - Missing Interbranch transfer (refer to Order Processing Guide for correct interbranch transfer process)
 - Incorrect cash ending balances recorded for this day.
- Solution:
- Verify cash ending totals, orders and deposits for that day. Please note that the totals for the previous day and the day after this date may also need to be verified.

User Reports

C3 Financial
Branch Summary
8/19/17 - 9/19/17

Cash Ending
AVG: \$282,967
MIN: \$97,934
MAX: \$513,638

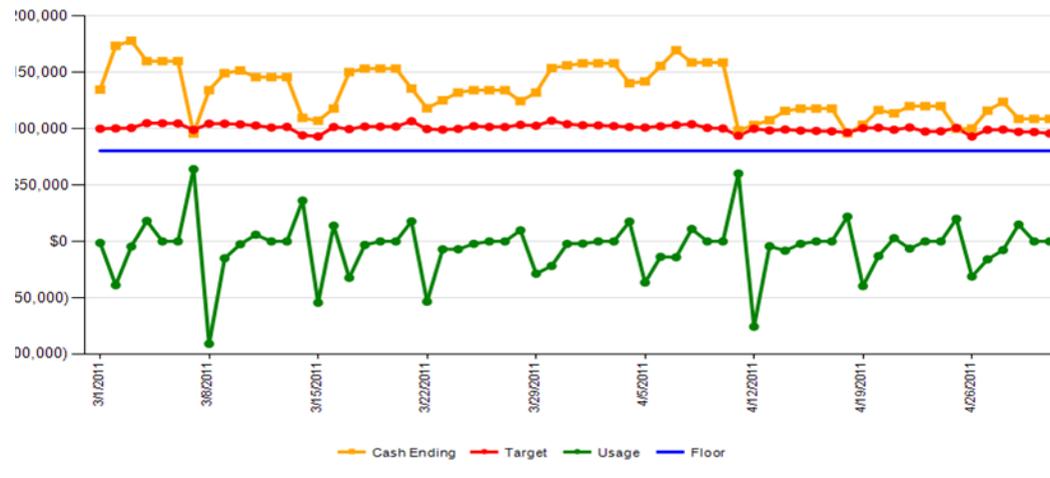
Usage
TOTAL: \$600,500
MAX: (\$142,625)
AVG: \$18,765

Limits
MIN: \$115,000
Goal: \$200,000
MAX: \$200,000

Date	Cash Ending	Order	Deposit	Usage
Sat 08/19/2017	\$245,234			(\$4,892)
Sun 08/20/2017	\$245,234			
Mon 08/21/2017	\$338,150			\$92,916
Tue 08/22/2017	\$378,013			\$39,863
Wed 08/23/2017	\$362,894	\$4,250	\$157,000	\$157,608
Thu 08/24/2017	\$201,266			(\$142,625)
Fri 08/25/2017	\$212,858			(\$8,208)
Sat 08/26/2017	\$216,884			\$4,826
Sun 08/27/2017	\$216,884			
Mon 08/28/2017	\$325,629			\$118,745
Tue 08/29/2017	\$352,238			\$16,609
Wed 08/30/2017	\$145,268	\$3,350	\$203,100	(\$7,220)
Thu 08/31/2017	\$154,311			\$9,043
Fri 09/01/2017	\$97,934			(\$56,377)
Sat 09/02/2017	\$129,014			\$33,080
Sun 09/03/2017	\$129,014			
Mon 09/04/2017	\$129,014			
Tue 09/05/2017	\$227,654			\$98,640
Wed 09/06/2017	\$449,124	\$102,200	\$0	(\$89,790)
Thu 09/07/2017	\$380,083			\$130,959
Totals:	\$9,054,960	\$214,650	\$551,588	\$600,500
Averages:	\$282,967	\$42,930	\$183,863	\$18,765
Minimum:	\$97,934			
Maximum:	\$513,638			

- Navigate To User Reports
- From the Dashboard click on regions, branch, charts and then select the report you would like to see

