



REAL-TIME CIT

FEATURING:

Andrew Teachout, Starbucks

J.R. Davis, Davis Bancorp

James Kelly, Safe and Sound

Evolution

- Manual Updates from the field (2006)
- File-based updates (2012)
- Enhanced file-based information (2017)
 - Signatures
 - Unique Courier #
- Real-time status updates (2018)
- Future – increase use of real-time data, eliminate manifests, dynamic routing, etc. (2021?)

How does it work?

- API link with couriers
- Request up-to-the-second transactional data from DTS Connex
- Make available to courier's personnel
- Courier sends real-time updates back to DTS Connex
- Armored Received – 4% - 20% better courier received data
- Bank Received - 2% more deposits reach bank

REAL-TIME COURIER

DAVIS BANCORP AND
SAFE & SOUND ARMORED

WWW.SSARMORED.COM

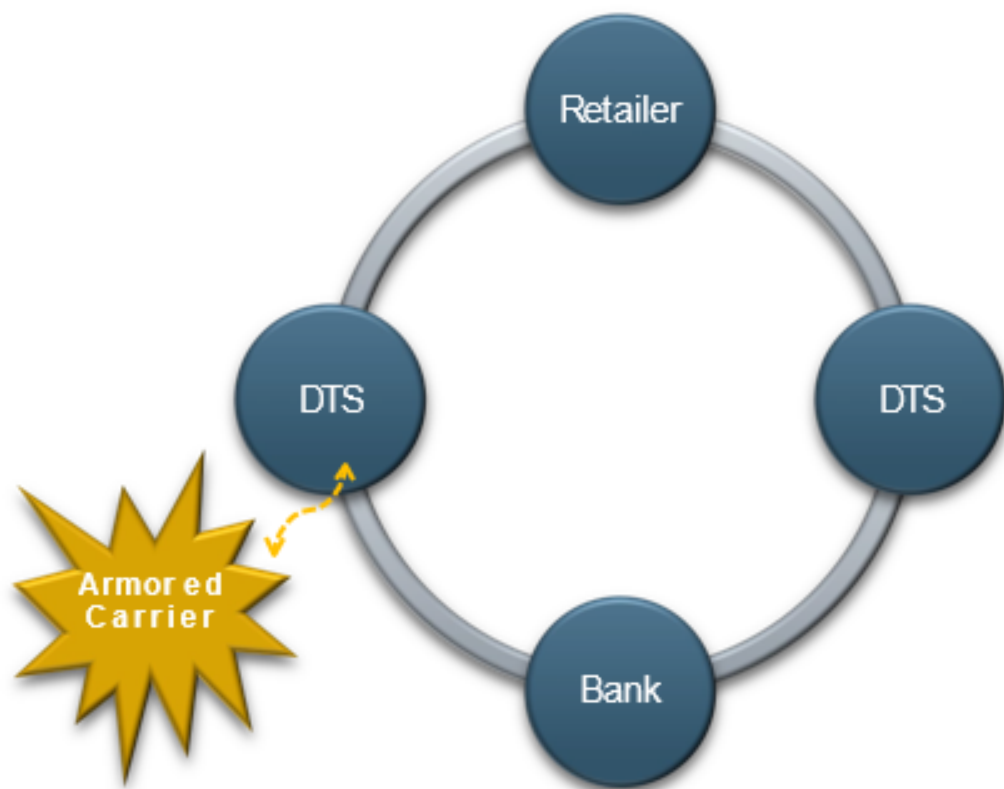


WWW.DAVISBANCORP.COM

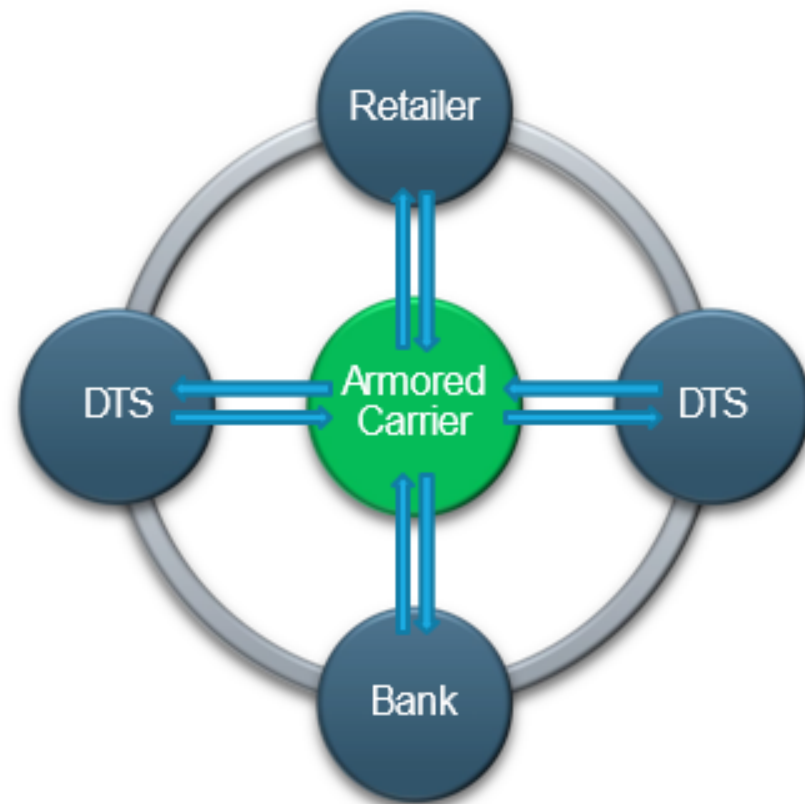


WHAT.

Then:



Now:



WHEN.

Starbucks & Nordstrom

T-Mobile USA

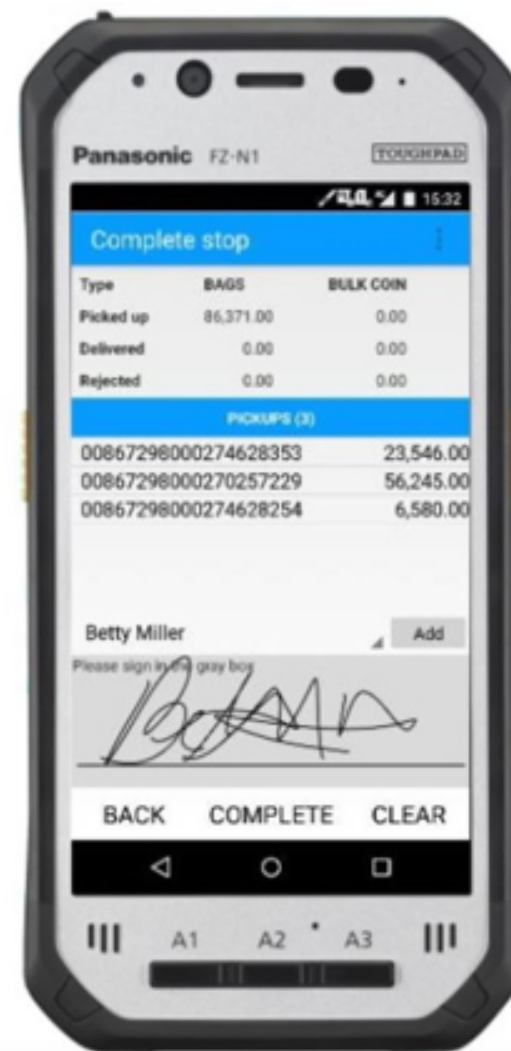
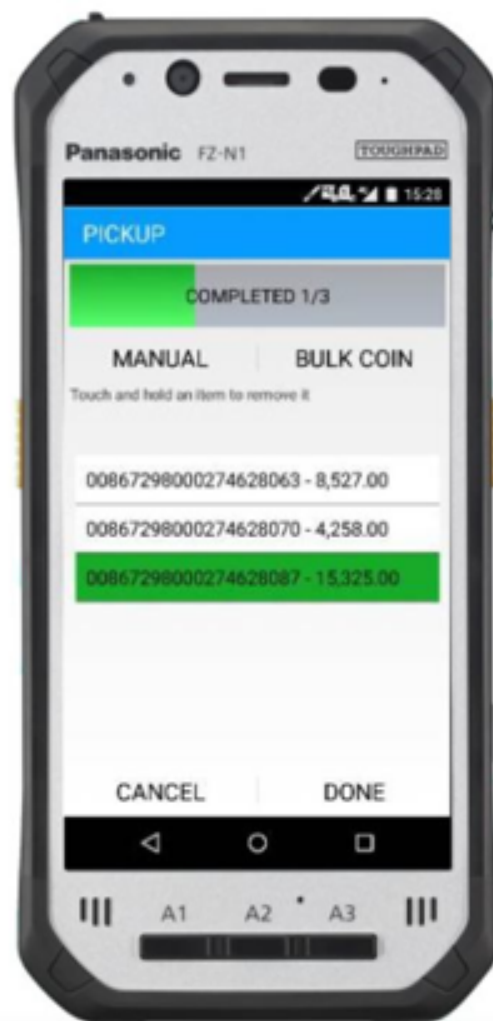
2019

