

**EYES
ON THE
BUSINESS**
AND OFF THE CASH



THE CASH MANAGEMENT SPECIALISTS

CashGuard is the only company that specialises in cash management solutions for the retail industry. We have 25 years' experience helping retailers improve their business by providing them with efficient cash management solutions. We do business in about 25 countries and some 5 million retail customers use CashGuard every day. We are proud to count some of the largest chains in the world among our customers: SPAR, REWE, McDonald's, Monoprix, IKEA, KFC, Coop, 7-Eleven and Shell to mention a few.



CASHGUARD — SECURING YOUR BOTTOM LINE CashGuard specialises in cash management solutions for the retail industry. The company was founded in 1991, and has since then grown into a market leader for cash management in the retail field. CashGuard's mission is to create a world class point of sale experience for customers, while offering retailers the best solutions for preventing shrinkage, tracking cash flow and optimising business performance. More than five million retail customers in 25 countries use CashGuard and there are almost 25,000 systems operating globally. CashGuard is headquartered in Stockholm, Sweden and is a wholly owned subsidiary of PSI Group. [Go to www.cashguard.com](http://www.cashguard.com) for more information. [f](#) [t](#) [in](#)

25 YEARS' EXPERIENCE
25 COUNTRIES
25,000 SYSTEMS

FROM THE
**CASH MANAGEMENT
SPECIALISTS**



HOW TO IMPROVE YOUR BUSINESS:

- 1. STOP CASH HANDLING**
- 2. START CASH MANAGEMENT**

YOU WILL

**IMPROVE
PROFITS**

**INCREASE
REVENUE**

**LOWER
COSTS**

**ENHANCE
SECURITY**

**IMPROVE
CUSTOMER
SERVICE**

**READ
MORE
INSIDE**



**A SYSTEM THAT TAKES CARE OF ALL
THE RISK AT POINT OF SALE AND GIVES ONE
COMPLETE PEACE OF MIND . . .** Steve Ford, KFC

BRUNNEN BRUNNEN FOTO: IMAGE SOURCE

CASH MANAGEMENT BOOSTS YOUR BUSINESS

Cash payments can significantly impact retailers' profits depending on if the cash is handled or managed. According to a recent study,* about 90 percent of retailers lack a secure and efficient cash management process.

Retailers with an efficient cash management solution enjoy increased revenue, lowered costs, better security and a streamlined business process.

Many retailers handle their cash manually today. This makes their business vulnerable to errors and shrinkage. Manual handling exposes the business to robberies – causing negative effects on revenue, staff and the brand. Manual cash handling diverts resources from the core business and from customer service.

So stop handling your cash, and start managing it!

With CashGuard, retailers reduce costs and save time, allowing for better planning of their business and improved customer service.

* Vinnova

INCREASE REVENUE

✔ Retailers that manage their cash well are more proactive about their business. Time and resources are focused on revenue-generating activities instead of tedious handling of notes and coins. A well-planned business runs better and generates better business.

✔ CashGuard enables faster queue flow which allows the store to handle more customers.

✔ CashGuard makes it possible to recycle cash, thereby enabling retailers to offer more cash-related services in a safe and effective way.

✔ Same-day banking is possible with CashGuard. It improves cash flow and increases interest revenue.

LOWER COSTS

✔ Retailers can cut the time spent on handling cash by 50% by using CashGuard. Cash-related costs are lowered by 30%. This includes lower CIT costs and no time spent on counting, re-counting or reconciliation of cash.

✔ One current study of a large retail chain shows annual savings of €4.8 million by using CashGuard.

✔ Using CashGuard leads to lower insurance costs, since cash is securely closed and sealed.

IMPROVE CUSTOMER SERVICE

✔ Customer service is crucial in order to stay ahead of the competition. With CashGuard, staff is freed up and can give your customers better service.

✔ A CashGuard solution always gives the customer correct change. This builds trust and gives customers the kind of shopping experience that keeps them coming back.

ENHANCE SECURITY

✔ Studies show that one robbery can cost up to €13,000 in revenue losses and staff counselling. With CashGuard, cash is inaccessible and the risk of both robbery and internal theft is minimised. Internal theft and shrinkage virtually disappears since the cash is sealed and never has to be counted manually.

“ CASHGUARD IS NOT ONLY THE BEST BUSINESS DECISION I MADE, IT BOUGHT ME A LIFESTYLE. Peter Arsaledis, SUPERSPAR ”

“ 1. TIME SAVINGS
2. NO COUNTING ERRORS
3. EASY TO USE BY PERSONNEL AND CUSTOMERS ”

The Monoprix Management Team, on the biggest advantages with CashGuard

“ WE DON'T HAVE TO COUNT THE MONEY, CASHGUARD TAKES CARE OF THAT. WE CAN JUST LOCK UP AND GO HOME. Jesper Rasmussen, SPAR ”

70 TO 80%

Cash accounts for 70–80% of Point of Sale transactions.

27/36

The data from the British Retail Consortium shows that the average time to process a cash transaction is 27 seconds. That can be compared to 36 seconds for a credit card transaction.