

CashPoint 360: Your Complete Cash Collection Solution



While the financial industry has made significant advances in digital payments and mobile money for consumers, it still relies on manual processes where bank agents must physically collect bulk cash deposits from merchants such as fuel filling stations, supermarkets, and large shopping malls. This situation has led to attendant operational bottlenecks and significant risks.

CashPoint 360 transforms traditional cash collection from a manual, error-prone process into a world-class streamlined digital experience that addresses challenges facing the financial industry. This comprehensive solution integrates three interfaces designed to work seamlessly.

The solution addresses industry challenges associated with bulk cash collection such as:

- **Cash suppression** – Agents' intentional delay or omission of depositing collected cash leading to artificial cash shortages, regulatory breaches, strained customer trust, and ineffective cash flow management.
- **Delayed settlements** – Merchants face prolonged gaps, usually hours, between cash collection and account crediting leading to disruption in cash flow and daily operations.
- **Delayed tracking** – Financial institutions operate without real-time insights into cash collections, relying on delayed data that hinders proactive decision-making and timely issue resolution.
- **Reconciliation Challenges** – Manually matching collections to deposits is slow, prone to errors, and often results in low accuracy—undermining financial integrity and efficiency.
- **Reporting inefficiencies** – Producing accurate, timely reports is a tedious process due to reliance on manual data compilation from multiple systems. This leads to delays and inconsistencies.

Key Benefits

- Elimination of cash suppression
- Real-time revenue tracking
- Instant settlement
- Automated receipting
- Performance tracking
- Fraud detection
- Instant Reporting
- AI Agent for user engagement and support
- Secure platform
- Dashboard for real-time analysis
- Easy deployment
- Flexible licensing

A Centralized Dashboard

Your mission control for all cash collection operations, featuring a comprehensive dashboard that provides real-time visibility into every aspect of your cash collection network. Administrators can track agent performance, oversee merchant relationships, coordinate bullion van deployments and maintain complete system oversight through intuitive controls and detailed reporting capabilities.

Agent Mobile Platform

Empower your field agents with professional-grade tools that work anywhere, anytime in both online and offline mode. Agents can manage their daily assignments, process collection requests, track transactions and maintain accurate records even in areas with poor connectivity. The platform guides agents through standardized procedures while capturing all necessary data for compliance and reporting.

Merchant Self-Service Portal

Give your business customers the control they demand over their cash collection needs. Merchants can schedule pickups at their convenience, track collection status in real-time, receive digital receipts instantly, and maintain comprehensive transaction histories for their accounting needs.

Digitization Changes Everything

Operational Excellence: Eliminate the inefficiencies that plague manual cash collection processes.

Reduce handling costs significantly while improving accuracy and speed of operations.

Enhanced Security: Replace vulnerable manual processes with digital tracking, multi-level verification, and comprehensive audit trails that meet and exceed regulatory requirements.

Merchant Satisfaction: Transform your cash collection service from a necessary inconvenience into a competitive advantage that attracts and retains business customers.

Revenue Opportunities: With artificial intelligence, merchants' behavioral patterns can be leveraged based on detailed transaction data to identify cross-selling opportunities to develop targeted financial products.

Regulatory Compliance: Maintain complete digital records with timestamps, geolocation data, and responsible personnel tracking for seamless regulatory reporting.

Conclusion

For businesses seeking a simple, user-friendly, and affordable cash collection solution, Cashpoint 360 offers a streamlined, easy-to-deploy, efficient management, and purpose-built software for every organization. With Cashpoint 360, financial institutions can onboard new merchants and agents within minutes while addressing revenue leakages and eventually boosting revenues for the institutions.

About ECL

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With 24/7 support, we are committed to keeping your operations running smoothly, no matter the challenge. Headquartered in Tema, Ghana, and rapidly expanding with a subsidiary in Monrovia, Liberia, ECL is on a mission to transform businesses globally.

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