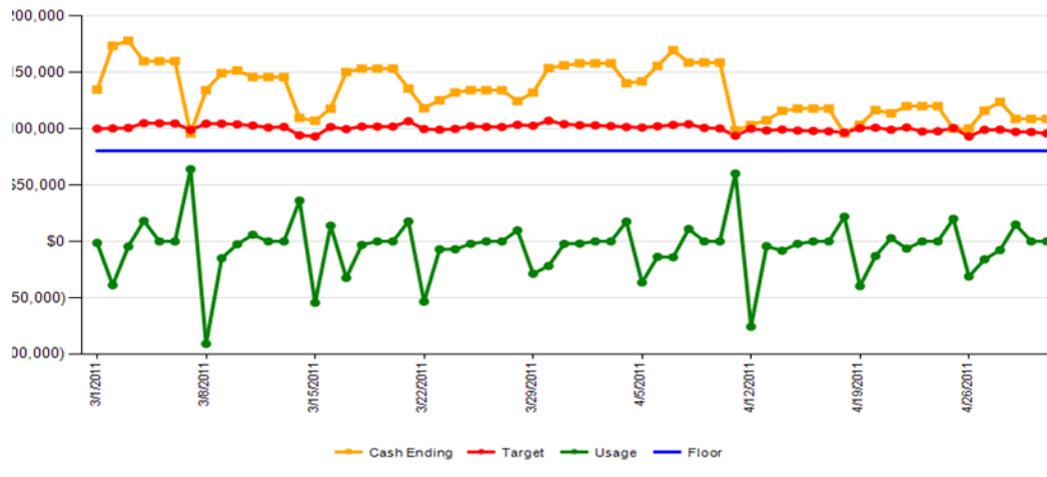
Institution Cash Ending Vs. Usage



- The Usage vs. Cash Ending & Target chart illustrates the difference between the actual daily cash ending and the actual daily usage over the specified date range. The red line dividing the two is the Target; which is the amount of cash C3 Financial calculates as the optimum cash ending for your branch.
- The default date range is the most current 30 days. To change the date range, manually enter new dates in the start date and end date or use the calendar, to the right of each field, to select dates and click “Go” to refresh the page. You can also use the historical range drop down to automatically refresh to a new time period

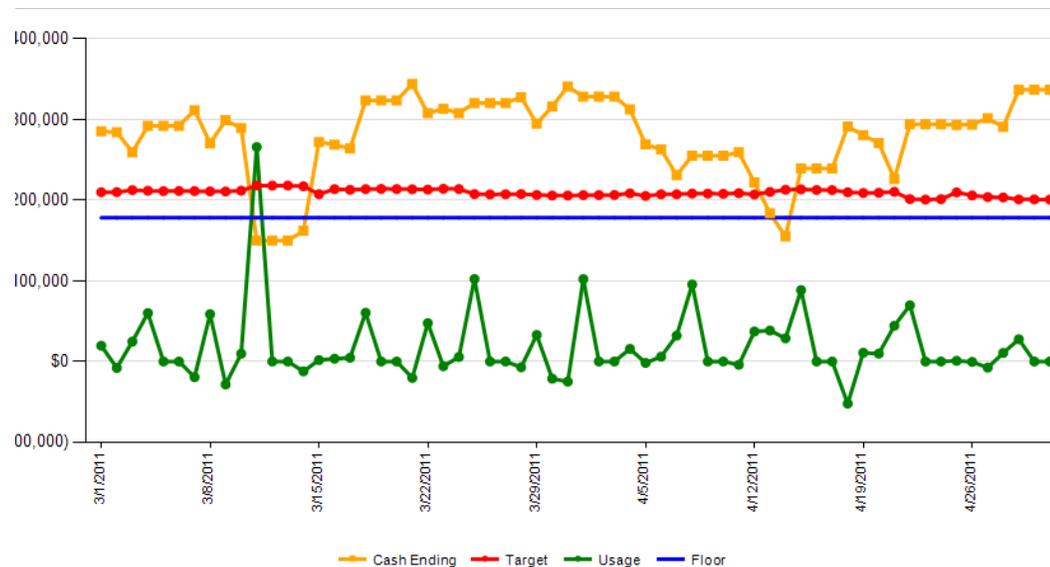
Institution Cash Ending Vs. Usage – Identify Issues

