



GLORY

Working Smarter for Increased Efficiency

The power of cash in perpetual motion

Automate | Authenticate | Secure | Accelerate



RETAILERS UNDER PRESSURE

If net margins are an accurate indicator, the retail sector is probably the most competitive part of any national economy. The levels of choice and the range of shopping options available mean that customers increasingly call the shots, and that leads to constant pressure right across the sector.

We believe that the great majority of retailers have three factors in common:

First, they are subject to perpetual competitive pressure, not just driven by traditional competitors but also from newcomers seeking new areas of business and ready to test out segments that are new to them in search of growth. Food supermarkets moving into clothes retailing was an early example of this trend: there are many others.

Second, they have to be extremely inventive users of emerging technologies, constantly seeking new ways to reduce their own costs and enhance agility and responsiveness. This has made retailers as creative in use of new methods as specialist technology companies. Large supermarkets can make rocket scientists appear off the pace at times.

Third, operational efficiency in the entire value chain is probably the difference between profitable trading and extinction. Last year's good performance is irrelevant: the drive to go faster, be more responsive, to eliminate waste, streamline processes and cut costs is utterly relentless. It never stops, and those retailers with a proven ability to drive cost out of and drive speed into their processes have a killer competitive advantage over the rest.

There is one more complicating factor here, as well: the near total absence of a "business as usual" retail environment. Instability, insecurity and a certain unpredictability seems to be our natural way of life right now, and that makes successful trading harder than ever.

EFFICIENCY IS THE KEY

In this uncertain context operational efficiency is critical to success. It is the key to competitive advantage. If you can show above average and continuous improvement in the speed and accuracy of your core processes, and if you can keep costs coming down all the time, then you have a fighting chance of gaining advantage over those around you. If you can't do this, you will shortly be in trouble (or you probably already are).

In the drive for efficiency the most effective approach is normally to target incremental gains in everything you do. Each process, every activity, without exception. How can you do it better, faster, at lower cost, whatever it is? Now, it is clear that the search for efficiency has some limitations: you cannot cut corners in the core retail proposition, the service standards nor in regulatory compliance, safety and reputational risk. Apart from that, everything is open for improvement, continuous and unremitting improvement. At the very heart of the drive for positive change is the Retail Cash Chain.

OPTIMISING THE RETAIL CASH CHAIN

Cash management is perhaps the best and easiest of all potential quick wins for retailers seeking fast efficiency gains. Cash still accounts for around 20% of all sales by value even in the most developed markets. In some countries the percentage is much higher: up to 80%, and all recent research suggests that cash is not going to disappear anytime soon. That makes it still extremely important to retailer revenue, yet the process of moving money from the customers' pockets and purses to a retailer's bank account is complex. It takes time, involves many process steps, plenty of human touch points and a certain amount of insecurity (through accidental loss and theft), leading to "shrinkage": the mysterious process by which less cash arrives at the bank than is received at point of sale.

All of these issues can be successfully dealt with through use of advanced Retail Cash Chain solutions, which Authenticates cash at point of sale (eliminating the risk of counterfeit money being accepted); simplifies and Accelerates the movement of cash through the chain (saving time and cutting labour costs); Secures cash at every step (avoiding shrinkage); and does all of this by Automating the great majority of process steps (cutting down on human touch points and freeing staff to deliver enhanced customer service).

Here is the natural starting point for retailers determined to break new ground in enhanced operational efficiency. It delivers measurable improvement virtually from day one, provides clear ROI and normally adds to the bottom line in the very first year.

CASH TRANSACTIONS MADE UP 31.4% OF POS TRANSACTIONS GLOBALLY IN 2018.

Source: WorldPay Global Payments Report (<https://worldpay.globalpaymentsreport.com/#/global-and-regional>)

MAKING A MEASURABLE DIFFERENCE

Real-world research carried out by Glory has revealed exactly how much of a difference can be made by using Glory CASHINFINITY™ solutions to automate and accelerate the cash chain. The research involved analysing current practice in a range of different forms of retail outlet, from a national fast-food operator in South America to a leading European supermarket chain. The results were compelling. Use of CASHINFINITY solutions demonstrated an ability to:

- **Reduce input of management time in cash management by up to 90%.**
- **Cut losses due to cash shrinkage by close to 100%.**
- **Make it unnecessary to invest in additional specialist security equipment, cutting overall security costs by up to 70%.**
- **Reduce employee training costs by up to one third.**
- **Open the potential for negotiations for provisional or same-day credit of cash takings.**
- **Deliver a Return on Investment in some cases within the first 12 months, depending on the retailer.**

Incremental time savings are made at every step within the cash handling process. This means complete elimination of time spent hand counting cash, cutting the time needed to prepare change, to package up funds for transfer (to and from back office), cutting handover time at shift changes and, of course, removing the other issues that arise naturally from all such activities, from miscounting to theft to poor customer service.

All retailers are different but all retailers that manage cash have processes that can and should be accelerated and secured through the Glory CASHINFINITY Solution.

PERPETUAL MOTION

The Glory Retail Cash Chain vision is based on “Cash in Perpetual Motion”, ensuring that cash taken at point of sale reaches the retailer account as fast as possible, with no loss along the way. By speeding and automating process steps, Glory CASHINFINITY solutions keep the entire business more agile, drive competitive advantage and contribute to enhanced profitability, as well.

The drive for operational efficiency is a never-ending task but there is a limit to what can be achieved through working faster and harder. To make a step-change in performance, retailers now need to work smarter across the entire value chain. Glory CASHINFINITY cash management solutions have a major contribution to make.

For more information on
Glory’s CASHINFINITY solutions
visit www.glory-global.com
or speak to your sales representative





Automate | Authenticate | Secure | Accelerate

Related solutions...

CI-10X

Compact and high-capacity solutions enabling automated cash handling at point-of-sale positions.



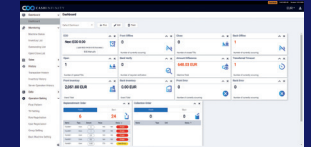
CI-100X

Fast secure cash processing and storage in the back office.



CI-SERVERX

Centralised management of cash throughout a store in the front and back office.



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Glory Global Solutions

<https://www.glory-global.com>

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