APG CASH DRAWER®

SMARTtill®

Cash Management Solution

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*SMART*till® Intelligent Cash Drawer

Features:

- Available in both slide out (lay-flat & vertical) and flip-top footprints
- Robust steel construction
- Tested to last beyond 1 million transactions
- Works with most currencies, removable coin cups, load bearing sensors beneath each coin and bill compartment
- Built in Ethernet connectivity with built in USB and standard kick out socket

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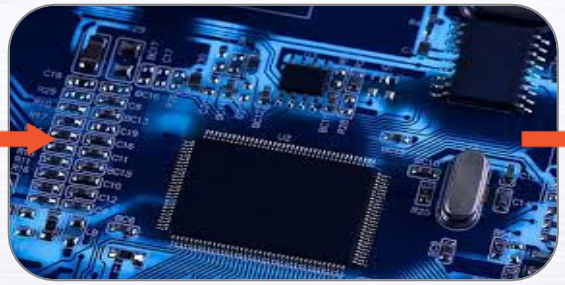
What is the *SMART*till® Solution?

Standard cash drawer



Electronic Weighing Technology

Serial/USB data with the POS, Kick out cable with the printer

Counts how much cash there is in the till.

Reconciles cash to sales made

Records all cash movements

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The Cash Management Solution

SMARTtill®

Optimize the time

Enhance operational efficiency

Reduce cash losses

Cut cost of cash

Control the cash flow

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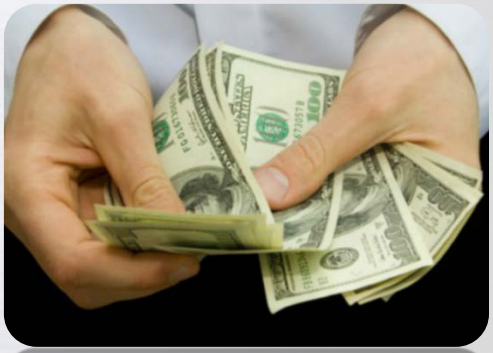
Cash Matters – North America

Despite the growing popularity of electronic payments and a preference by many consumers for payments with plastic, cash isn't going away any time soon.

Consider these stats:



- 40% of transactions involve cash
- Cash is used in two-thirds of transactions under $10
- 55 percent of U.S. SBMs don't accept credit cards
- 60% of consumers buy food with cash
- Cash losses cost U.S. businesses $55 billion annually
- U.S. currency in circulation was $1.38 trillion as of September 2015

QuickBooks Intuit , August 2015
The Fletcher School, Tufts University, 2013

Federal Reserve Bank of San Francisco Report, June 2014
Federal Reserve.gov

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Restaurant Employee Theft: The Stats Back it Up

- Internal employee theft is responsible for 75% of inventory shortages
- QSR's lose up to 7% of sales to employee theft

- National Restaurant Association

WHO?

- Servers and Wait Staff
- Bartenders and Bar Staff
- Chefs, Cooks, and Kitchen Staff
- Back Office employees
- Management, Operators and even Owners

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How it Works:

1. The ***SMART***till® unit quickly and accurately counts the cash within seconds after the drawer is closed

2. The ***SMART***till® system identifies if there is a discrepancy in the till

3. The ***SMART***till® Manager captures all transaction data ready for analysis

All without increasing transaction time or interrupting the normal running of POS

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How does the *SMART*till® Cash Management Solution work?

The *SMART*till™ Cash Management Solution

Uses advanced technology to identify the total cash value within seconds after the drawer is closed.

Calculate

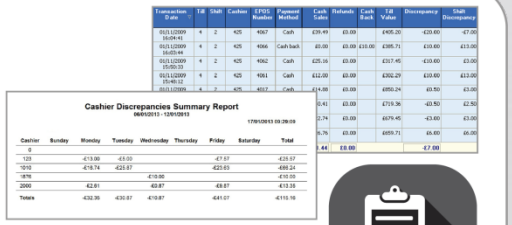
Discrepancy Check

Report

Storage

The *SMART*till™ Manager

Consists of a server application, data collector, and client reviewer.



***SMART*till™ Manager generates reports such as:**

- Cash Requirements
- Cashier & Till Discrepancies
- Rolling Floats
- Cash Lifts

Multiple Viewers

Interrogate

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Be Smart – Avoid Theft in Your Business

SMARTtill® Solution Features:

- Immediate alert when there is a discrepancy in the till
- Instant warning when the value of the notes exceeds the set security level
- Reduce temptation for internal and external snatching

Losses due to employee theft of cash and property can be staggering. Small businesses may collapse, while the profits of large businesses take a huge hit.