Requisition filled on Incorrect Day



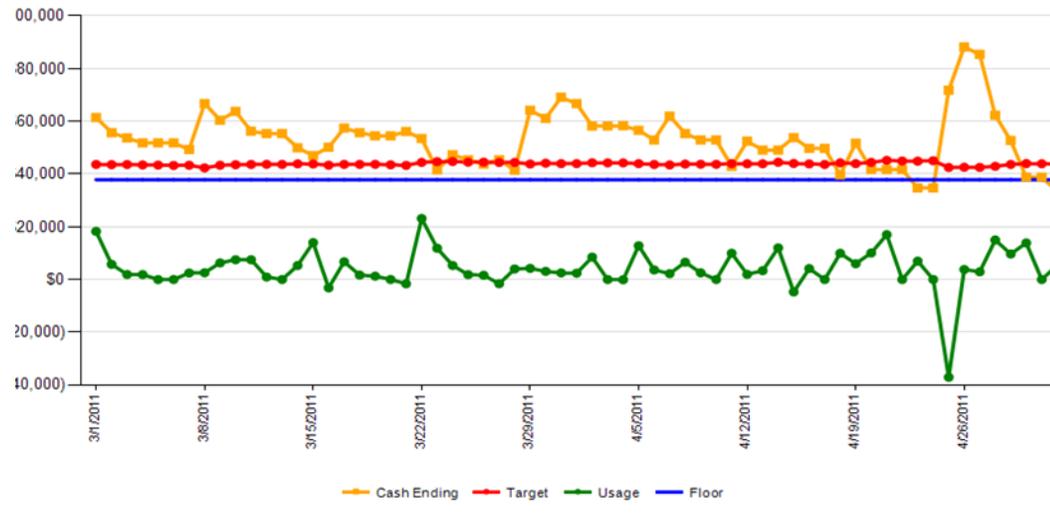
- Orders and Deposits should never be included in the Usage; Usage is defined as pure customer demand. It is very important that Orders and Deposits are fulfilled in the system correctly so as not to skew the Usage. An Order should have a fulfilled date on the day it is added to the Cash Ending via the teller platform. A Deposit should have a fulfilled date on the day it is deducted from the Cash Ending via the teller platform. Listed below are notes used to help diagnose potential problems with branch Requisitions and Cash Endings:
 - High outflow first day, high inflow second day.
- Possible Causes:
 - Order/Deposit entered on wrong date.
 - Incorrect cash ending balances recorded for these days.
- Solution:
 - Verify cash ending totals, orders and deposits for the two circled days below and the orders/deposits are in fulfilled status.

Institution Cash Ending Vs. Usage – Identify Issues Missing Deposit



- Abnormal high outflow
- Possible Causes:
 - Deposit missing from the application.
 - Incorrect cash ending balance recorded for this day.
- Solution:
- Verify cash ending total and deposits for the circled day below.

Institution Cash Ending Vs. Usage – Identify Issues Missing Order



- Abnormal high inflow.
- Possible Causes:
 - Order missing from the application.
 - Incorrect cash ending balance recorded for this day.
- Solution:
- Verify cash ending total and orders for the circled day below.

