



Q&A Payment Solutions

Solutions To Reduce The Cost Of Cash



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About Q&A

Quantitative & Analytical (Q&A) Payment Solutions Specialize In The Management Of Physical Cash For Multi-Site Operators. Since Our Inception In 2002 We Have Saved Millions Of Dollars For Our Clients.

Only The Q&A Payment Solutions Specialized Team Have The Expertise And Unique Market Knowledge To Deliver Solutions That Drive Significant And Real Operational/Financial Benefits To Our Client Base, That Include: Big Box Retailers, Specialist Retailers, Restaurant & QSR Chains, Supermarkets, Warehouse Clubs, Gas Stations, Department Stores, Entertainment Companies, Transport Companies And Anyone That Accepts Cash As Payment



25,000 + Locations Under Management



Over 20 Years Managing Cash



Operating in 18 Countries



100% Success In Reducing Costs

Q&A Solutions To Reduce The Cost of Cash



Change Order Management



Armored Car Issue Management



SmartSafe Integration



Provisional Credit



Armored Car Cost Reduction

Change Order Management

The Q&A Cash Ordering Platform Will Provide All Your Locations With A Uniform Procedure To Order The Cash - Irrespective Of The Bank Or Courier



Customizable Controls For Each Location

- Number of Orders
- Scheduled Service Days
- Denominations Permitted
- Rolled/Box or Bagged
- Total Order Value
- Denomination Limits
- Standing Orders
- Holiday Scheduling

Key Benefits

- Simple To Use
- Manage Orders
- Eliminate Emergency Orders
- Manage Fed Coin Inventories
- Holiday Services
- Enhanced Visibility
- Fully Managed System
- Bank Agnostic
- Safe and Secure



How It Works



All Orders Are Batched Until BANK Cut-Off Time - At The Cut-Off Time The Orders Are Securely Sent To The Relevant Bank(s) For Your Locations

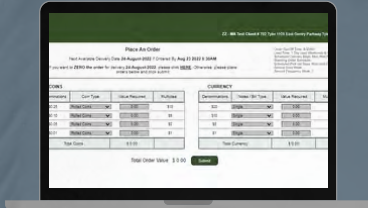
Q&A Receive Confirmation Once The File Is Received & Processed By The Banks, If Supplied The Confirmation Per Order Is Recorded.

Orders Can Be Placed To Meet:

- Next Day Armored Car Delivery
- Extended Trucking Time Locations
- Same Day - Walk To Bank Locations

Access Options

Individual Location



- Location or
- Individual Access

Corporate & Divisional



- Centrally Order For Your Locations

SmartSafe Ordering



- Pay AND Order On The Safe

Bank Agnostics

- Q&A Are Connected To 100+ Banks & Will Develop The System To Work With ANY Bank That You Wish To Use



Order Options



Manual Ordering

- Location Order (Within Agreed Limits) What They Need
- ### Replication Ordering
- If No Manual Order Is Placed, There Is An Option To Have A Replicated Order Generated Within The System,
- ### Edit/Delete Orders

- Orders Can Be Edited Or Deleted Prior To The Cut-Off Time
- ### Manage PayBack

- Ensure & Track All Orders Are Paid Back, If Required
- ### Suite Of Reports

- Current /Past Order Reports
- Confirmation Reports
- Proactive Alerts If No Order Placed

Armored Car Issue Reporting

The Q&A Cash Ordering Platform Will Provide All Your Locations With A Uniform Procedure To Report And Track Armored Car Issues



Missed Pick-Up

When The Armored Car Fails To Arrive For The Scheduled Pick-Up The Location Records The Issue And Q&A Will Request The Credit Or Recovery Of The Service - Ensuring That You Only Pay For The Services That You Receive

Change Delivery

If The Change Order Is Delivered Incorrect Or Not AT All - The Location Will Select The Relevant Change Order And The Related Issue (Short, Over Incorrect Or Non-Delivery) Q&A will Then Request The Bank Manifest & The Subsequent POD



