

Cash in Retail

Hard to earn,
easy to manage

GUNNEBO[®]
Cash Management

A **SESAMI** COMPANY

Cash is here to stay

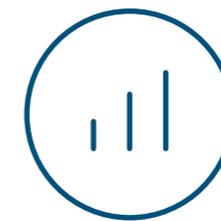
The world still chooses cash

Cash will not go away. That's a fact. Cash has been around for 27 centuries and has proved to be one of mankind's most successful inventions. It remains the most used and widely accepted form of payment in the world.

In 2017, cash payments accounted for 85% of all payments in Europe and the US. Statistics published by the European Central Bank in 2017 showed that the number of banknotes in the Eurozone is growing by 9% every year.



85%
Cash payments
in Europe



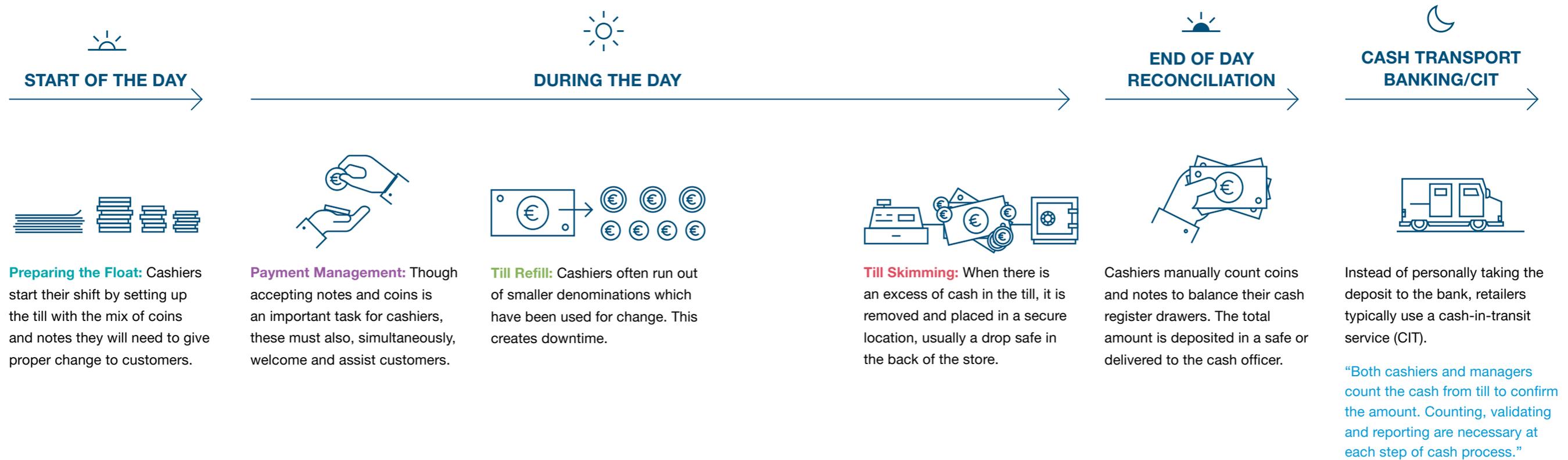
9%
Growing
banknotes in
the eurozone



360
Billion cash
transactions
per year in the
world

There are roughly 360 billion cash transactions on earth – that's almost one billion every day!

A day in retail




START OF THE DAY

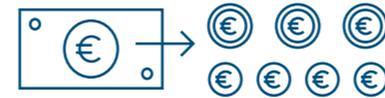


Preparing the Float: Cashiers start their shift by setting up the till with the mix of coins and notes they will need to give proper change to customers.


DURING THE DAY



Payment Management: Though accepting notes and coins is an important task for cashiers, these must also, simultaneously, welcome and assist customers.



Till Refill: Cashiers often run out of smaller denominations which have been used for change. This creates downtime.



Till Skimming: When there is an excess of cash in the till, it is removed and placed in a secure location, usually a drop safe in the back of the store.


END OF DAY RECONCILIATION



Cashiers manually count coins and notes to balance their cash register drawers. The total amount is deposited in a safe or delivered to the cash officer.


CASH TRANSPORT BANKING/CIT



Instead of personally taking the deposit to the bank, retailers typically use a cash-in-transit service (CIT).

“Both cashiers and managers count the cash from till to confirm the amount. Counting, validating and reporting are necessary at each step of cash process.”