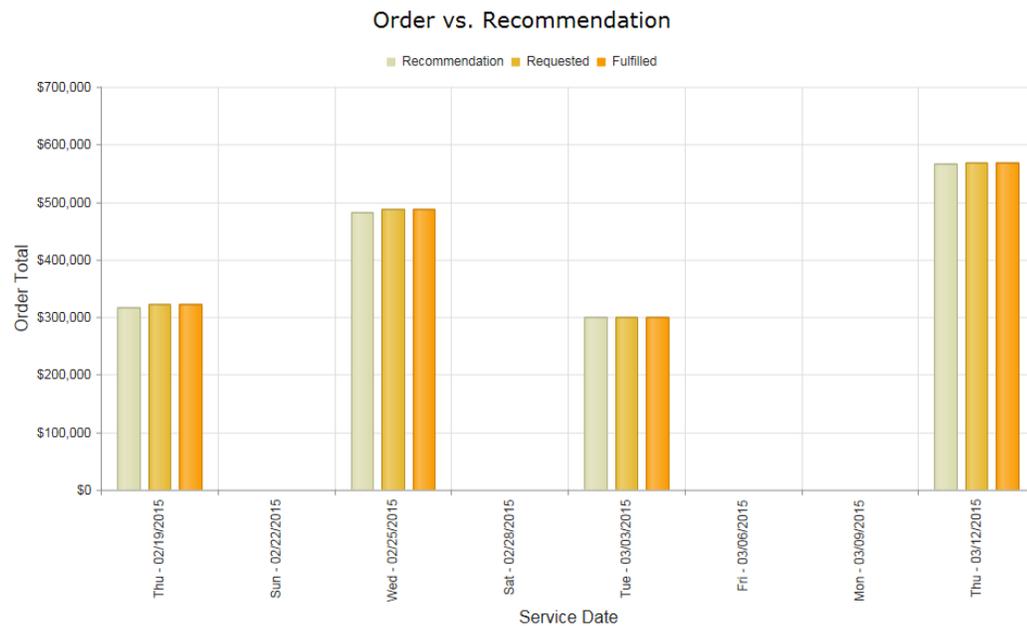
Order Vs. Recommendation

select report: Order vs. Recommendation select dashboard: Central Vault #1

filters

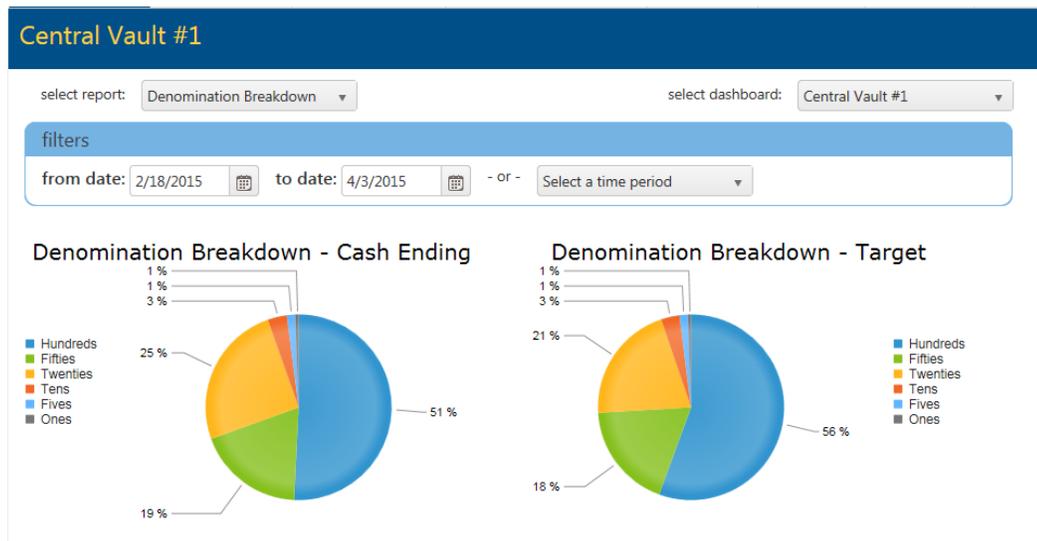
from date: 2/18/2015 to date: 4/3/2015 - or - Select a time period

