

GLORY

A magnifying glass is positioned over a glowing, circular digital data stream. The data stream consists of numerous small, colorful icons and symbols, creating a sense of depth and movement. The background is a bokeh of colorful lights in shades of blue, orange, and red.

# FINDING THE HIDDEN VALUE **IN DATA**

---

# CONTENTS

---

WHAT DATA? (AND WHY IS IT WORTH FINDING?)	3
HOW TO GET IT	8
HOW TO MAKE IT WORK FOR YOU	15



WHAT DATA?  
(AND WHY IS IT **WORTH FINDING?**)

---



# WHAT DATA? (AND WHY IS IT WORTH FINDING?)

---



## Data, data, oceans of data.

The world is awash in it. In fact, it's estimated that globally we are producing a, frankly unfathomable, **3.5 quintillion bytes of data every day**. And everyone is talking about who's buying it, who's selling it, who's stealing it, who's protecting it...

Why is that?

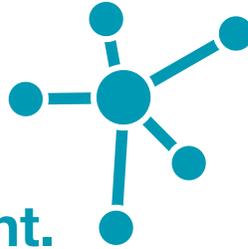
At least in part, it's because everything is becoming more connected. From your office computer to your phone, from your car to your smart-fridge to your doorbell – everything is talking to each other.

And what language are they speaking?

**Data.**

# WHAT DATA? (AND WHY IS IT WORTH FINDING?)

**The world isn't becoming more connected by accident.**



**Connectivity drives efficiency – both at home and in business. Across the board, sharing and organising information allows us to make better, faster decisions.**

How much time have human beings spent travelling from one physical location to another to check on the state of something, whether it be a machine, a file, a person?

Connectivity allows us to know the state of things instantly, however distant. Instead of shooting in the dark, we can make fact-based choices.

For businesses in particular, this means we don't have to work from anecdotal evidence on customers – we can analyse their behaviours and then shape our customer experience to their needs. We don't have to visit a store and look through piles of paperwork – we can see real-time, detailed information on our operations and take immediate steps to optimise them. We don't have to wait for our systems to go down – we can check on the state of our tech solutions and head off maintenance and logistical problems before we run into them.

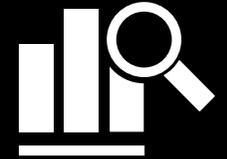
This is the value of data. The right data. With the right insights and the right actions.



Connectivity is productivity – whether it's in a modern office or an underdeveloped village.

Iqbal Quadir,  
Entrepreneur and Fellow of Harvard University & MIT

# WHAT DATA? (AND WHY IS IT WORTH FINDING?)



## Finding the **right** data.

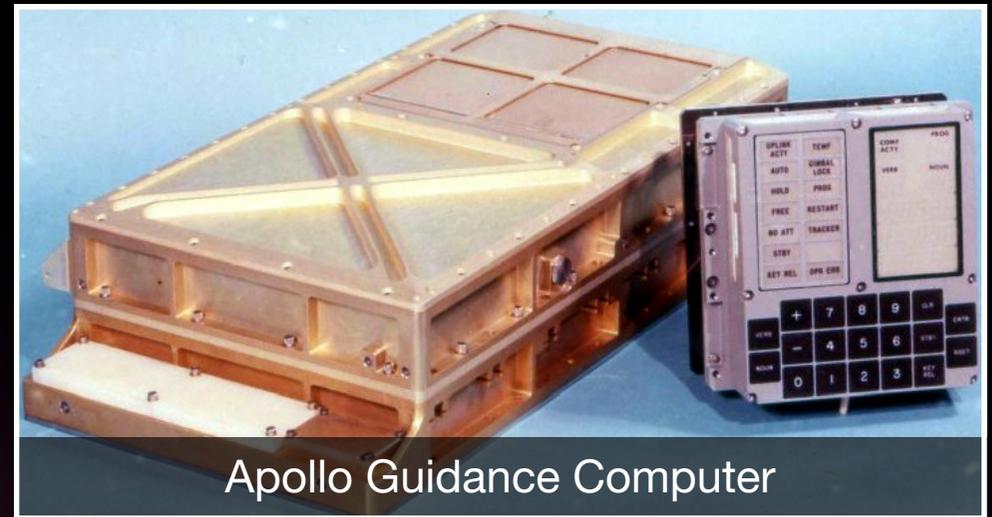
The more data the better, surely?

