



FIFTH THIRD BANK

The curious bank.®

CURRENCY PROCESSING SOLUTIONS



Currency Processing Solutions

Fifth Third Bank's Currency Processing Solutions (CPS) is a holistic approach to improving your cash management processes, from point of sale to account reconciliation and reporting. CPS automates the cash-handling process; from the time you take a cash payment to the time the money is deposited and credited into your account. Our Managed Service approach to currency processing provides you with a single source provider whose solutions can help you to:

- Reduce operating costs
- Free up key store personnel
- Reduce risk
- Streamline backoffice operations
- Improve working capital

"CPS is a Managed Service approach to your cash operations that helps reduce the cost and risk of handling and processing cash receipts."



HOW IT WORKS

CPS allows your associates to feed currency directly into the smart safe note reader and CPS does the rest:

- Counts and verifies the currency
- Checks for counterfeits
- Automatically tracks cash for fast, easy balancing and reconciliation
- Transmits cash receipts accepted by the safe to Fifth Third Bank and provides provisional credit to your account

Now, you can focus on growing your business rather than managing the complexities of reporting, reconciliations and end-of-day deposits.

KEY ADVANTAGES & BENEFITS

While most businesses have seen a reduction in overall cash receipts, the costs and risks associated with handling and processing cash continue to escalate. Since Fifth Third Bank's CPS is tailored to your business's specific needs, we can help your business realize real operational savings and benefits that will help you compete in today's global retail marketplace. CPS can help:

Improve Working Capital:

- Provide provisional credit on CPS funds
- Reduce store working capital requirements
- Reduce cash in transit delays

Reduce Operating Costs:

- Reallocate and reduce labor costs
- Free up key store personnel
- Reduce banking fees
- Reduce armored service costs
- Streamline reporting and reconciliation

Reduce Risk:

- Reduce cash over/short
- Improve the safety and security of employees
- Minimize the volatility of cash handling and processing costs

WHAT DOES THIS MEAN TO YOUR BUSINESS?

CPS can help improve your overall retail efficiency, deliver an improved customer experience and, ultimately, help you realize increased profitability. The CPS Managed Service model streamlines your cash related operations and allows you and your team to focus on your customers and core business. Once implemented, CPS customers generally experience a 10% to 30% reduction in their cash handling and processing costs.

- **Working Capital** - CPS may reduce or eliminate in-store working capital requirements by 25% to 100%
- **CIT** - CPS can reduce cash in transit delays by 1 to 3 days thereby accelerating availability of cash receipts by as much as 25% to 75%
- **Transportation Costs** - CPS eliminates armored or transportation related costs and minimize the impact that armored service has on your store operations
- **Banking Fees** - A CPS managed service solution can help reduce your current banking (deposit and change order related) and cash processing related fees
- **Cash Over/Short** - CPS can reduce cash over/short by as much as 50%

Currency Processing Solutions Managed Service Components	Solutions Include
Hardware	X
Software	X
Installation	X
Activation	X
Cash in Transit/Armored	X
Reporting	X
Maintenance	X
Parts	X
Currency Processing	X
Real-time Availability	X

Connectivity - Ethernet
Change Order - One per Service Day
Term of contract - 3 & 5 Year Options

OUR TEAM MAKES THE DIFFERENCE

We have a team of professionals with extensive experience in retail operations and currency logistics. Our dedicated team offers fully integrated end-to-end solutions from cash receipt and deposit to provisional credit to enhanced reconciliation and reporting - a single source for your cash management needs.

We're ready to help you take the next step:

- We'll meet with your team to discuss ways in which CPS can positively impact your operations
- We'll assist in developing a workflow analysis of your business to show how CPS can help improve efficiencies and drive cost out of operations
- Our Cost Benefit Analysis will help you evaluate potential long-term benefits to your business
- And when you're ready, we'll tailor a solution that meets your specific needs

Typical results include:

- **Labor** - CPS can help free up as much as 8 to 12 hours a day that is currently dedicated to handling and managing cash

THE CPS FAMILY

Through a managed service approach, CPS provides a comprehensive suite of cash management solutions to businesses that have daily cash receipts that range from several hundred dollars to several hundred thousand dollars a day. These solutions can be customized and integrated into your business to help you maximize their impact and benefit.

CPS provides security and ease of use to help ensure delivery of immediate and sustainable results. Each solution is supported by a group of industry professionals who are focused on your business and its success.

THE FIFTH THIRD ADVANTAGE

We work diligently to be your trusted, strategic advisor and are dedicated to understanding your business. Our solutions and services are backed by experienced Relationship Managers, Treasury Management Officers and Currency Processing Specialists, who can help tailor innovative cash management solutions to meet your specific needs.

For more information on Fifth Third Bank's Currency Processing Solutions, please contact your Relationship Manager or Treasury Management Representative.

Attribute	CPS 10,000	CPS 2000*	CPS 1000
Usage	— Collection & Withdrawal — Currency & Coin	Collection	Collection
Capacity (# Of Notes)	— 14,500 Notes — 9,900 Coins	2,400 Notes - 4,500 Notes	1,200 Notes
Capacity (Approx. Net Daily Cash Sales)	\$8,000 - \$100,000	\$2,500 - \$8,000	\$500 - \$2,500
Recycling	4 - Cassette plus Overflow	N/A	N/A
Bill Acceptor	— 200 Notes — 400 Coins	2 - Single Note or Bulk Feed	1 - Single Note
User Mgmt. Hierarchy	5 Levels	2 Levels	2 Levels
User Interface	Touch	Touch	Touch
Lock Access	Kaba Mas	Dallas Key	Dallas Key

