



# GLOBAL LEADERS IN PAYMENT ADVICE

## WHY RETAIL-FCL

Formed in 2008 the management team have over 20 years experience in the payments and cash market.

Our expertise is based on five core pillars:

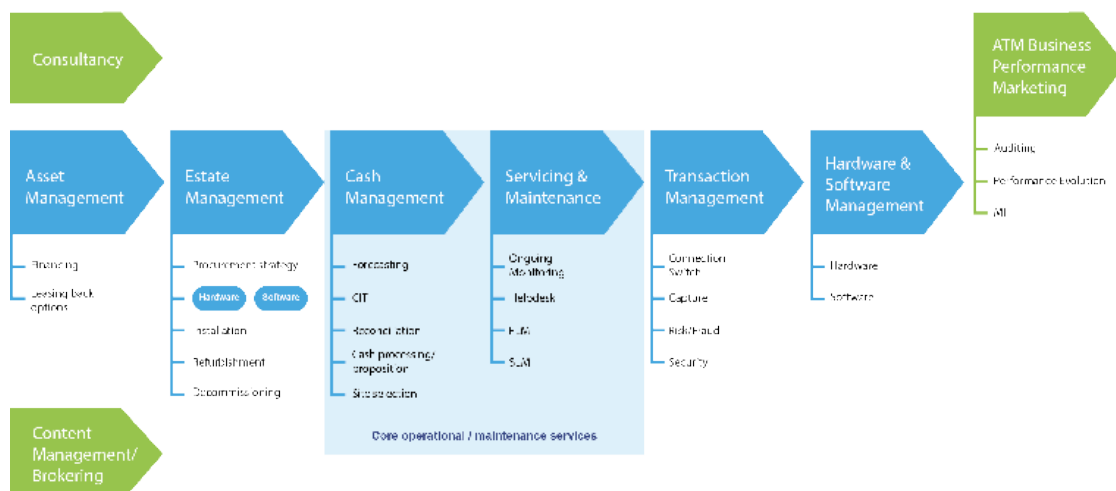
- Cash cycles in both retail and banking
- Innovation in payments
- White label services
- Data Analytics
- Automation in both retail and banking

## INNOVATION IN PAYMENTS

Here we drive new technology with our incubator platform allowing new technology and services to be proven in a sandbox style environment to allow concepts to be proven before they go to market.

## CORE COMPETENCIES

Cash cycle - our in depth knowledge of the full cash cycle and the full business model for ATMs allows us to drive efficiencies and innovation.



# INNOVATION IN PAYMENTS

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**Change Withdrawal**

Automated cash exchange  
Notes Z Capacity  
Coin A Capacity

**Bag Drop**

Sealed bag deposit  
B Capacity

**Cheque Deposit**

Automated deposit / drop  
X Cheque

**Note Deposit**

Automated note deposit  
X Capacity

**Coin Deposit**

Automated coin deposit  
Y Capacity

**Business Locker**

Coin bags  
As required

# AUTOMATION IN RETAIL AND BANKING

Where we test new technologies from new manufacturers such as Glory and Hyosung as well as the normal providers. Allowing banks and retailers to provide innovative new solutions to drive customer loyalty. We incorporate the latest beaconing technology into our solution, and combine this with marketing tools such as advertising based on card holder details.

# WHITE LABEL SERVICES

Where we own and operate the services on behalf of our Retail or Bank clients allowing us to provide a branded service for the customer. Fully branded client's identity, including logos in graphics delivering a branded solution.



# DATA ANALYTICS

Dashboards allow clients to manage their business in real time, while also predicting usage, failures & resolving financial issues.