Actually, just a small amount of the *right* data can be transformative.

The Apollo Guidance Computer (pictured) worked on only **32kb of memory**. To put that in context, that's about 1/3 of 1% the amount of data in a decent digital photo today.

**But that 32kb helped take mankind to the moon.**

Finding the hidden value in data starts with finding the data that matters.



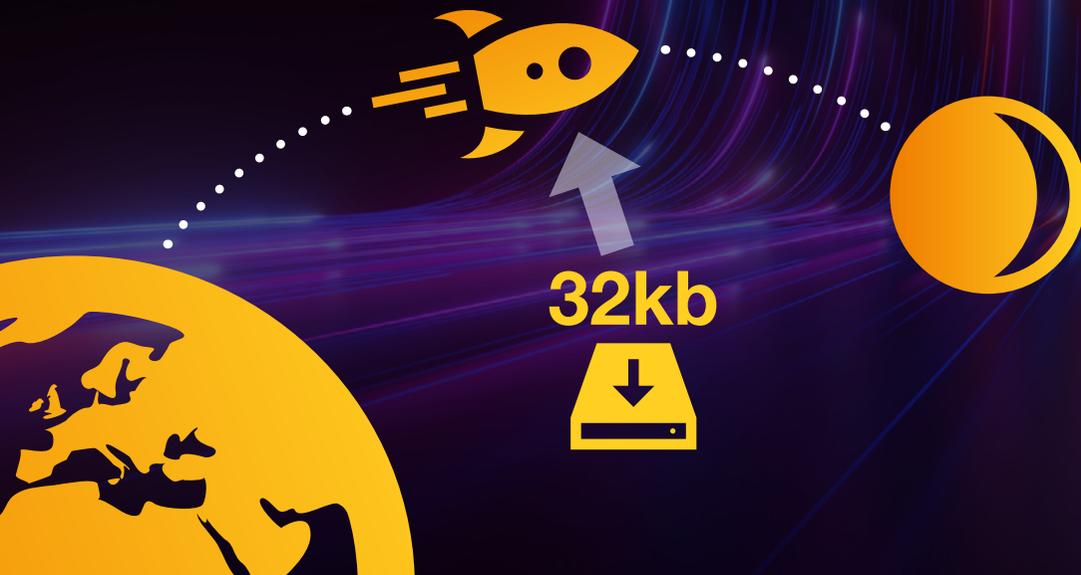
Apollo Guidance Computer

You've no doubt had your eyes and ears filled in recent years with talk about "*the power of data*" and "*data-driven decisions*".

**But in an endless sea of information, how do we figure out what data is worth finding?**

The ways to harvest, understand and employ data in your business today are countless, but we are going to focus one area. An area that has been largely underserved in the past due to limited tools, but with today's "connected" technology can save your operation time and resources.

**That area is your *cash cycle*.**



# WHAT DATA? (AND WHY IS IT WORTH FINDING ?)



## The data stream you are missing.

### How is data about your cash cycle actually useful?

This data can optimise your cash processes to save you time, energy, and direct labour costs. It simplifies your operations, as well as your relationship with your CIT provider. It delivers immediate insight into your entire cash position across multiple stores. It enables better decisions that preserve your resources and increase speed to liquidity. And it's worth remembering, as interest rates rise, optimising your cash holdings will increasingly impact the cost of cash in your business.

### So how do we get this data (and make sense of it)?

Much of this data has always been there, but it hasn't been practically accessible. Today, the tools exist to collate it and put it to use. So let's look at how to collect and activate the hidden data about cash in your operations.