Cash management challenges

Time

One of the biggest challenges. For retailers, having to manually count cash, replenish tills, perform till reconciliation, balance the cash drawer, prepare cash for transportation and order change, are time-consuming tasks. In result, efficiency declines and customer experience is left aside.

“Managing cash takes time and uses staff resources but does not generate revenue.”

Security

Theft is one of the greatest concerns for retailers. It not only costs time and money to recover from it, it is also a physical threat for staff and customers. Having an automated cash management system keeps cash out of reach and increases the store's overall security.

“Research in parts of Europe has shown that at least one third of shop staff are worried about being robbed at work.”

Shrinkage

When cash procedures are done manually and are not tightly controlled, it's really difficult to track down when and where errors happen. This makes it even more challenging to avoid similar mistakes in the future and detect suspicious behaviour as soon as possible.

“Globally, recent surveys show that retailers are losing \$128.5 billion in cash a year, with almost one-third due to internal theft and a further 20% due to errors.”

Control

Cash management is all about control. Knowing how much money you're dealing with daily and where that money is going to is key to successful management. Smart cash management solutions allow cashiers, finance departments and store owners to keep track of every operation, carry out paperless transactions and plan payments ahead.

“Managing cash levels and cash processes costs retailers time and money.”

Administration alone represents 72% of cash management costs. This includes the time spent on till reconciliation.

SWITCH TO SMART

Benefits for retailers

Simplified Process

Simplifying administrative and management processes will make life easier for retailers.

Optimised Cash Cycle Monitoring

End-to-end solutions, including hardware, software and associated services are set to optimize cash management security.

Scalability

Whether retailers are looking for a front office solution, back office automation or a complete closed cash handling solution, we have one that adapts to its needs and size.

Solutions tailored to today's cash cycle

CIT will not have to adapt to our solutions because our solutions are adapted to their infrastructure.

Increased Costs Efficiency

Gunnebo Cash Management's solutions optimise the cash cycle by shortening tasks and saving money.

Higher Security

Minimising the risk of theft by keeping cash in certified safes that ban access to everyone involved in the cash cycle.

Connectivity

Because we stand at the center of the cash-handling cycle, we provide connectivity with banks, making it easier for retailers to access pre-credit. Better connectivity means better infrastructure.

Solid return on investment ROI

When you spend time manually counting, sorting, processing, and reconciling money every day, you're basically throwing money away. With our cash automation solutions you can reduce dramatically the cost spent on cash reconciliation. And discrepancies will no longer be a problem.

Our tailored solutions

Cash is still the most common and cheapest form of payment in the world, but when it comes to handling it, the processes are different for every business.

The level of risk, the time spent on administrative tasks, and reconciliation and reporting procedures are very different depending on the size, number of transactions and industry of every business.

Our range of products is designed to adapt to each and every company's cash cycle and improve the cash management experience for everyone involved in the process (cashiers, store managers, cash managers, store owners, CIT specialists, banks).

The time and money saved in manual counting and reporting is invested in more significant tasks, like customer experience.

To ensure businesses acquire the perfect solution for their needs, Gunnebo Cash Management's Consulting Experts conduct an in-depth analysis and provide recommendations.



SafePay

Upgrade your business. Let customers pay more efficiently while taking control of the whole cash cycle.



Deposit Solutions

Deposit your cash quickly, safely and securely. Your Cash, made Smart.



Recycling Solutions

Efficiently secure and recycle your money to avoid running out of cash and ensure optimal cash flow.