select requisition type: Orders Deposits



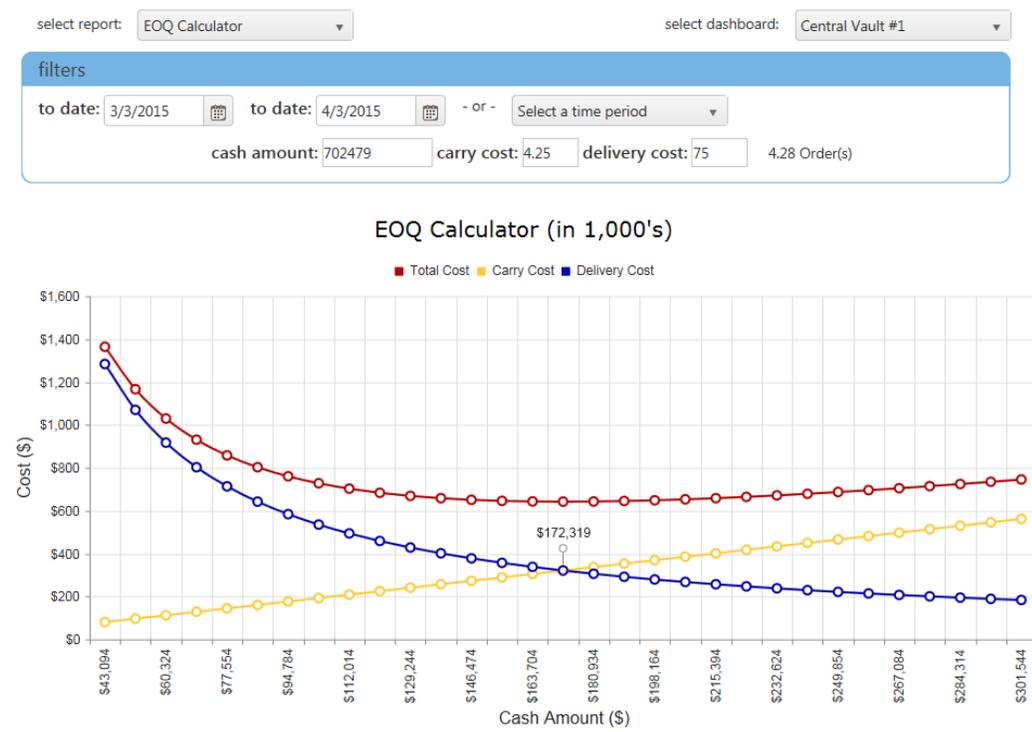
- Order vs. Recommendation
- The Order vs. Recommendation chart compares three pieces of order/deposit data: C3 Financial's guidance, the branch's processed and the carrier's fulfillment amounts. The radio button in the center at the top of the chart allows you to switch between order and deposit amounts for the specified date range.
- The chart will display up to 8 orders/deposits. This is helpful when determining the order/deposit habits of the branch.
- The default date range is the most current 30 days. To change the date range, manually enter new dates in the start date and end date or use the calendar, to the right of each field, to select dates and click "Go" to refresh the page. You can also use the historical range drop down to automatically refresh to a new time period.

Denomination Breakdown



- The Denomination Breakdown chart shows a graphical view of the information contained in the Denomination Detail report. The pie chart on the left illustrates the denomination cash ending for the last day data was entered and the pie chart on the right illustrates the denomination usage for the most recent 30 day period.
- These pie charts assist in achieving the optimum denomination mix, based on your customer demand.
- The default date range is the most current 30 days. To change the date range, manually enter new dates in the start date and end date or use the calendar, to the right of each field, to select dates and click “Go” to refresh the page. You can also use the historical range drop down to automatically refresh to a new time period.