# HOW TO GET IT

---



# HOW TO GET IT



## The truth is, **little has changed** about the manual cash handling process since the days of this photo.

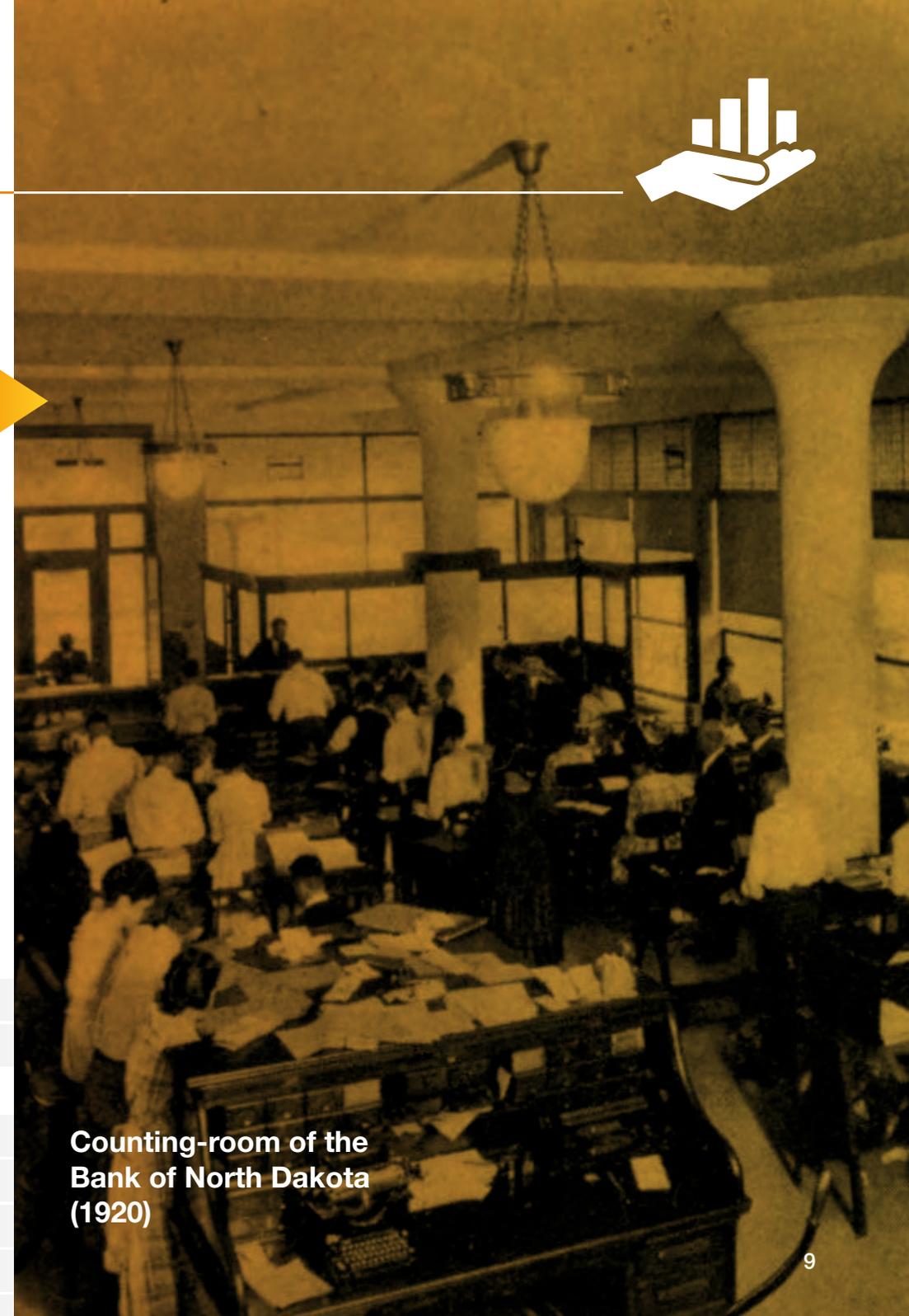
Calculators have certainly helped with parts of the process, and spreadsheets have replaced ledgers. But after all these decades, the primary tools for most manual cash operations remain a pair of hands, a pen and a sheet of paper.

Most banks moved to automation for their cash processes years ago, but the majority of retailers are still using the same techniques we were using 100 years ago or more. Others have automated some of their back-office processes, but have yet to reap the benefits of a fully automated cash cycle.

[\(Learn more about that here\)](#)

Those that *have* employed automation are sitting on a treasure trove of data. Unlike the past – where that data was stored in files and ledgers, gathering dust, or filling spreadsheets that no one has time to compile into something useful – this data is ready and waiting to be actioned.