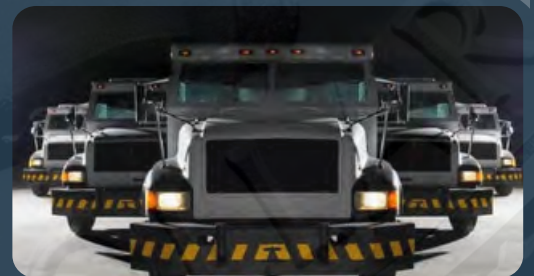
Missing Deposit

When The Funds Fail To Show Up AT The Bank - The Location Can Create A Case And Upload The Collection Receipt That Is Then Sent To The Courier To Provided The POD At The Vault

How It Works

All Cases Are Tracked On The Q&A Case Resolution Platform - This Is A Single Platform For ALL Couriers, That Provides:

- Simultaneous Reporting To The Relevant Courier & Bank
- Full Details Of The Case Recorded Including The Relevant Courier Case # Allocated
- The Ability To View PODs, Manifests Once Received
- Full Viability Of Communications Related To The Case
- Ability To Add Case Comments
- Tracking The Case Resolution
 - Credit Agreed
 - Recovered Services
 - POD Of Funds Delivery
 - Claim Filed



**Courier
Agnostic**

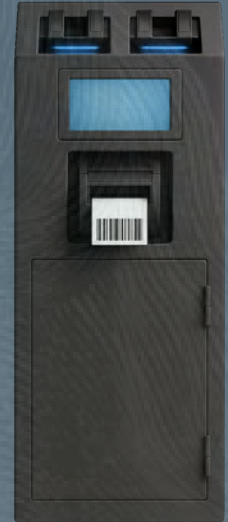
Q&A Are Connected To All
Couriers National & Regional



SmartSafe Integration

Change Exchange

- Allows The User To Place & Pay Back The Change Order At The Safe
- After Depositing The Value Of The Change Order, The User Enters The Required Order On The Safe
- The Safe Connects With Q&A To Verify All The Elements Of The Order
- Order Confirmation Is Provided Upon Completion
- The Order Is Then Transferred To The Bank Partner At The Agreed Cut-Off To Meet Delivery
- As The Change Order Is Fully Funded At The Time Of Ordering There Is No Reconciliation Required
- Bank Will Report Change Payment Separate From The Provisional Credit On The End Of Day Report



Armored Car Issue Reporting/Tracking

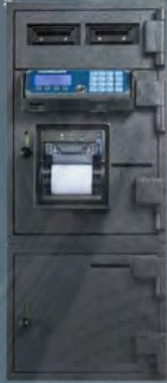
- The Safe Can Track The Armored Car Service And Report Issues
- If The Safe Has Not Had A Successful Cash Extraction On A Scheduled Service Day An Alert Will Be Sent To The Q&A Platform To Report The Issue
- Q&A Will Then Track The Issue To Resolution
- Q&A Will Verify The Recovered Service Has Been Successful And Confirm Cash Extraction

Safe Agnostic Solutions



Digitize Cash In Store

SmartSafe Solutions Can Provide You With The Visibility And Use Of The Cash, Whilst It Is Securely Held In Your Locations. The Growth In The Use Of SmartSafes Have Produced A Flood Of New Products To The Market. Q&A Can Deliver A Fully Integrated SmartSafe Solution That Will Put You In Control Of Both The Equipment And The Data, Ensuring That You Have All The Benefits.



Equipment Sourcing

Q&A Have Direct Relationships With The Manufacturer, Enabling Us To Provide You With Competitive Pricing And Lease Options Direct From The Manufacturer.

Q&A Has Unique Modelling Software That Will Ensure You Have The Right Equipment For Each Location, Based On Cash Volumes.

Courier Integration

A Successful SmartSafe Program Relies On The Integration Of The Equipment, Courier And Bank. However, Not All Couriers Will Work With All Equipment Manufactures.

Q&A Has The Ability To Work With All Vendors To Ensure That The Solution(S) Deliver The Requirements To Ensure That The Provisional Credit And In-Location Insurance Is In Place.

The Experience And Market Knowledge The Q&A Has Will Ensure That You Will Receive Competitive Rates For All Services.