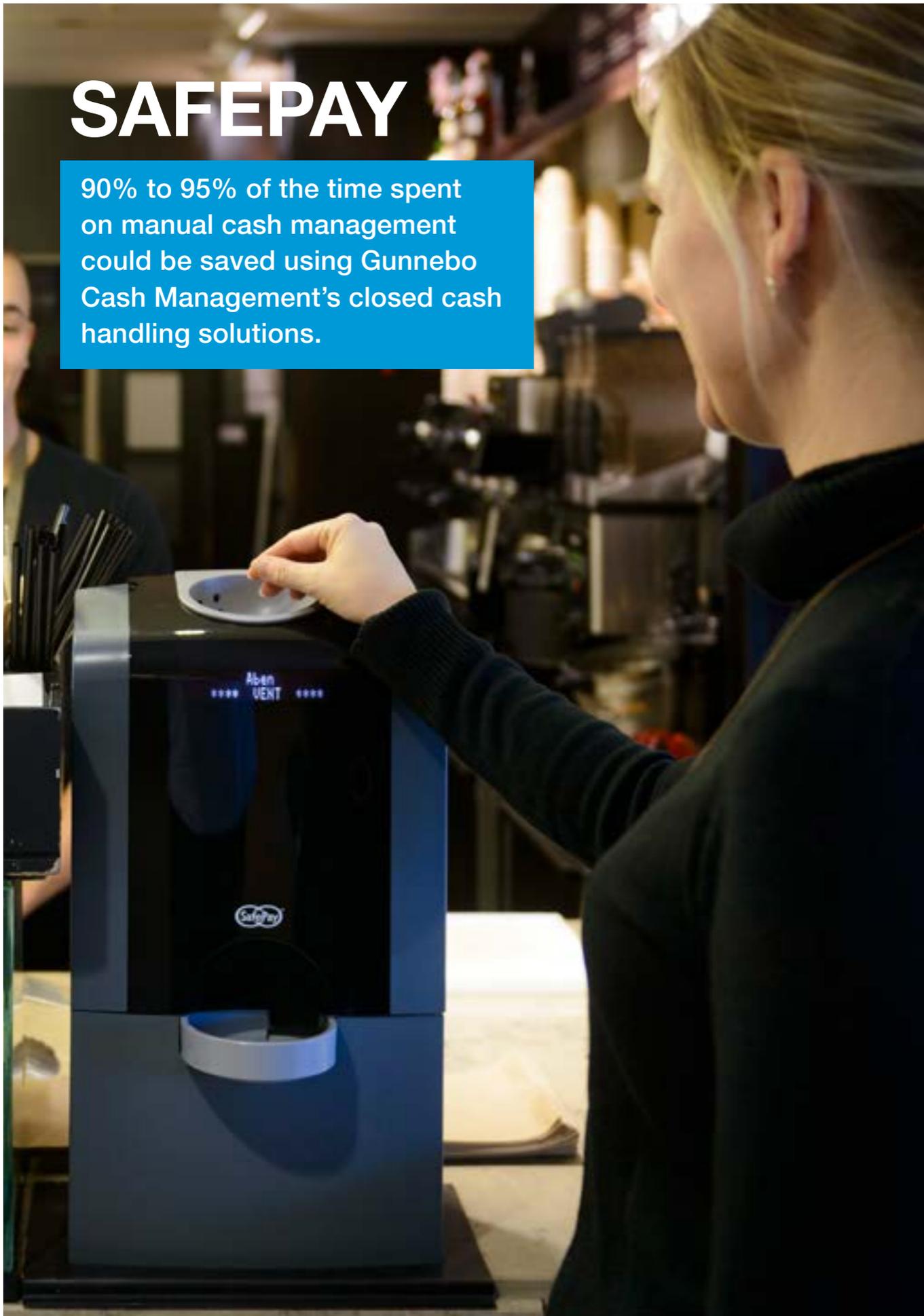


Cash software solutions

Take full control of your cash and use real-time data to make your business more efficient. Manage your cash and business without being there.

SAFEPAY

90% to 95% of the time spent on manual cash management could be saved using Gunnebo Cash Management's closed cash handling solutions.



Upgrade your business



Upgrade to the smart, simple and efficient way to manage your business. One that cuts down on time-consuming activities, reduces store risk, and allows staff and owners to focus on customer experience and other relevant tasks.

Security. For your cash and your staff. Stop the shrinkage, theft and counterfeit.

Efficiency. Every day. Save time on tills and make the most of your resources.

Control. Over the whole cash cycle. Keep track of operations wherever you are.

Better investing. Cash efficiently gained and well spent.

Flexibility. For all business. No matter the size or industry, we adapt.

Happy clients. Streamline processes and upgrade the customer experience.

We have designed a close cash handling system that keeps cash safe from the minute customers pay. Our cash processing technology performs automatic counting and verification, and stores cash in highly secure ink-protected cassettes and seal bags.