The *SMART*till® Solution can reduce cash losses by up to 90%

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How Long Does it Take to Count Your Cash?

SMARTtill® Benefits:

- Shift change and balance *in seconds*
- End of Day reconciliation *in seconds*
- Till checks *in seconds*
- Discrepancy Investigations *in seconds*

How much time is wasted every day in your business?

The SMARTtill® Solution can save your business $millions

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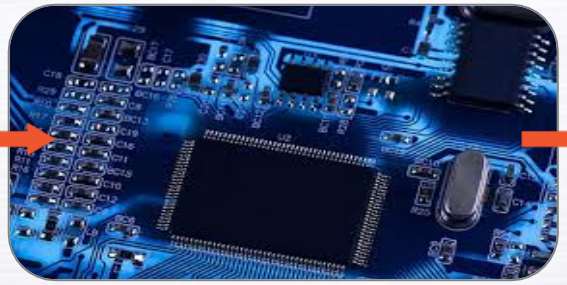

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How much time is wasted every day in your business?

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5 Cash Handling Problems at the PoS

Problems with cash handling:

- No Accountability
- Risk of Theft
- Counterfeit Fraud
- Transactional Errors
- Accounting Errors

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A Powerful Loss Prevention Tool

Integrate *SMART*till™ Technology with other security solutions at the POS:

- Complete audit trail of all cash handling activities at PoS
- Note authentication & security
- Quickly detect, investigate, and reduce your losses from fraud & noncompliance
- Analyze evidence to transaction level
- Build a strong case to take the appropriate training, disciplinary or legal action

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Cash Loss Example - Grocery Chain in Europe

- A teenage supermarket worker was sacked after being caught dipping his hands into the till in 2015.
- Each time he logged in, when he logged off the till was down by £10 on each occasion.
- When a customer hands over £20 or more. He simply takes £10 away rather than putting in the till.

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Cash Loss Example - Convenience Store in Europe

- Cash Scam at the PoS is an existing challenge
- ***SMART***till™ Solution helped the cash loss investigation on many occasions
- It starts with a small purchase from a large note and ends with no sale and a short in the till.
- Thieves confuse cashiers by trying to swap notes for other notes and coins and back again.
- Thieves often take advantage of a busy shop, or the desire of staff to provide good customer service.

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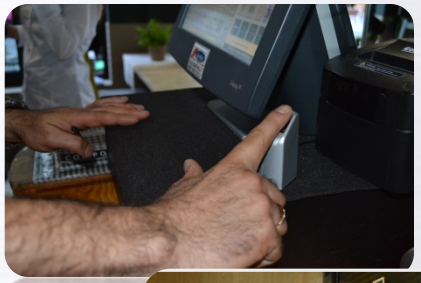
Cash Loss Example - Hospitality Chain in Europe

- Multiple cashiers with cashier accountability
- Next cashier can only log in when discrepancy is clear
- Cash Loss is now ZERO
- Revenue is UP, daily cash loss of EUR30 is eliminated



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Cash Loss Example - Tier 1 Retail Chain

- Group had significant Cash Loss issues within the business
- Upon installation the Cash Loss went to almost zero for the first 4 weeks
- There was then a spell of several fraudulent transactions
- Gift Cards were loaded but no money was put in to the till. This immediately created an alert through the ***SMART***till™ Solution
- CCTV footage was reviewed and the cashier was interviewed and resigned
- Note Swaps

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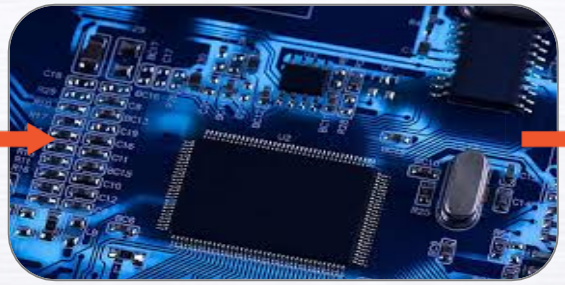

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Cash Matters - Europe

Despite the growing popularity of electronic payments and a preference by many consumers for payments with plastic, cash isn't going away any time soon.

