

### IDLE CASH IS **DEAD CASH**

# Think about it... when does cash actually add value to your business?

Not when it's sitting idle in a till or safe. Not when it's being authenticated, counted and re-counted. Not when it's pulling your staff away from high-value work like store operations and customer service.

#### Cash has value when it moves.

Banknotes and coins can only work to benefit your business when they're dynamically in use.

Like a lean supply chain, Glory optimises your retail cash chain, from payment to productivity. Your cash is secure and available where it's needed – at front of store, in your bank account, invested in your future.

Idle cash has potential value. But cash in motion has real value: working for the efficiency, profitability and growth of your retail enterprise, creating new possibilities with every transaction:





### **INCREASE STAFF PRODUCTIVITY**

Focus on your business, not on counting



#### SECURE THE RETAIL CASH CHAIN

Defeat shrinkage to maximise profitability



#### **ACCELERATE TIME TO VALUE**

Keep cash moving to keep it working for your business

# FOCUS ON YOUR BUSINESS, NOT ON COUNTING



Free up resources for customer service, stocking, merchandising and operations



Usually when they are serving customers or maintaining the store environment.

Certainly not when they are in the back office counting cash or closing their till for reconciliation.









Provide a fast, hands-off approach to balancing cash drawers between shifts – or even eliminate the need for cash drawers altogether



Close the loop between the front of the store and the back office, automating your cash processing end-to-end for simplicity, efficiency and reliability.



Authenticate, count and collate banknotes and coins automatically as they're tendered, dispensing correct change in seconds

## INCREASE STAFF PRODUCTIVITY

Glory's CASHINFINITY™ solutions offer the versatility to optimise any retail cash chain – from cashier and self-checkout counters, to the back office, to the bank.

By automating the movement of cash, you can place employees in more fulfilling and productive roles:

Efficient cash recycling keeps your cash working for your business. Less time spent counting, collating and reconciling cash means more time and cash available to build a more efficient, customer-focused retail business.

0.5 to 2 FTEs can move from the cash office to activities that add value



Up to 8 FTEs could be providing more value in larger retail environments



Recycling cash on hand means less time preparing for CIT visits, as well as reducing the number of CIT visits required by up to one half

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# SECURE THE RETAIL CASH CHAIN DEFEAT SHRINKAGE TO MAXIMISE PROFITS

# Keep your cash secure, from initial transaction all the way to your bank account.

Glory CASHINFINITY solutions minimise the need to handle cash, so there's less risk of theft, fraud or other losses. Your cash is always available to serve your business needs – but it's off limits to the light-fingered.

The less cash you lose, the faster you accelerate profitability.

Theft remains the main cause of stores cash losses, accounting for 65% of total losses



Internal theft accounts for 29% of total losses



 Administrative errors represent 27% of the total losses



# ACCELERATE TIME TO VALUE KEEP CASH MOVING TO KEEP IT WORKING FOR YOUR BUSINESS

Cash in motion works harder for a more efficient, secure and productive enterprise. And Glory's CASHINFINITY recyclers give you faster access to the cash you need for daily operations and longer-term investments.

Transporting cash between a bank and a retail location increases the time and cost of putting your cash to work. Glory cash solutions keep more cash in active circulation within the store, reducing the frequency and cost of CIT runs. Instead of sitting idle in the back office or in transit, more cash is on hand for immediate use.

In many banking markets, more cash can also be available for immediate investment. Increasingly, banks are working with CIT services and retailers to offer provisional credit for daily cash sales, based on a secure digital view of the cash in Glory systems. That means transactions and deposits can be credited to your account in real time – so money can accrue interest and be reinvested in your business before it physically reaches the bank.

FREE UP WORKING CAPITAL BY REDUCING IDLE CASH UP TO 25% – *AUTOMATICALLY*.

Source: GLORY Case Studies

## PUT CASH IN MOTION

With GLORY cash solutions, banknotes and coins work harder for your business – automatically.

### TRADITIONAL RETAIL CASH CHAIN

Money **Changes Hands** 



Cashiers count and recount cash by hand at the register.

**Cashiers manually count** their tills at the beginning and end of a shift.

**Cash Counted** in Back Office



Cash is often counted and verified several times. Money is handdelivered to back office safes.

> Verification of funds is not timely and subject to error.

**CIT Vendor** Support



Manager re-verifies amount taken from safe. Money is prepared for CIT by hand.

Vendor is regularly scheduled to pick up and drop off cash and deliver to the bank.

Money in the Bank







Withdrawals are NOT automatically integrated or coordinated with back office cash amounts.

> Takes time to post money to bank.

### **GLORY RETAIL CASH CHAIN**

Money **Changes Hands** 



**Glory front-end solutions** automatically count cash.

Sales associates/cashiers are free to focus on customer service.

**Cash Counted** in Back Office



In seconds, Glory solutions count, verify and recycle cash, saving significant time per shift.

Register tills & cash no longer need to sit idle waiting for verification.

**CIT Vendor Support** 



CIT pickups can be managed and greatly reduced as cash is reused and recycled.

CIT picks up and delivers cash on an as-needed basis.

Money in the Bank



When provisional credit is authorised, banks can automatically credit accounts with cash in back of store.



# Consumers choose cash for many reasons. Security. Confidence. Performance. Why not put these same advantages to work for your retail enterprise?

**Assured security.** We know what's required wherever cash is driving commerce. We secure your retail cash chain with the right hardware, software and service options for your business.

**Secure path forward.** We know your technology investments have to be right. We empower your staff, your customers and your business today – and we'll be helping you get more value from your retail cash chain for years to come.

**Protected performance.** We have the heritage of cash-management expertise. We have the global reach. We have the commitment to take your business further.

Learn more about how to accelerate your cashflow.

Visit our website or contact your Glory representative today.

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