KEY FEATURES

- ▶ Complete end-to-end cash management in the store
- ▶ No access to cash
- ▶ Automatic change dispensing to client
- ▶ Automated routines for change refill
- ▶ Seamless shift change with non-stop checkouts
- ▶ Reconcile cash sales per checkout in real time
- ▶ Cash is counted and verified automatically
- ▶ Safe storage in certified back-office safe
- ▶ Safe collection in sealed container



DEPOSIT SOLUTIONS

Gunnebo Cash Management's Deposit Solutions could reduce time spent on cash management by up to 55%

Cash made smart



Challenges like shrinkage, robbery, staff and customer safety, administrative procedures, reconciliation and reporting, can look like big issues. But they are successfully covered and easily managed with our range of cash deposit solutions. Regardless the size of your company or stores you can save time, energy, and money with our smart cash management deposit solutions designed and tailored just for you.

Our Smart deposit solutions automatically verify, count and deposit your cash in a smart safe.

Cash Deposit

A range of compact deposit units that streamline daily cash processes and improve the overall efficiency of all the employees that deal with cash management. All compact range series run with our ZEN D software platform.

Cash Deposit High Speed

The high-speed range has been designed to adapt to the pace of big companies and provide larger capacity, speed and flexibility in all cash deposits. The cash from the tills is deposited in a smart safe and automatically counted, verified, recorded and placed in a thermally sealed bag for added security.

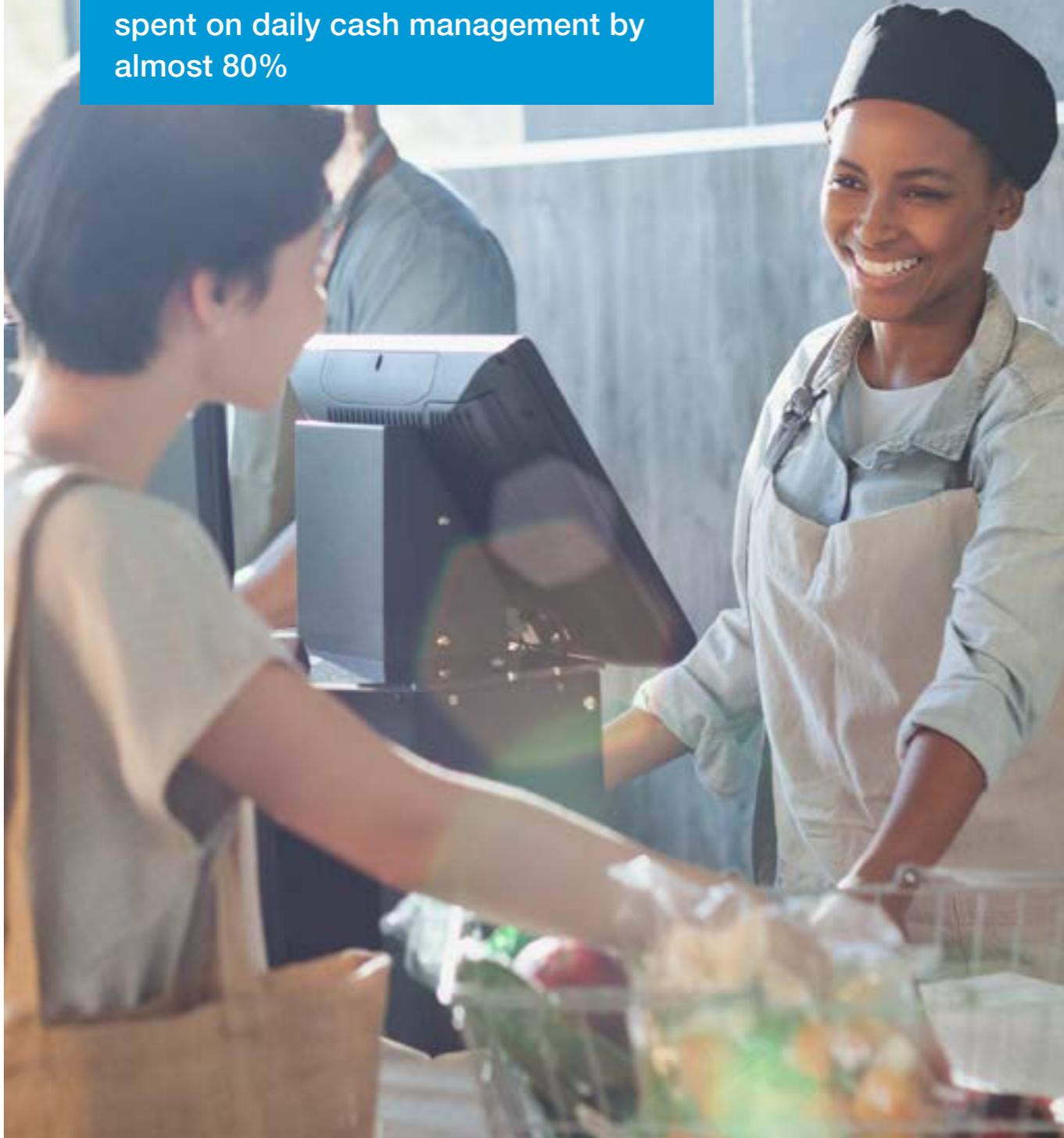
Connected to the CIT and banks, our Cash Deposit High Speed solution also provides for real-time monitoring of cash levels and an optimized pickup service.

