



CASHTECH

CURRENCY PRODUCTS



**■ HOW TO IMPROVE
YOUR BUSINESS WITH
AN AUTOMATED CASH
MANAGEMENT SOLUTION**



HOW TO IMPROVE YOUR BUSINESS WITH AN AUTOMATED CASH MANAGEMENT SOLUTION



Invest in a cash management solution to stay competitive in today's demanding market.

Achieve efficiency, engagement, and growth by establishing a cash management program. You will see savings from decreased labour costs, reduced/eliminated internal cash shrinkage, optimized cash flow, reduced armoured car fees, and counterfeit detection. These solutions will provide the security your business requires.

Identify your business needs and implement a cash management solution which will achieve the greatest return-on-investment. Cash management affects the entire business operation. Find out how you can save time and money while ensuring accuracy by automating your cash management system.

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Your Business Needs a Cash Management Makeover

We all have a neighbourhood business that is drastically dated. The coffee shop decorated with antiques you wouldn't store in your basement, the clothier that sells your grandfather's slacks, or the gas station that still has a pay phone. These business owners have checked out!

In today's market, keeping business practices up to date is necessary for long-term survival. New cash management practices can save you time and money. Here are some obvious signs that it's time to update your cash management practices.

You still sort coins by hand

If you are still rolling change from the cash drawer, it may be time to think about an automated coin counter/sorter. Recent models take minutes to process hundreds of dollars of change into neat and tidy coin rolls. Besides, think of how many times a loonie changes hands in its lifetime. Do you really want to keep getting your hands dirty?

You still do the daily count yourself

When you make large cash withdrawals from the bank, the teller does not count the money by hand. A bank would never trust such an important task to the hands of a human being. Don't you think it's time to put away the calculator and get yourself an automated cash counter? New models even come with automated bill authentication to prevent counterfeit bills from muddying up your cash flow and creating inaccurate deposits.

You still make runs to the bank during business hours

Invest in a cheque scanner to avoid unnecessary trips to the bank. In today's technologically driven market, there's no need to waste time at the bank when you need to deposit cheques. Use a cheque scanner to deposit cheques electronically. It's safe, secure, and efficient. As a business owner, you don't want to waste your valuable time handling administrative tasks. Instead of going to the bank again, a cheque scanner allows you to get out on the floor to engage with customers, make more sales, and better manage the front end of your business where the real money is made!

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The Hidden Cost of Sloppy Cash Management



Most businesses consider cash management as their financial operation's domain. As long as a system is in place to manage the cash that comes in, keep track of the funds that go out, and generate reports that indicate the company's revenue, most business owners do not feel their cash management practices require further in-depth examination.

However, in reality, cash management affects the entire business operation. It is the main artery that supports all aspects of your business and ensures its continued health and profitability. And while businesses often account for slight leaks and shrink as an unavoidable part of their operational losses, sloppy cash management can have far more pervading effects beyond the occasional short.

Profit Drain

Detect profit drains early to protect your bottom line. The biggest tell-tale sign that your business needs a cash management overhaul is the loss of revenue. Although a slight profit drain may be considered unavoidable, a leak can lead to disastrous consequences. Studies show that sloppy accounting errors alone account for up to 20 per cent of missing assets. Leaks such as these are very difficult to detect because they are often a result of multiple routine errors along the cash management chain.

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HOW TO IMPROVE YOUR BUSINESS WITH AN AUTOMATED CASH MANAGEMENT SOLUTION

The Hidden Cost of Sloppy Cash Management (Cont'd)



If you suspect a leak in your cash management, turning to professional consultants could be your best option. Experts can effectively identify the weak spots in your cash management process and expose patterns causing you to lose hard earned profits. By hiring experts to examine cash management processes, you can mitigate risk, gain efficiencies and increase revenue.

Vulnerability to Theft

Sloppy cash management makes a business a prime target for internal theft. Your staff's day to day encounters with inefficiencies in your cash management give them an intimate insight into the loopholes in your internal procedures. And while no business owner likes to think about their staff being dishonest, the reality is, 33 per cent of all cash and goods that go missing from a business is the result of employee theft. In fact, losses from employee theft are five times higher than losses resulting from shoplifting.

There is no fool-proof way to avoid dishonesty among employees, but business owners can protect their business by minimizing temptation and implementing security measures to prevent access. Implement measures that remind staff that every penny is counted, such as purchasing a secure cash recycler.

Overworked and Underutilized

Tying down your manager in administration duties is a bad investment. A business manager is an investment—whether hired through a rigorous recruitment process, trained and upskilled from the existing staff pool, or a business owner dedicating time and energy managing the daily operations himself. So why are they tied down in the back office counting cash and coins? As much as 72 per cent of cash handling costs are administrative costs.

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How Much Is Your Business Losing from Poor Cash Management?



Cash flow is the lifeblood of a healthy business, and nobody wants to think about the consequences of a cash management system that leaks. Losing cash in everyday transactions means you have less capital to cover your obligations, delaying or eliminating the possibility of expanding your business.

