



The Power of Cash in Perpetual Motion

Automate | Authenticate | Secure | Accelerate



WHEN YOU KEEP CASH MOVING, THE POSSIBILITIES ARE ENDLESS.

Cash adds value to your business when it moves. Not when it sits idle in a till or safe. Not when it's being authenticated, counted and re-counted. Not when it distracts your staff from store operations and customer service.

Bills and coins can only work to benefit your business when they're dynamically in use. Like a lean supply chain, Glory optimizes 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 maximize profitability.
- ⊕ **Accelerate time to value.** Keep cash moving to keep it working for your business.



INCREASE STAFF PRODUCTIVITY. FOCUS ON YOUR BUSINESS, NOT ON COUNTING.

Free up resources for customer service, stocking, merchandising and operations. Make the checkout process more efficient and pleasant. Authenticate, count and collate bills and coins automatically as they're tendered, dispensing correct change in seconds. 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.

Glory's CASHINFINITY™ solutions offer the versatility to optimize 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:

- 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 cash-in-transit (CIT) visits

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.

SECURE THE RETAIL CASH CHAIN. DEFEAT SHRINKAGE TO **MAXIMIZE PROFITABILITY.**

Keep all your cash secure, from initial transaction all the way to your bank account. Glory CASHINFINITY solutions minimize 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.

According to the latest US Retail Fraud survey from Retail Knowledge:

- Cash theft is the top concern for 26% of retailers, second only to employee stock theft.
- Use of cash increased 8% over the previous year.
- Administrative and bookkeeping errors were next at 23%, ahead of shoplifting at 11%.
- Stores using secure cash storage at the point of sale decreased by 2%.



“WE CAN SEE FROM CONSECUTIVE SURVEYS THAT THE AMOUNT SPENT BY COMPANIES ON LOSS PREVENTION OFFLINE HAS DROPPED OVER 30 PERCENT IN THE LAST TWO YEARS [WHILE INVESTMENTS IN ONLINE LOSS PREVENTION HAVE DOUBLED]. IT MAY BE THAT CUTTING BUDGETS ON LOSS PREVENTION IN SOME AREAS [HAS] MADE IT EASIER, IN A TOUGH ECONOMIC ENVIRONMENT, FOR GOOD PEOPLE TO MAKE BAD CHOICES”

Mark Emmott, Director of Retail Knowledge

Source: “Retailers Fight Theft at Every Turn,” Convenience Store Decisions, March 2016.

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.**



PUT CASH IN MOTION. WITH GLORY CASH SOLUTIONS, BILLS 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 is Counted in the Back Office

- Employees count and verify money again several times
- Money is hand-delivered to back office safes
- Verification of funds is not timely and subject to error



CIT Vendor Support

- Manager re-verifies amount taken out of safe
- Money is hand-delivered to CIT
- 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 IS COUNTED IN THE BACK OFFICE

- In seconds, Glory automated solutions count, verify, and recycle cash saving significant time per shift
- Register tills and cash no longer needs 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 authorized, banks can **automatically** credit accounts with cash in back of store

THE TRUTH ABOUT CASH

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.

A confident path. 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 The Power of Cash in Perpetual Motion.
Visit our website or contact your Glory representative today.

IN THE U.S., CASH IS THE MOST-USED RETAIL PAYMENT INSTRUMENT AT 40% OF TRANSACTIONS VERSUS 25% FOR DEBIT CARDS AND 17% FOR CREDIT CARDS. TEXT AND MOBILE PAYMENTS ARE LESS THAN 0.5%.

Source: Bennett et. al., "Cash Continues to Play a Key Role in Consumer Spending: Evidence from the Diary of Consumer Payment Choice," FedNotes, April 29, 2014.

ACROSS THE EU, 60% OF TRANSACTIONS ARE CONDUCTED IN CASH, AND CASH IN CIRCULATION HAS INCREASED 13% PER ANNUM SINCE 2002.

Source: Graham Levinsohn, "Cash Continues to Thrive Across Europe, but It Must Change and Modernize," International Banker, July 2, 2016.

GLOBALLY, CASH STILL ACCOUNTS FOR 85% OF ALL CONSUMER TRANSACTIONS, DESPITE GROWING ACCESS TO A VARIETY OF NON-CASH OPTIONS.

Source: Hugh Thomas, "Measuring Progress Toward a Cashless Society," MasterCard Advisors, n.d.

Related solutions...

CI-10

A compact cash recycling system, enabling automated cash handling at retail payment positions.



CI-100

Offers the cashier a quick and easy solution for handling and securely storing cash in the back office.



CI-SERVER

Enables centralized management of cash inventory throughout a store in the front and back office.



Glory, 3333 Warrenville Road, Suite 310, Lisle, IL 60532 USA

+1 (800) 527-2638 +1 (630) 577-1270 info@us.glory-global.com www.gloryglobalsolutions.com

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