KEY FEATURES

- ▶ Highly secure deposit for daily cash
- ▶ Reconcile cash sales deposited by cashier in real time
- ▶ Automatic counting and verification
- ▶ Closed collection in a sealed container

CASH RECYCLING

Gunnebo Cash Management's Recycler solutions help retailers reduce the time spent on daily cash management by almost 80%



Keep your cash flowing



Cash that isn't circulating or saved in the bank, has no value. This means it cannot sit still in your store; if it does, it can overflow and drown you. Just like water.

Cash needs to flow efficiently if you want to make the most out of your earnings. By optimising your cash flow - minimising the amount of cash kept at the store and maximising the amount that goes into your bank - you also optimise the CIT, insurance, labour, and security costs. In turn, this provides a safer and more productive work environment for customers and employees.

KEY FEATURES

- ▶ Dispense float automatically
- ▶ Manage with exchange in the store
- ▶ Reconcile cash sales deposited by cashier in real time
- ▶ Accurate counting and verification for every transaction
- ▶ Highly secure storage (certified safe)
- ▶ Safe collection in sealed container
- ▶ Remote management via monitoring software



ZEN

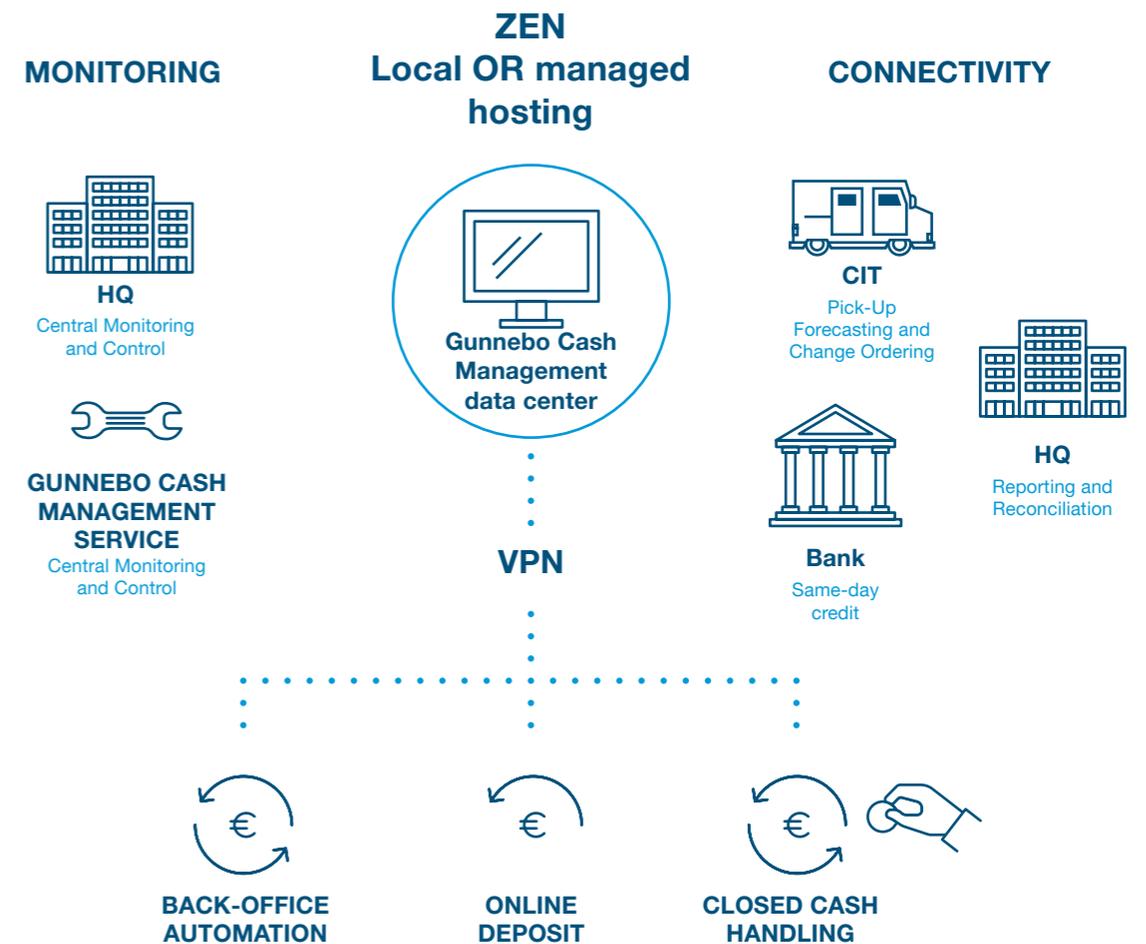
ZEN is a web-based and modular application developed for the management, control and configuration for one or more cash handling systems.

