

Retail-BCG Accountability

Client onboarding via Retail-BCG App

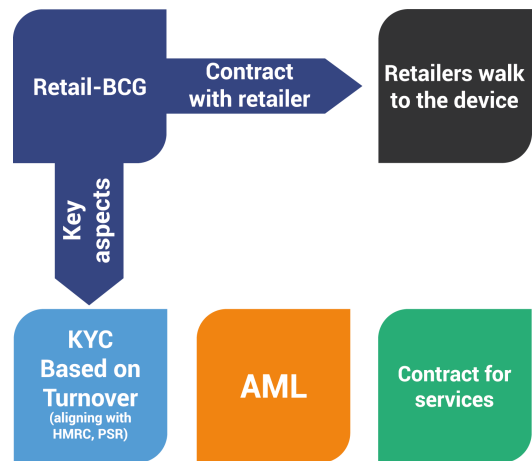
- App delivers the following:
 - Contract signature both Retail-BCG and Bank provider
 - App collects email, photo ID, proof of address, name, address and DoB
 - Different by client type
 - Sole trader
 - Incorporated/Limited
 - Part of group
 - App submits docs to bank for approval
 - App submits signed contract to client by email

Client approved

- Client receives bank account via Retail-BCG App
- Client can transfer funds from and to Retail-BCG account
- Client can see account status

Retail-BCG App

- Onboarding
 - Collect all data for approval
 - Issues contract once approved
 - Stores contracts for reference
- Client account management
 - Bank account access
 - Transfers
 - Disputes
 - Queries
- Device usage
 - UPIN issued to access device



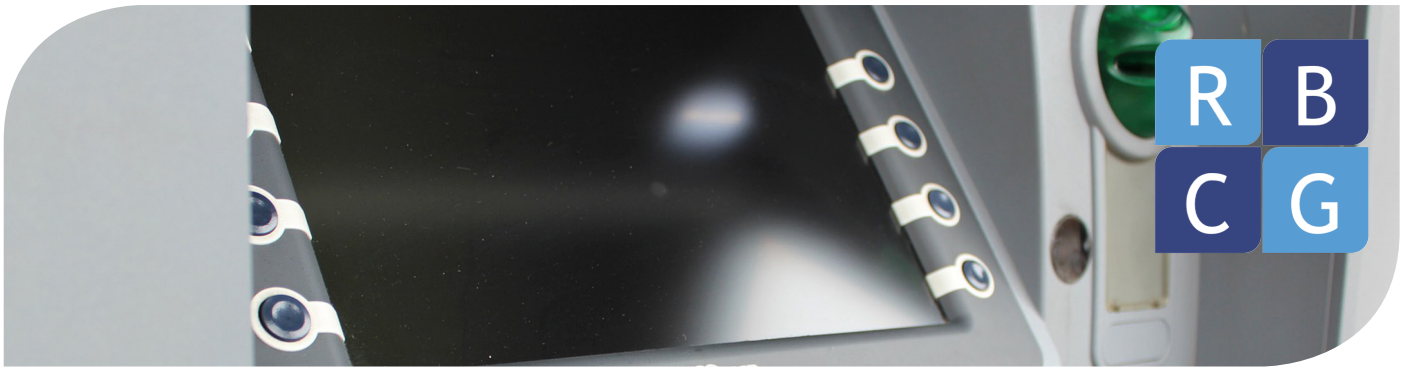
KYC

- Aligned to turnover of retailer
- Collected as part of onboarding and contract negotiation
- Contract includes
 - Variation in turnover
 - Variation in circumstances
 - Other
- Establish customer identity
- Understand the nature of the customer's activities (primary goal is to satisfy that the source of the customer's funds is legitimate, include HMRC check)
- Assess money laundering risks associated with that customer for purposes of monitoring the customer's activities

KYC Levels

There are levels of due diligence

- Simplified Due Diligence
- Basic Customer Due Diligence
- Enhanced Due Diligence



Device

Device Example

Glory Tellerinfinity

An integrated teller-assisted service solution; a device that can perform many transactions that only a teller could deliver in the past.

- All accounts access
- Cash dispense – by value or by exact denominations
- Banknote, coin deposit
- Cheque deposit optional
- Bill and loan payments transaction review optional
- Statement printing optional
- Appointment setting optional
- Receipt output to email, mobile, or traditional printed receipt optional

Service Features

Daily takings

Notes - ability to track counterfeit

Coin - ability to track counterfeit

Cheque - can be supported or via image

Daily Float

Notes - ability to track counterfeit

Coin - ability to track counterfeit

Credit

Instant, funding gap from RBCG based on KYC

CIT collection daily, max 48 hour funding gap

Device Features

Full insurance both device and cash

Device safe CEN 1 or 3 with Cencom access

Device connected real time

Funds checked before deposited

BoE approved recycling device

Partners

Fintech	RBCG	CIT	TBD
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Bank account

Bank account

Device
Maintenance

Own device
Contract with retailer
Contract with site
Funding gap



Our services are offered fully inline with all card scheme requirements.

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