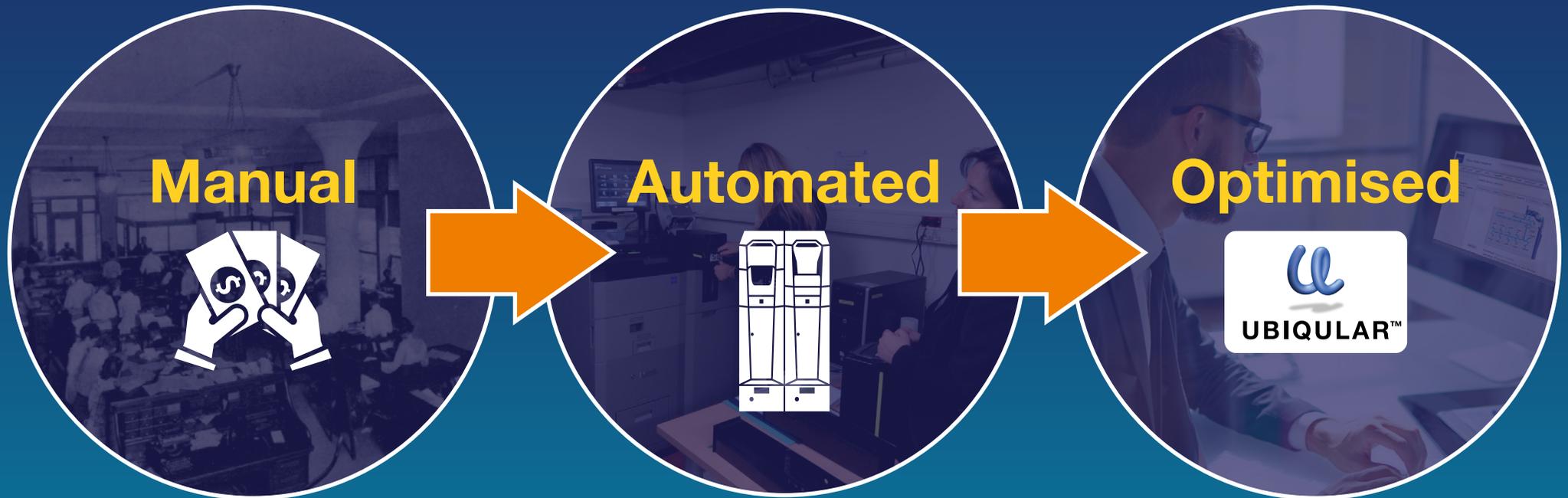
**And now we have the tools to do it.**



Counting-room of the  
Bank of North Dakota  
(1920)



## The journey to **cash efficiency**



The most labour-intensive and inefficient way of managing cash. Prone to errors and using long outdated technology, there are few benefits to maintaining manual cash handling processes.

Eliminate manual cash handling throughout your operation, save hours of labour time every day, and virtually eliminate counterfeit acceptance, cashier errors, and cash shrinkage.

Maximise the value of your cash automation investment. Get data and insights that will help you understand and streamline the entire administrative journey of your cash.