Be there without being there

For those in management positions, manual cash management is a time-consuming process that requires constant supervision. With ZEN this reality changes. By offering a multi-device software that synchronises all cash management units, cash routines are automated and simplified, and operations are tracked and managed on remote. This allows for full control without having to be physically present in the store.

KEY FEATURES

- ▶ **Full overview.** Access to figures and movements from anywhere, at any time
- ▶ **Real-time information.** Track your cash levels per denomination in real-time for each store.
- ▶ **Multi-device software.** Retailers and managers can track and control operations from tablets, phones and laptops.
- ▶ **Data sharing.** Data can be shared with the CIT service and bank to improve optimisation.



We are Gunnebo Cash Management

You work hard to earn your money. We work hard to make sure you manage it hassle-free.

We are leaders in the retail cash management industry. Over 100 billion euros go through Gunnebo Cash Management cash-handling solutions every year. Today, we have more than 35,000 cash solutions operating all over the world and tens of millions of ink-protected sealbags securing our clients' most valuable asset.

For more than 200 years, security has been our mission and innovation our core value. Because no matter how old cash is, it has to be managed the smart way.

Throughout the years, retail has been one of our major focuses. This has given us the knowledge to understand the retail cash process in small, mid-size and big stores, and improve the experience for every player in the cash cycle: cashiers, managers, CIT workers and banks.

We come up with solutions that automate processes and simplify operations, from the store to the central office. Repetitive tasks are eliminated, late night shifts spent reconciling tills disappear, and cash related risks are prevented. Overall, this provides greater efficiency and control.

Our solutions are adapted to different retail processes, from convenience stores, gas stations, fast food outlets and supermarkets to DIY stores, leisure centers and financial institutions. All our solutions are tied to one software platform to create a single and simple cash-handling process.

Your cash may be hard to earn, but Gunnebo Cash Management's Smart Cash Management Solutions make it easier to manage.



**100
Billion**

Pass through Gunnebo
Cash Management
solutions every year.

What our customers say

“Cash automation has removed the risk associated with cash. The reporting and the whole cash process is more streamlined. Our cash and our staff are more secure.”

/ Tom Mazzatelli, National Compliance and Training Manager, Caltex Australia

“With SafePay, we have seen our security levels improve for both employees and customers, and manual counting errors have been eliminated.”

/ Chris Jansen, ICT Manager at Vomar

“Connectivity with the systems of our bank provides greater flexibility and streamlines store cash security.”

/ Competitive foods Australia Limited, (Master Franchise for Hungry Jacks & KFC)

“Particularly in this sector, it is an advantage that a Recycling Station can take over a lot of work and increases security. In addition, cash flow reports can be easily made, which makes it clear, how many transactions were made in a specific period and by whom they were performed.”

/ Boudewijn Schols, staff adviser, Meander Medical Centre

“It's about increasing staff security, reducing collection and processing costs and removing cash shortages.”

/ BP Oil New Zealand Limited

“We have worked towards an optimal situation where we have achieved higher levels of productivity, security and efficiency.”

/ Raj Giri, Golden Village, Singapore

“Now, the Recycling Station replaces one pair of eyes: employees can receive their daily float for their tills, exchange money, and close at the end of the day. Within five minutes they'll be outside and I can focus on other activities.”

/ Harko Ebbens, Director Bouwmaat



Want to know more?
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