2018

2020

Federal Reserve Bank

HOW.





- THANK YOU -



WWW.DAVISBANCORP.COM



WWW.SSARMORED.COM

Starbucks and Real-Time

- Starbucks currently has ~9,000 US stores
 - 550 of those stores use couriers with real time DTS connections
 - Real-Time stores has an average of \$150 less in losses of the last 2 years. A total of \$84k in loss reduction per year.
 - If applied across the portfolio, savings could reach \$1.3MM per year
- Real-Time decreases errors and research times
- Much higher percentage of deposits with matched courier data

Manifest Mess

DATE	CONSIGNEE	SAID TO CONTAIN	BAG/SEAL	NO. ITEMS	RECEIPTED BY
		\$ 119 .75	4545773004	1	
		\$ 500 .00	4545774143	1	
		\$ 817 .85	4545774150	1	
		\$ 526 .85	4545773015	1	
		\$ 662 .45	4545773002	1	
		\$ 782 .45	4545774167	1	M
		\$ 677 .55	4545774174	1	M
		\$ 170 .	4545774181	1	M
		\$ 559 .35	4545773054	1	M
		\$ 735 .00	4545774204	1	M
		\$ 813 .45	4545774228	1	M
		\$ 500 .00	4545774235	1	M
		\$ 716 .	4545774211	1	M
		\$ 558 .60	4545774198	1	M
		\$ 501 .05	4545774242	1	