Bank Integration



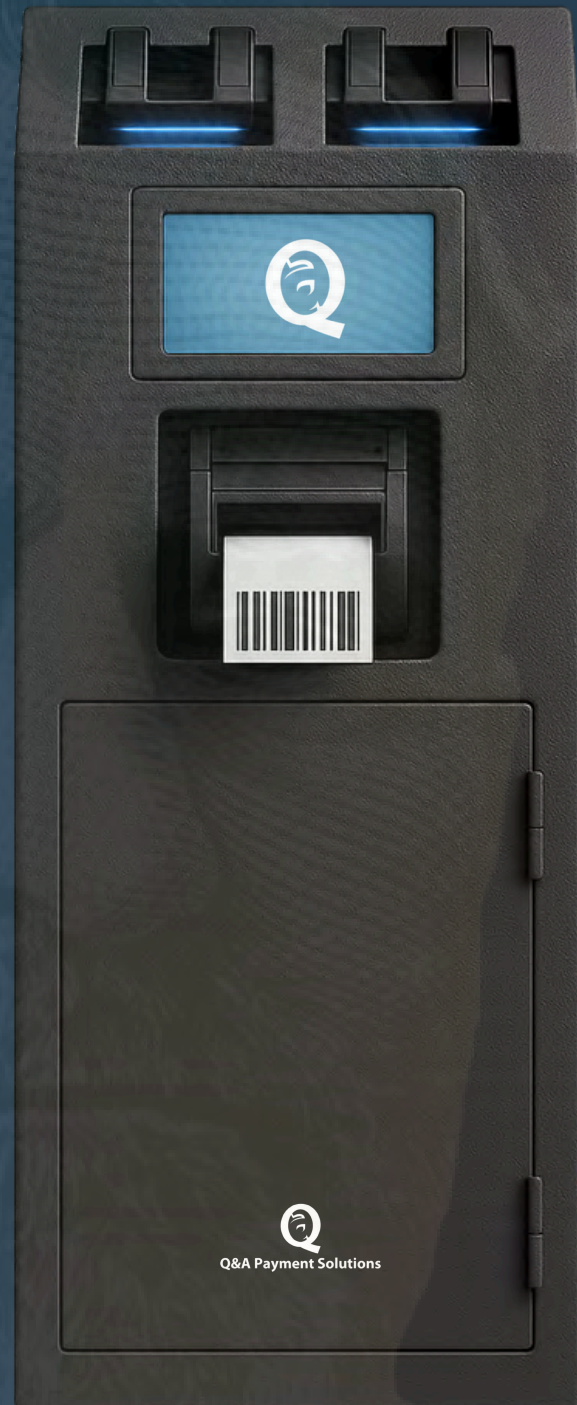
The Final Piece Of The SmartSafe Jigsaw Is The Integration Of The Bank To Ensure Provisional Credit At The Time Of Deposit.

Not All Banks Work With All Equipment And Or Courier. Q&A Will Work With Your Chosen Financial Partner(S) To Ensure That The Mix Of Courier, Equipment And Bank Delivers A Successful SmartSafe Program.