Consider these stats:

- ATM cash withdrawals amounted to a record £128 billion in 2015 (UK)
- Over two billion ATM visits in one year (2015, UK)
- The use of cash is 47.15 per cent of all retail transactions (2015, UK)
- Cash represents 60% of all payment transactions (EU28)
- Cash has existed since 800 BC
- 80% of all transactions in Germany are conducted in cash
- 50-60 million people across Europe do not have bank accounts

- *Cashless society like a mirage in the desert. (March 2016). Finextra.com*
- *Cash Report 2016 (Europe). Rep. Utrecht, The Netherlands: G4S Cash Solutions; Amsterdam, The Netherlands: Payment Advisory Group, 2016*
- *Future of Cash Conference, 2016*

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How much time is wasted every day in your business?

The SMARTtill™ Solution can save your business £millions

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How often do you count your cash at each Point of Sale?

Back Office

Start of day
Shift Float Top Off

Top Off

Cash Lift

End of Shift
Reconciliation

Security Till Checks

Check-out

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*SMART*till™ Cash Management Solution Verticals

- Retail
- Hospitality
- Restaurants
- QSR
- Convenience
- Petrol Forecort

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*SMART*till™ Intelligent Cash Drawer Installed Base

Food, petrol station & dep. store – Spain

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*SMART*till™ Intelligent Cash Drawer Installed Base

Hospitality in Spain

With the ***SMART***till™ Solution, all cashiers can use any till without worrying about being wrongly blamed for any discrepancies.

Protect your revenue!

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SMARTtill™ Intelligent Cash Drawer Installed Base

Tesco UK

The users love the ***SMART***till™ Solution, Store Managers without the ***SMART***till™ technology have been requesting installation of the Cash Management solution.

Millions of security till checks wiped out!

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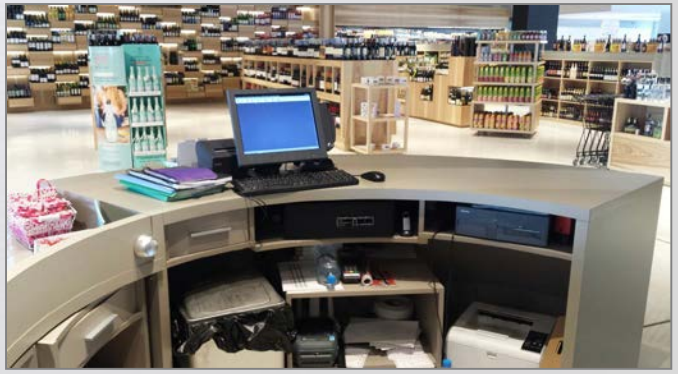
Where is the *SMART*till™ Cash Management Solution Installed?



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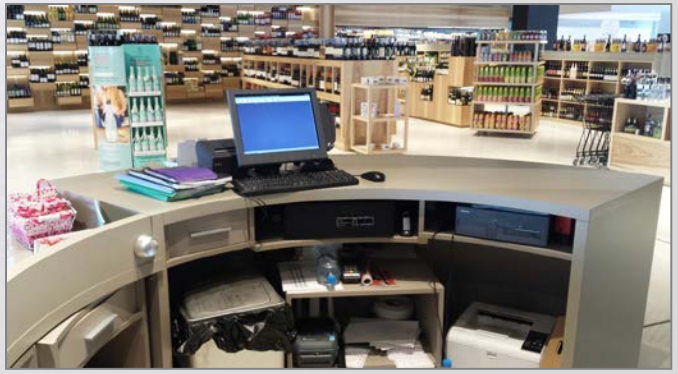
Where is the *SMART*till™ Cash Management Solution Installed?

Retail Hospitality Restaurants Grocery QSR



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A **SMART** Investment - What's in it for you?

- Cash loss reductions by up to 90%
- Labor savings
- Potential for labor reallocation
- No service interruptions

Typical ROI of 9 to 20 months

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One Drawer

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Proof-of-Concept Trial (PoC)

(POS Application not modified)

Copy of Receipt Data Stream.
***SMART*till® Firmware will filter receipt stream for required information**

Receipt Data Stream Containing:
- Clerk #
- Lane #
- Timestamp
- Transaction #
- **Expected Cash Movement**

```
<?xml version="1.0" ?>
<DIS>
  <TillNumber>2</TillNumber>
  <EPODateTime>2016-08-17T10:5
  <Cashier>0</Cashier>
  <TransactionNumber>00001338<
  <Discrepancy>0</Discrepancy>
  <TillDateTime>2016-08-17T08:
  <Denom1>0</Denom1>
  <Denom2>0</Denom2>
  <Denom3>0</Denom3>
  .
  .
  .
  <TotalValue>00000000</TotalV
</DIS>
```

