



CUSTOMER BENEFITS

- Asset owned and managed by Retail-FCL or client
- Retail-FCL responsible for compliance, security and functional roadmap
- Hardware managed for enhanced security
- Software managed and secured
- Cost income ratio dramatically improved
- Innovation built into solution
- New services incorporated

EXPERIENCE

- Solution already deployed in several EU states
- Several retail and bank suppliers onboard

HOW IT WORKS

- Retail-FCL acquire existing asset or replace existing asset with new hardware
- Retail-FCL can add hardware to current platform to provide even further cost benefits
- We can manage the hardware on the banks platform
- We can cover full Value chain as above or partial
- Future proof device management

ADVANTAGES

- Dramatically enhanced cost income ratio
- Bank removed from hardware management
- Future proof functionality
- Eliminates need to capital investment