EOQ Calculator



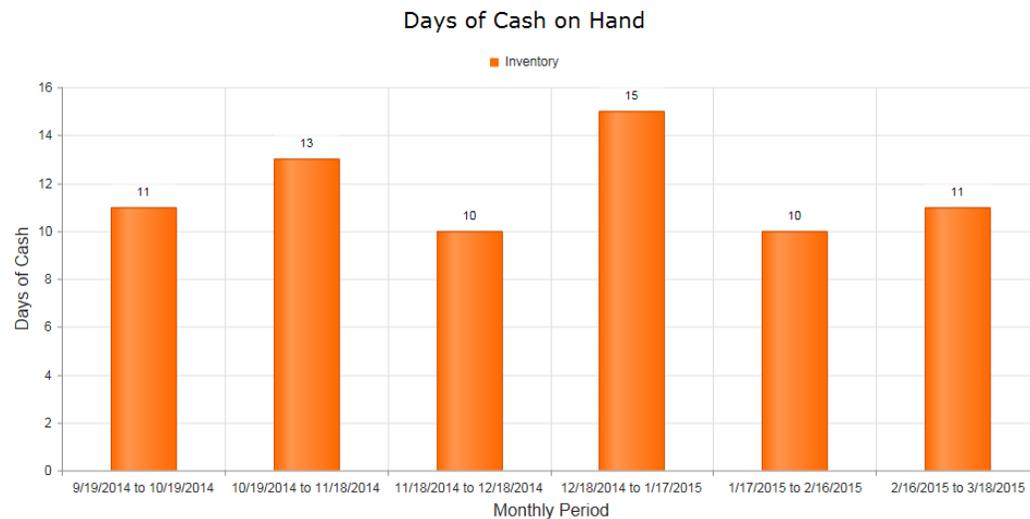
- This chart plots the calculation of the Economic Order Quantity for the previous 30 day period. This powerful tool allows the user to calculate what effect a prospective change in inventory variables will have on the institution's order patterns. The inventory variables are Carry Cost and Delivery Cost. The Carry Cost is the cost of keeping excess cash in the branch. Usually this cost is the interest rate at which your institution could invest this money at. The Delivery Cost is the cost your branch spends to and from ship cash to the branch. Usually this cost is the armored car expense. By changing these variables in the calculator and clicking "Calculate," the EOQ Calculator will recommend a new order amount and number of Orders.
- If the Cash Amount is a negative number, your branch is a Net Cash User and the recommended amount is in Deposit into the branch. If the Cash Amount is a positive, your branch is a Net Cash Supplier and the recommended amount is an Order total.
- Cash has two costs associated with its maintenance. The first is the cost of ordering, which declines on a per-dollar basis. The second is the cost of maintaining, which increases with the amount of cash that is kept at the branch. EOQ calculates the optimum Order Amount determined by the actual or expected total cash usage.
- Using the EOQ Calculator on a quarterly basis will help you determine the most cost effective Order schedule.

Days of Cash on Hand

select report: Days of Cash on Hand select dashboard: Central Vault #1

filters

to date: 4/3/2015



- This chart is a visual representation of your cash inventory; the amount of cash on hand versus the amount of cash needed for one day of operation. This chart is used to show you how well your branch is managing your cash inventory. C3 Financial assists you in keeping enough cash in the branch to service customers until the next shipment is received. **A weekly shipper's optimum number of days of cash on hand is eight to nine. A bi-weekly shipper is optimized with sixteen to seventeen days.**
- The default date range is the most current 30 days. To change the date range, manually enter new dates in the end date or use the calendar, to the right of each field, to select dates and click "Go" to refresh the page. You can also use the historical range drop down to automatically refresh to a new time period.

Terminology

- ▶ Cash EndingCash in branch at the close of day
- ▶ Order – None Customer TransactionCash being rec'd from armored car
- ▶ Deposit – Non customer TransactionExcess cash being shipped back
- ▶ FulfillThe requisition has been rec'd or shipped
- ▶ UsageCustomer demand (outflow) inflow
- ▶ RequisitionOrders/ Deposits
- ▶ Money SupplierWhere you get you money
- ▶ Armored carWho delivers your money
- ▶ Inter Branch TransferShipping cash from one branch to another
- ▶ RecommendationCeto's guidance based on usage
- ▶ RequestAmount being ordered
- ▶ Guidance SuppressedDenominations rarely ordered no guidance given
- ▶ No requisition requiredIf no cash ordered check box to prevent from getting insufficient data
- ▶ Service Interval datesThe next 2 cash delivery dates

Terminology

- Institution.....The institution represents each individual financial company, i.e. bank, credit union, savings institution.
- Region..... Groups of branches often separated by geographical location or branch type
- Branches.....Branch is a single cash service entity; i.e. branch, ATM, central vault.
- Financial Inputs.....Used for calculating the Cost Benefit associated with using the C3 Financial
- Delivery Cost.....the cost to ship cash to the branch. This may be entered at the institution, region or branch level
- Carry Cost.....cost of keeping excess cash in the branch. Usually this cost is the interest rate at which your institution could invest this money.
- Carrier.....Armored car delivering cash
- Service Lead Time.....The Service Lead Time represents the cut-off date for ordering cash.