2. ***SMART*till® System Prompt Messages will print on tape, not sent to POS screen.**

3. ***SMART*till® transaction record sent to Back Office Database**

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Every Transaction…

1.
- Clerk #
- Lane #
- Timestamp
- Transaction #
- **Expected Cash Movement**

```
<?xml version="1.0" ?>
<DIS>
  <TillNumber>2</TillNumber>
  <EPODateTime>2016-08-17T10:5
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  <Denom1>0</Denom1>
  <Denom2>0</Denom2>
  <Denom3>0</Denom3>
  .
  .
  .
  <TotalValue>00000000</TotalV
</DIS>
```

2.
- Clerk #, Lane #
- Timestamp
- Transaction #
- **Actual Cash Count**
- **Discrepancy from Expected**

3. ***SMART***till® transaction record sent to Back Office Database

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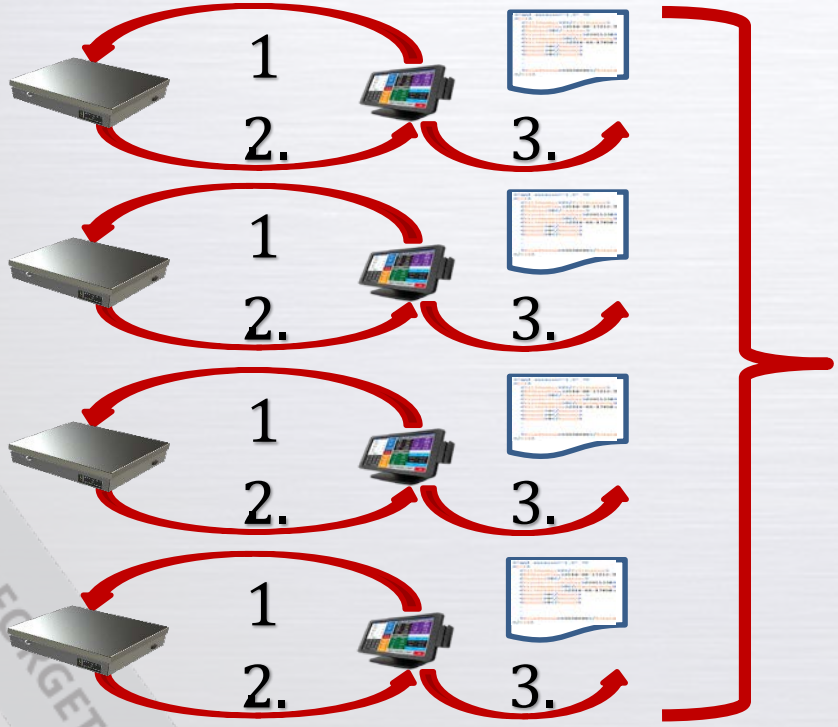
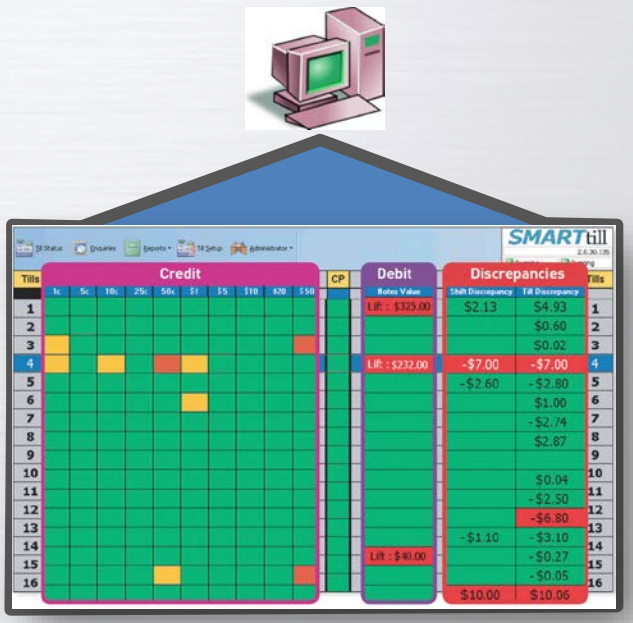
Every Lane…