2/8
9/1/05

PLEASE READ WARNING ON COVER OF BOOK

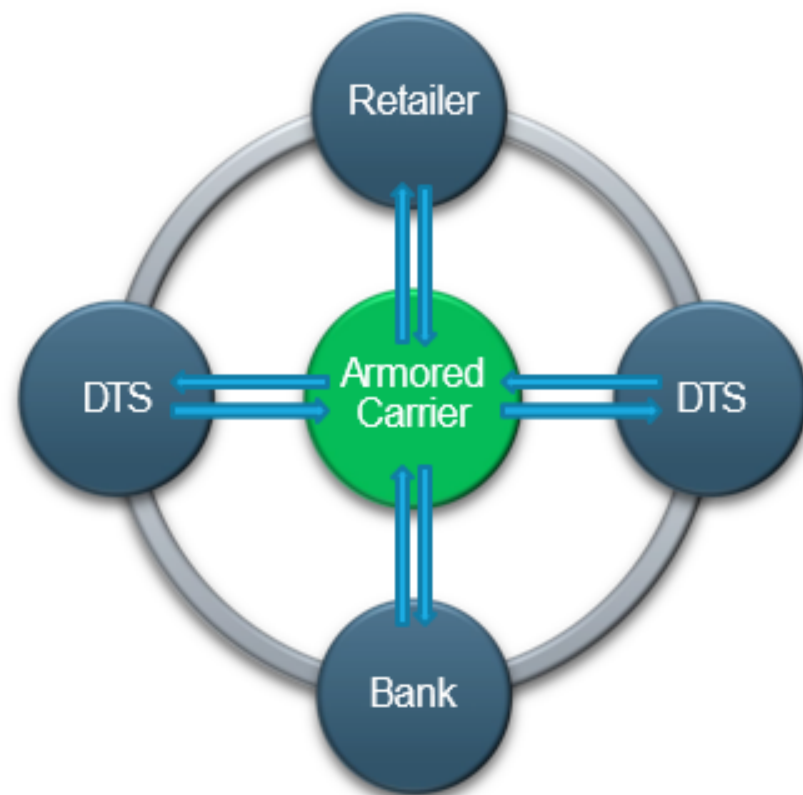
Real-Time CIT Sharing is the Future

- Better information
- More timely information
- Carrier performs better
- Store performs better
- Speeds the carrier's process
- It limits exceptions

... It's just a better process for everyone involved

Let's move forward together

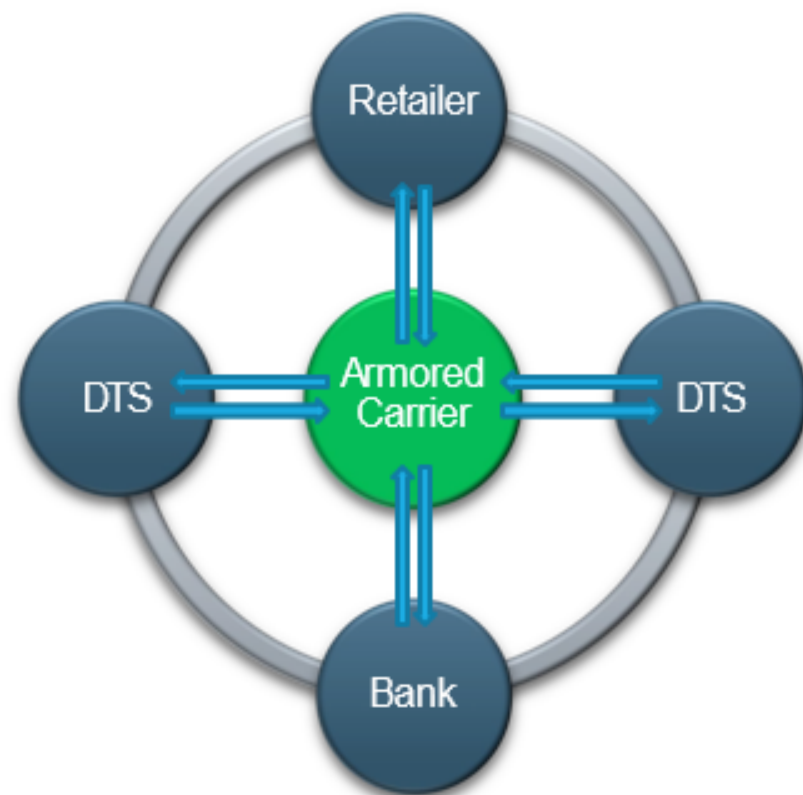
- Common theme – customers, DTS Connex, and courier partners worked together to move industry forward
- Reach out to your courier partners
- Consider including it in your upcoming RFPs and courier contracts
- Spec to help you detail solution to courier partners – See Handout
- We stand ready to support any courier who would like to innovate with us and the User Community



DISCUSSION

The Future

- Eliminate courier manifests
- Dynamic routing
- Armored invoice reconciliation / Workstation



DISCUSSION