



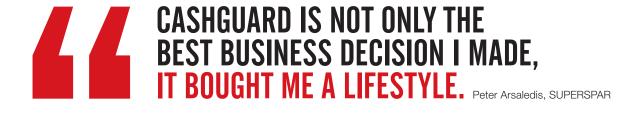
EYES ON THE BUSINESS NOT THE CASH

The CashGuard Premium solution

is the leading cash management solution on the market. It is the first choice of retailers world-wide and

in a variety of retail segments. Premium has a proven track record of providing efficient cash management to retailers. The solution is well-known for its quality, reliability and security. Premium's reporting functions give retailers control of their cash management. That allows them to focus on the business instead of the cash.

Premium automates, seals and secures the cash handling process at the point of sale. It lets retailers enjoy increased revenue, lowered costs, better customer service and increased security for both employees and customers.



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.

PREMIUM ADVANTAGES

- Lower costs: Premium can cut costs related to cash by 30% and the time spent on cash by 50%.

 Retailers enjoy lower CIT costs and lower insurance premiums.
- Increased security: One robbery can cost €13 000. Premium is tamper proof and the cashier has no access to the money. This significantly lowers the risk for robbery. The staff feels safer and long opening hours are less risky.
- We Better customer service: In the competitive world of retail, offering great customer service is key to staying ahead of the competition. Check-out is faster with Premium. This cuts queue time. Customers also get correct change every time. Their experience in the store is improved, and that will keep them coming back.
- Closed system: Premium replaces the open cash drawer with a sealed and secure system that effectively closes the cash handling process. Human errors are a thing of the past. So are internal theft and shrinkage.

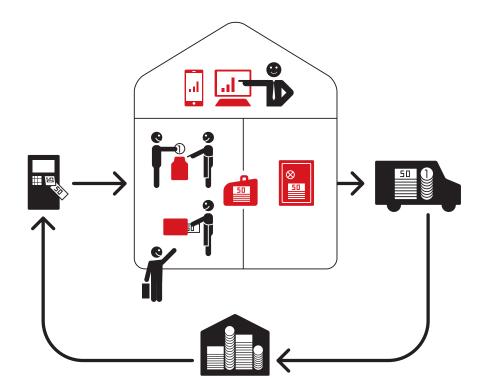
- Peace of mind: Retailers no longer have to worry about cash-related issues. CashGuard takes care of the cash, so the retailer can take care of the business.
- Better management control: The Premium solution automatically counts the cash correctly every time. The reporting functions give retailers instant overview and let them optimise cash levels in the business. Retailers can focus on their business and on their customers, not on the cash.
- New business opportunities: As banks leave more cash-related transactions to the retail industry. This means new opportunities for retailers to offer more services, thus expanding their revenue streams. The Premium solution's cash recycling functions ensure that this is done safely and efficiently.
- Stronger brand: With a fast, efficient and enjoyable check-out process, the business reputation among customers will be enhanced. Retailers can build trust and customer loyalty, and thereby ensure the future success of the business.

HOW IT WORKS

CashGuard turns cash handling into cash management by sealing and automating the cash process from the point of sale to CIT pick-up.

CashGuard provides several in-store solutions for varying customer needs. Our software provides an overview and enables optimisation of cash levels.

The CashGuard solutions support in-store recycling of cash, as well as same-day banking.



THIS IS PREMIUM



COIN RECYCLER The Premium Coin Recyler is tamper-proof, compact and built to achieve problem-free up-time and 24/7-operations. It automatically counts and tracks the coins and transfer the information to the back office software. An electronic lock, that tracks and records any opening, protects the money. The Premium Coin Recyclers creates a safe and accurate coin management experience for customers, staff and management.



NOTE RECYCLERS The Premium Note Recylers come in several different models to support a variety of currencies and denominations. The Note Recyclers have different security levels depending on the customer needs. The Note Recyclers ensure correct change

> and track levels for all denominations. As with all CashGuard products the Note Recyclers are tamper proof and any opening is tracked and recorded.



NOTE COLLECTOR The Premium Note Collector is used for secure transfer of notes from the cash point to the back office. Its tamper-proof design prevents unauthorised access during the collection and transfer process. With an electronic interface, it allows the tracking of banknotes and the logging of user access. Capacity ranges from 1000 to 1600 banknotes depending on model.



STORE MANAGER The Store Manager application is the new generation of software for streamlined and secure handling of cash. Store Manager is a scalable software that is easy to use. Store Manager speeds up daily routines without compromising security. Activities and events are logged to offer full control of cash movement in the store. With Store Manager, you can handle CashGuard systems from all computers in the network. Several users can simultaneously access the software. Since the application is web-based a thin client PC can be used.

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 for more information.



CashGuard

Finlandsgatan 16 SE-164 74 Kista, Sweden Tel +46 (0)8 732 22 00 www.cashguard.com