Transaction Database



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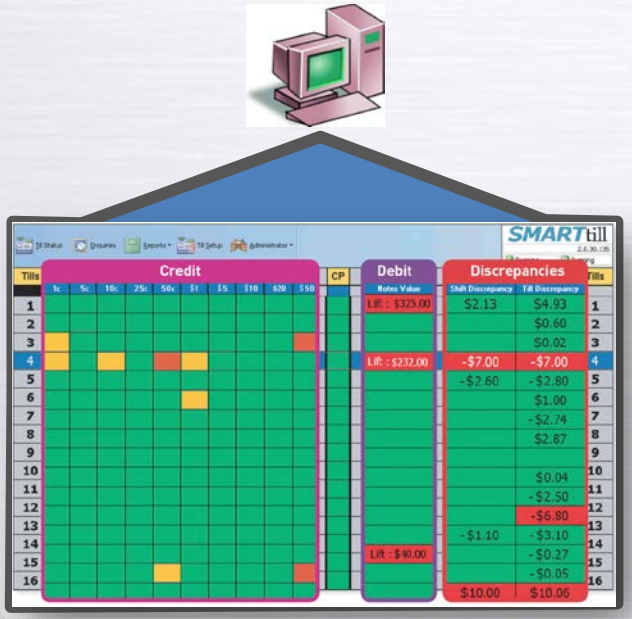
Your Own Alerts…

Transaction Database



Create Real-Time Management Alerts for:

- Transaction Discrepancies
- High Float Balance
- Low Coin Count

Anything involving cash movement within any ***SMART***till® Intelligent Cash Drawer.

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STOP Counting Cash…

How many times do you count the cash in a drawer?

- Initial Float
- Shift Change
- Ending Balance
- Cash Lifts
- Change Runs

Let the ***SMART***till® Intelligent Cash Drawer do all the counting for you.

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DON'T Store DEAD MONEY…

How many inactive tills full of cash are you storing?

- Prepared tills for shifts that have not yet started
- Traded tills waiting to be counted and reconciled
- POS terminals with more than one attached drawer

Eliminate all those extra tills and put your money back to work for YOU.

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Security, Security, Security…

Let's pretend that your business is in a higher-risk neighborhood.

- ***SMART***till® Intelligent Cash Drawer lets you eliminate all extra tills and dead cash floating around your place of business.
- Cash counting is almost eliminated, so theft risk at closing time is minimized.
- ***SMART***till® Intelligent Cash Drawers have no visible lock* to tempt thieves.

Reduce your risk. Keep your money where it belongs.

* External key locks are available as an option.(shown)

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Cash Challenges Faced by Retailers:

- Cash represents between 30 and 45% of all transactions

- The labor pool is tight
- The “qualified” labor pool is even tighter
- Labor rates are escalating
- Retailers are looking to find more hours at the manager and store level due to increased pressure

- When people and cash come together errors exist

*SMART*till® Solution

What are your goals and challenges at the POS?

- Improve customer service?
- Issues managing cash?
- Issue with cash shrink?
- Issue with integration of fixed and mobile POS?

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Imagine If Your POS Application Had:

- Real time till float count
    - By denomination
    - At the time of cash transaction
    - With its cash error value

FULL CASH VISIBILITY at the POS

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*SMART*till® Solution

What does real-time visibility give you:

- Complete Audit Trail of any Cash Movement
  - Simplification of cash handling activities

- Date and Time Stamp Every Discrepancy
  - Reduce cash loss investigation
- Productivity Savings
  - Float reconciliation after every transaction

- Cash Holdings
  - Reduction of dead cash

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Data Analytics:

- Manager security alerts cash transaction errors.
- Manage operational alerts cash pulls, cash top ups.
- The management information includes instant cashier profiling and drawer till performances analysis.
- Customer change queries are dealt within seconds with virtually no impact on transaction time.

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The Loss Prevention Benefits:

- Reduction in cash loss
- Provide cashier accountability
- Remove the need for random spot checks
- Reduce time spent analyzing issues
- Identify if security limits are being followed
- Real time resolution for management

dential

*SMART*till® Solution

Operational Benefits:

- Time spent counting and moving floats reduced
- Improved customer service:
  - Intelligent and timely change management
  - Intelligent and timely cash lift / skim management
  - Resolution of customer change queries on the spot
- Time redeployed back in to core activities

*SMART*till® Solution

Treasury Benefits:

- Only one float per POS, reduced level of ‘Dead’ cash
- Better time management in back office
- Data for improved CIT management