## Manual Cash Processing



### Processes:

Siloed and labour intensive



### Data:

Opaque and difficult to collate





## Automated Cash Processing



### Processes:

More efficient and connected



### Data:

More visible, but not collated





## Optimised Cash Processing



### Processes:

Efficient and connected



### Data:

Transparent, collated, and actionable

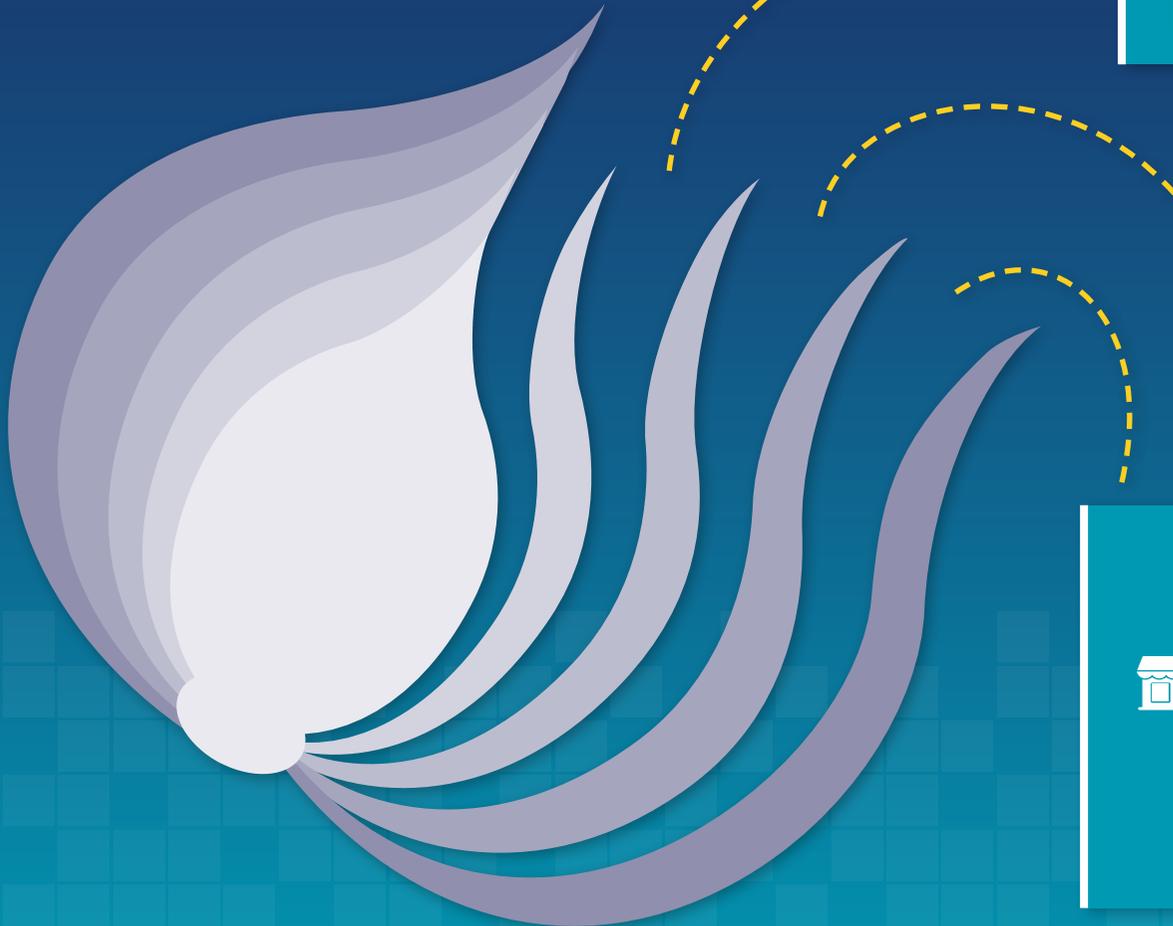


# HOW TO GET IT



## Peeling back the layers of data

revealed by cash automation



### Device Level Data

Get the granular detail on what any device is holding and using, how many customers it is serving, as well as performance and maintenance data.



### Store Level Data

Dive into a particular store to analyse their cash sales as well as how they are managing their cash holdings, deposits and change orders.



### Enterprise Level Data

See at a glance your cash position across your entire business, allowing you to compare store performance and analyse best practices.



# HOW TO MAKE IT WORK FOR YOU



# HOW TO MAKE IT **WORK FOR YOU**



**UBIQULAR** puts your cash data to work, empowering you to make more informed, more efficient decisions.



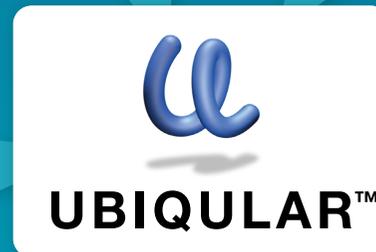
A helicopter view of your entire cash position across every location, down to the minute detail of how many of each denomination are in any compartment of any device.



Intuitive graphs that demonstrate how cash moves through your business, whether some places are holding cash longer than they need to which could be in the bank.



Set alerts on particular occurrences to prevent future issues. You can schedule everything to receive the reports you need to your inbox at the right times.



Easily track reconciliation with your CIT provider to ensure you are being credited on time.



View whether certain stores are running out of particular denominations too often and their change orders need to be tweaked.



See how certain times of the year, national holidays, etc, affect your holdings, and prepare for increases and decreases in traffic.



**In a world flooded with data, the challenge is often finding the right data, or understanding how to use the data we have.**

But don't be fooled: data isn't the whole picture. The truth is, much like having knowledge without wisdom, data without insight is worthless.

If you use cash automation solutions in your business, then you've already taken the first step. The data is there, waiting to be put to use.

Glory's UBIQULAR suite of software will collect, collate, and transform that data into actionable insights that can drive efficiency in your cash operation.

**[Learn more about UBIQULAR here.](#)**

Or to have a chat with our team about Glory's full spectrum of cash automation and insights solutions, and all of the ways we can drive efficiency in your business, get in touch at:

**[info@uk.glory-global.com](mailto:info@uk.glory-global.com)**