

Cash as a Service in Small and Medium Retail Stores

ESTA 2016 – May 22-24
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Reimagining Everyday Transactions



Bartering





Then... Cash





(*Press Review*)

UK Retail Sales in Surprise Fall

source: The Guardian - April, 2015

Russia Sees Biggest Decline in Wages, Retail Sales Since 1999

source: Bloomberg Business - November, 2015

Retail Sales in U.S. Unexpectedly Fall on Broad-Based Drop

source: MarketWatch - January 15, 2016



Control costs
Improve customer service
Facing the e-commerce era



e-Commerce and Physical Stores





FOCUS ON YOUR SHOPPER



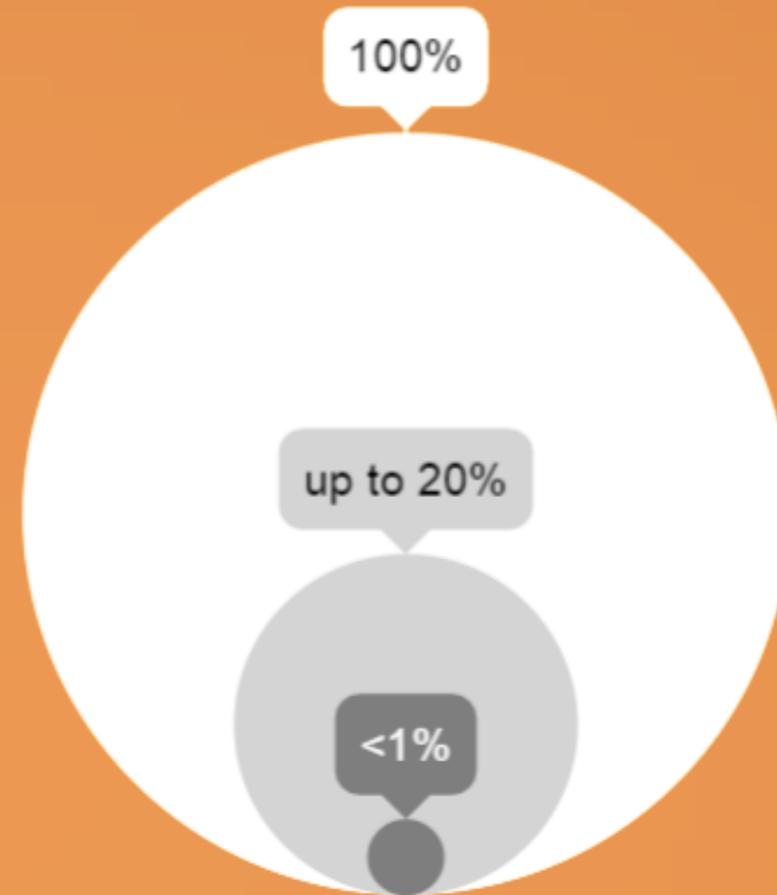
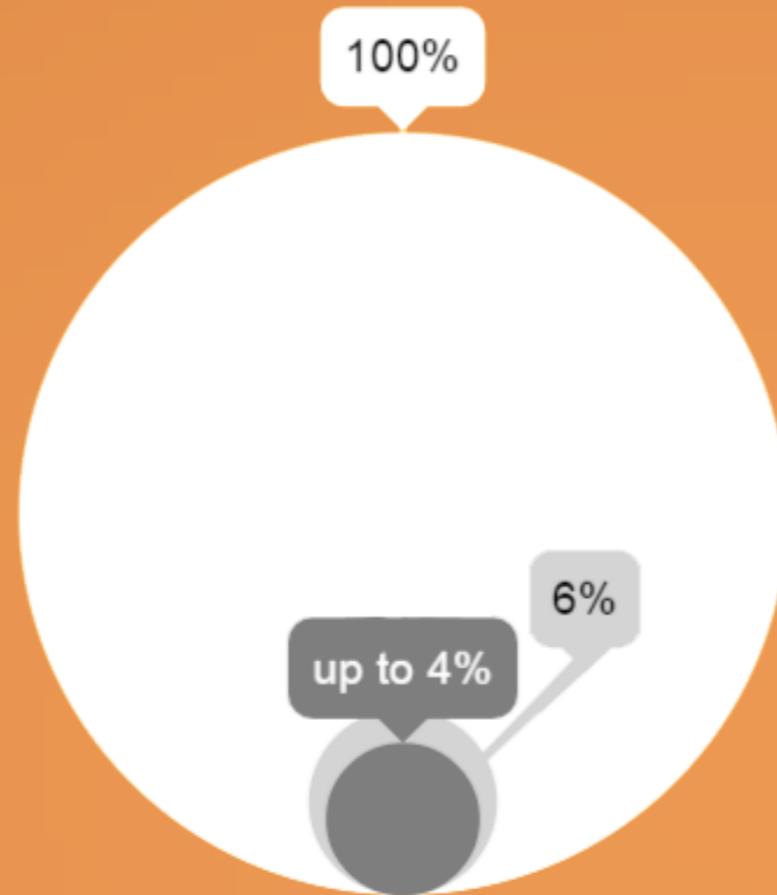
The Dark Side. 15€ each cash pick up