A close examination of cash management practices at your company can reveal ways to reclaim lost revenue. While some consider cash management interruptions as an unavoidable hazard of dealing in hard currency, more and more Canadian businesses are turning to professional consultants to help plug the leaks. By hiring experts to examine cash management processes, these businesses mitigate risk, gain efficiencies, and increase revenue.

Careful Clerks

Studies show that up to 20 per cent of missing assets can be explained by errors in paper work. However, rushed or sloppy paper work may not be the biggest inefficiency in your cash management system.

Consider the efficiencies that can be gained by simply automating the process of cash counting.

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How Much Is Your Business Losing from Poor Cash Management? (Cont'd)



Administration can represent as much as 72 per cent of cash handling costs. By purchasing an automated cash management system, you are buying back hours of labour from your employees.

Speeding up cash counting saves cashiers from reconciling the till at the end of their shift, and saves managers hours in the back office repetitively tallying the take for each day.

Automated cash and coin recyclers also reduce human errors, ensuring the integrity of your cash flow processes.

Shrinking Profits

No business owner likes to think about dishonesty among their employees; however, a 2012 survey conducted by PWC and The Retail Council of Canada shows that 33 per cent of all cash and goods that go missing from a business is the result of "shrink" or employee theft. According to the Global Retail Theft Barometer, losses resulting from employee theft are five times higher than losses resulting from shop lifting.

While there is no magic spell that can reveal the misdeeds of dishonest employees, there are steps business owners can take to minimize the temptation.

"Having a sloppy cash management system almost invites shrinkage," says Robin Steinberg, Director of Business Development, Retail Solutions. "By taking small steps to improve the precision of your accounting practices, like purchasing a cash counter, you remind people in your workplace that every penny is counted. This demonstration of due diligence may help to eliminate the temptation to dip into the till."

Routine Mistakes

Some business owners have trouble believing the staggering cost of honest mistakes; however, unconscious operational errors have a very real impact on your bottom line.

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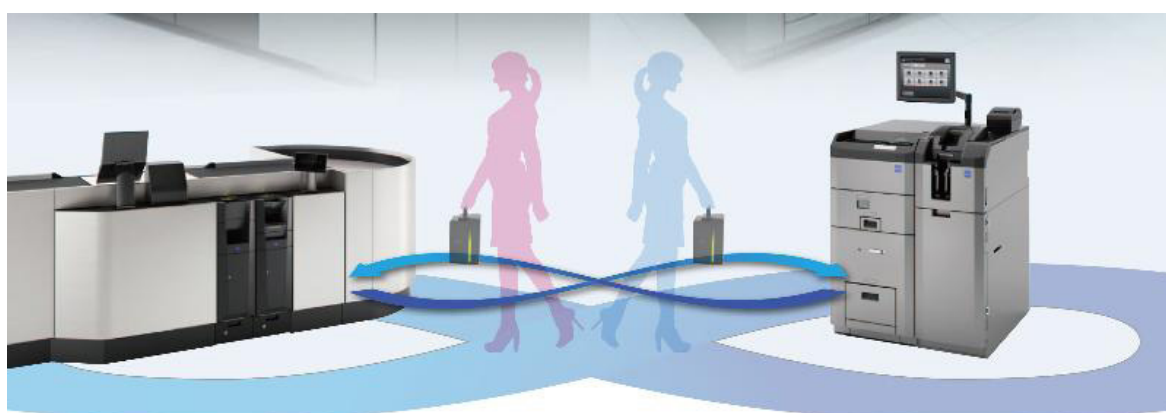
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CASHINFINITY Glory Retail Solution



TAKE YOUR BUSINESS OUT OF THE DARK AGES!

Closed cash management system offers unparalleled security and efficiency for your business

How many employees should count the cash that flows in and out of your business? You may think it's prudent to have multiple staff counting, ensuring consistent totals. This made sense when businesses were conducted in gold coins, but in the high cash volume world of modern retail, a secure, automated system is the way to go.

For businesses poised for growth, an integrated solution like the CASHINFINITY Glory Retail Solution can be an indispensable partner. This state of the art equipment offers closed cash management solutions that can be customized depending on your specific business requirements. Fast, accurate, and secure, this is the kind of high-tech solution that can significantly reduce your overhead and allow you to efficiently allocate resources otherwise tied down with a cumbersome cash management process. Here's a quick look at the high-tech equipment that comprise this system:

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HOW TO IMPROVE YOUR BUSINESS WITH AN AUTOMATED CASH MANAGEMENT SOLUTION

CASHINFINITY Glory Retail Solution (Cont'd)



Front Office Solution: CI-10 Compact Cash Recycling System

This dual bank note and coin recycling system can be implemented together or separately depending on your business needs. Fully capable of being integrated into your POS, the CI-10 comes with a secure interface cassette that allows money to be transported from the front to the back office without exposure. Its sleek design also allows the machines to be fully integrated into self-checkout systems without disrupting your store's layout and style.

Back Office Solution: CI-100 Cash Recycling System

Controlled by a user friendly touch panel, the CI-100 can be operated with ease. It handles not only the interface cassette of the CI-10, but also has the capability to stand alone to process loose notes and coins from a manual cash drawer. A fully automated coin dispense function prepares change funds directly into the manual cash drawer.