Card Payments

Cash Payments



profit transaction fees hidden costs



2,5

SALARIES

are spent just counting cash
in a traditional hypermarket

in retail stores, every note
is counted up to

17

TIMES



3% - 7%

REVENUE

is lost on shrinkage



**Be Smarter,
Be Safer,
Make More Money.**



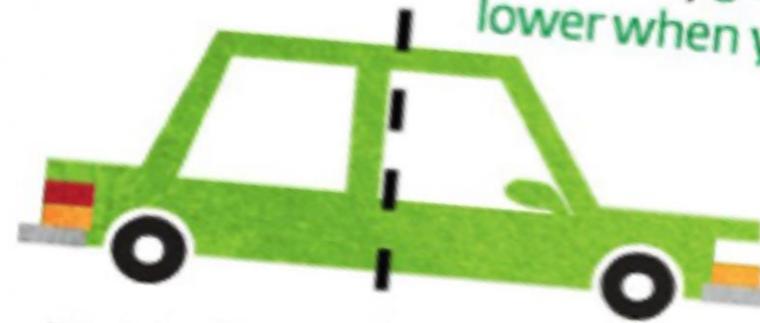
Buying a car

Mileage limits are not a problem. You can drive across the country if you want; it's your car.



Leasing a car

Because you're not buying the whole car, monthly payments are generally 30% to 60% lower when you lease.



Their half

Your half

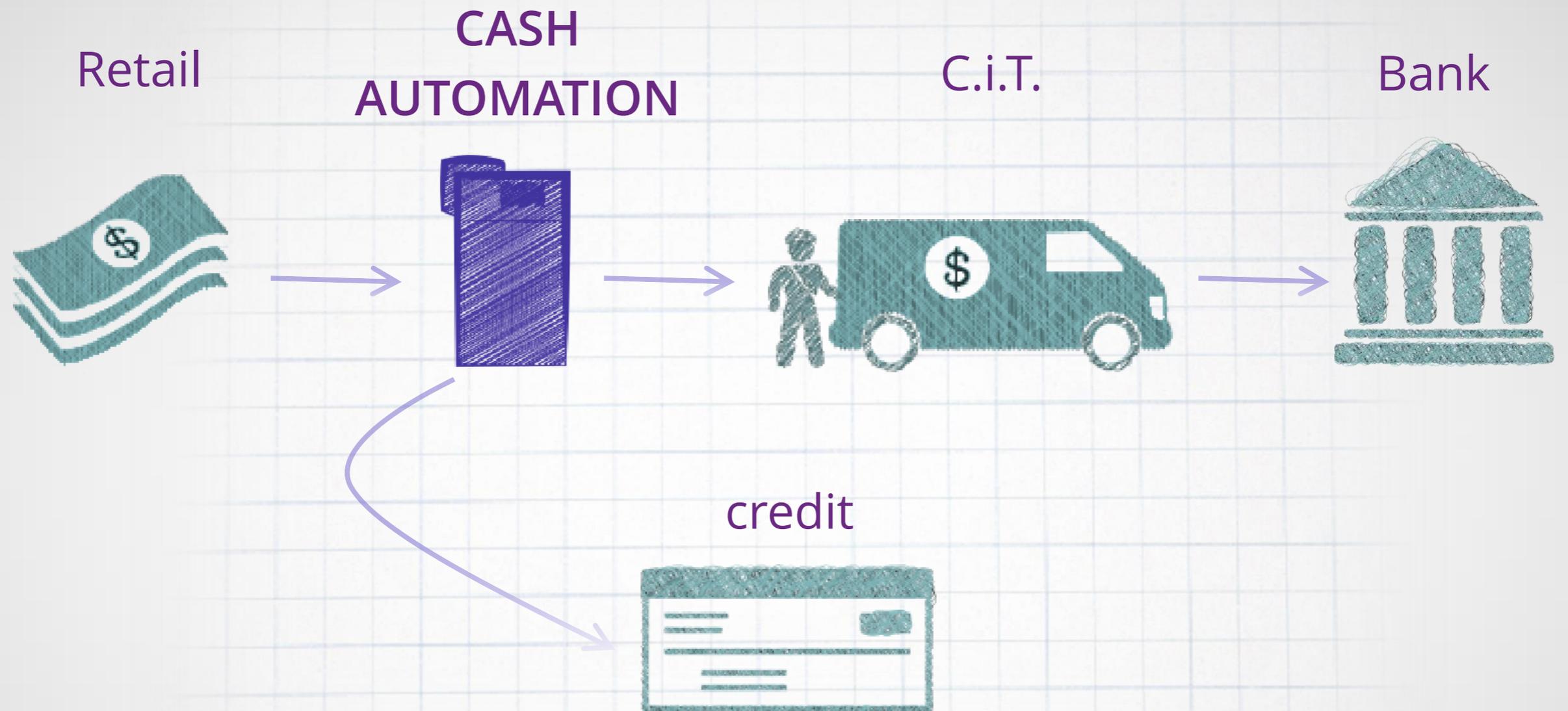
Do you really need to drive your car everywhere in the world?



CASH AS A SERVICE



Win, Win, Win Model





Don't pay for each pick-up.

Pay for what you really use!

 of each value deposit.

 of each value withdrawal.



Process can be more efficient



2,000

loose notes

20

minutes reordering



Want to go stacked?



Broad Range

From Small Shops to Medium/Large Store Formats

FRONT LINE - BACK OFFICE



**Join the ARCA Stand
for a quick tour.**

Thank you.

arca.com