CI Server

At the heart of this system is the CI Server, a cash management software that offers centralized cash management throughout the store from the front office to the back office, all the way to the secure transportation and safe. This software allows managers to monitor cash management processes and reconcile totals over the web.

Time to Cash in

The benefits of efficient cash management are well known: increased revenue, improved productivity, and proper security for your business's most sensitive process.

If you're looking to remain relevant in today's fast, modern times, it's time for your business to step out of the dark ages of cash counting. Explore these new technologies and take your business to the next level of cash management in no time.

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Efficient Cash Management Benefits Your Business Beyond Preserving Your Bottom Line

Outstanding customer service is the new norm in retail. Competition from online retailers and bargain basement prices south of the border have forced many Canadian companies to up their game when it comes to the in-store experience.

The simple axiom that happy customers make for better business remains true, even in the context of a competitive retail market. Companies like Harry Rosen and Starbucks have put thoughtful and personable customer service at the centre of their corporate culture. It's a rare thing to run into a less than chipper barista.

You don't need to be an expert to know that happy customers require happy employees. An employee who is stressed can't deliver the superior customer experience today's market demands.

The Canadian Centre for Occupational Health and Safety (CCOHS) defines workplace stress as "the harmful physical and emotional responses that can happen when there is a conflict between job demands on the employee and the amount of control an employee has over meeting these demands."

Retail clerks routinely meet the demands of customers, managers, and co-workers at the same time. Here are some sources of stress identified by CCHOS, and tips ways for retailers to reduce tension.

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1

Accelerated Pace



A busy checkout can be a stressful place. In a recent poll conducted by CBC's Marketplace, 42 per cent of Canadians identified long line-ups at the checkout as their biggest pet peeve when it comes to retail service.

These issues can be solved by simply providing employees with a bit more room to manage their time. Typically, the most stressful part of a retail cashier's day is at the beginning or the end of their shift. If they are running late, they have to rush through the process of counting the cash drawer, or obtaining a float for their shift.

These stresses are compounded when an accelerated pace causes cash management errors. Errors in cash counting can lead to discipline from supervisors. Major errors can lead to dismissal.

Reducing employee stress is easier than you think. An automated cash management system can relieve much of this tension. An automated cash recycler saves time during shifts changes by quickly and accurately counting cash and delivering floats. This reduces your frontline workers stress levels, allowing them to deliver service with a smile.

As a bonus, you prevent leaks in your cash management flow, save labour time, and employee morale.

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2

Lack of Support from Supervisors

“Manager to checkout three please.”

How many times have you been held up at the checkout because of an issue that requires a manager’s attention?

These delays exasperate stressed out employees, annoy customers, and are generally bad for business. Voids and overrides are one of the many reasons why a manager’s place is on the sales floor, not in the back office.

Managers have many time-consuming back office duties that relate to cash management. They spend time handing out floats, confirming counts, and running to the bank to deposit cash. Investing in an integrated cash management system can save your manager hours every week.

A cash recycler automates many of these processes by pre-authorizing floats, as well as counting, recording and depositing cash in the safe. Hiring an affordable cash management service to make pickups eliminates the need for managers to be off site during business hours.

A manager’s number one job is to give employees the support they need to provide an exceptional experience to customers.

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3

Lack of Trust



Trust is an important element of a good working relationship. When employees are tasked with handling cash, trust becomes even more critical. While some may argue that using automated cash counters and armoured cars demonstrates a lack of trust in employees, most modern retailers take a different perspective.

By taking steps to eliminate employee theft, businesses create a less stressful environment for everybody. A lack of theft means a lack of suspicion. No employee is forced to notify a manager of a co-worker who is stealing. No manager has to make accusations of wrongdoing against his staff.

A business with an efficient, well monitored cash management system is a less stressful place to work.

In a competitive retail market, exceptional customer service can place you at the head of the pack. Creating a positive environment for customers requires a happy and fulfilled staff. As so much of retail workplace stress is tied up in handling of currency, it only makes sense to look at improvements to cash management processes.

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Where Do You Go from Here?

If you want to succeed in today's evolving market, it's imperative that you continue to update your business practices. By investing in a cash management solution, you will see a reduction/elimination of internal cash shrinkage, decreased labour costs, optimized cash flow, and improved security for both employees and customers. You will also benefit from the reduction in armoured car fees, increased operational efficiencies and accuracy, counterfeit detection, and detailed reporting capabilities. Automate your cash management system and grow your business.

About CashTech

CashTech has been helping our customers for 29 years to improve efficiencies, reduce potential money currency losses, increase security, and improve cash flow when dealing with frequent or large volumes of cash, coin or cheques. We have also been helping our very large banking customers to implement cash management systems as well as providing procurement, fulfillment and on-going service maintenance support.

CashTech is the only truly agnostic retail cash management solution provider in Canada. It is our goal to deliver cash management solutions which will achieve the greatest return-on-investment. CashTech recommends the leading cash management solutions available in the Canadian marketplace.

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