True And Independent Provisional Credit Solution

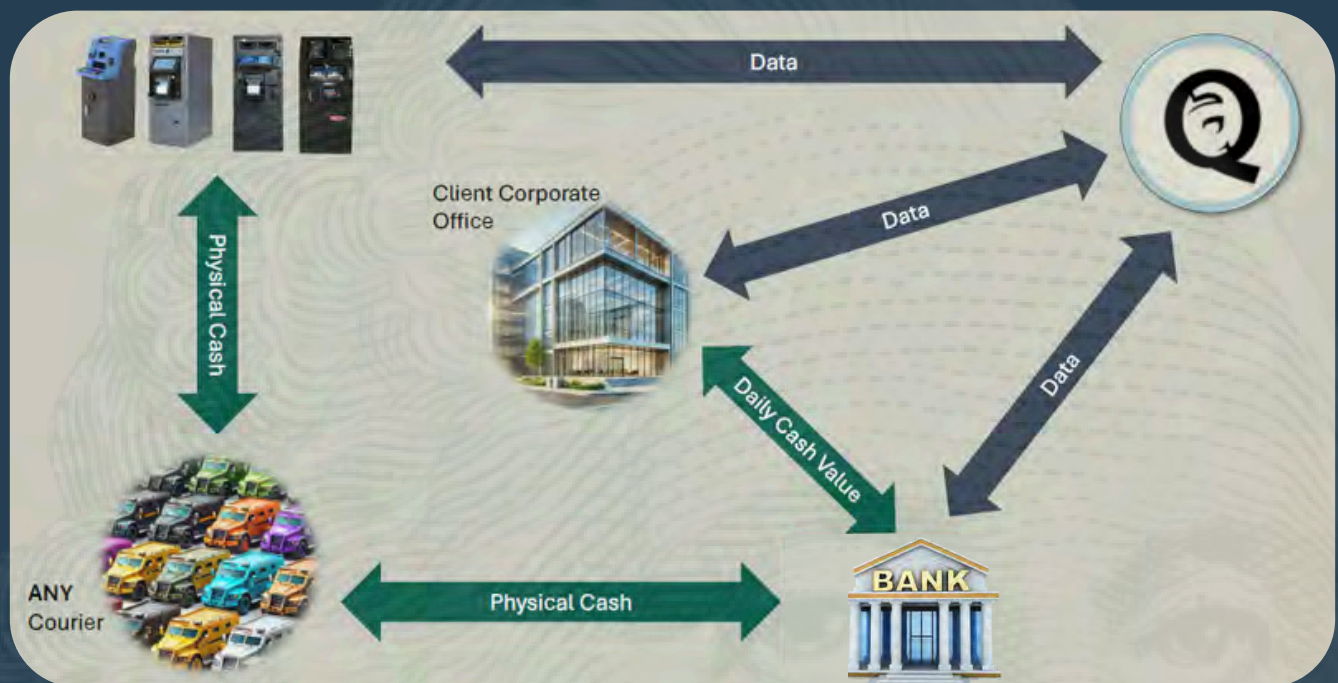
Any Safe

- Use ANY Make of SmartSafe
- Use ANY Armored Car Courier
 - National or
 - Regional
- Q&A Data Aggregation
- Provisional Credit With A National Bank
- Use The Cash Deposited In The Safe The Next Working Day
- Not An ACH Solution



Any Courier





The Benefits

- Next Day Value Of Deposited Cash
- Works With ANY Courier - Regional & National
- Works with ANY SMARTSAFE / RECYCLER
- True Provisional Credit With A National Bank
- Not An ACH Solution
- No Third-Party Processing Required



Armored Car Cost Reduction

Q&A Payment Solutions Have Developed Unique Analytical Software That Analyzes Your Cash & Check Sales Data For Each Location Against A Selection Of Quantifiable Operational Restraints. To Identify The Optimum Collection Schedule Per Location.



How It Works

Stage 1 Confidential Audit - Q&A Will Complete A Confidential Audit Of Your Current Costs & Procedures To Demonstrate How & Why We Will Deliver The Cost Savings.

Stage 2 Savings Delivery - Q&A Will Fully Manage & Implement The Agreed Strategy Devised To Deliver The Identified Savings.

Stage 3 Project Management - Q&A Will Manage The Implementation Of Any Changes With The Relevant Stakeholders To Ensure That The Savings Are Delivered On Time & Meet Your Operational Requirements.

Project Scope

Traditional Armored Car - The Q&A Project Can Evaluate All Armored Car Providers (National & Regional) To Map Coverage & Service Availability. The Q&A Unique Analytical Software Will Incorporate All Operational Requirements & Restrictions To Ensure That The Model Delivers The Optimal Solution For Each Location

SmartSafe Solutions - The Q&A Unique Analytical Software Can Model Note Usage & Related SmartSafe /Recycler Capacity & Scheduling. The Q&A Team Can Work With You To Deliver An Un-Bundled Solution With All Parties (Courier, Bank & Safe) To Ensure That The Solution Is Economically & Operationally Beneficial.



Deliverables

Competitive Rates - Based On Our Unique Market Knowledge Q&A Will Negotiate The Best Pick-Up Rate In The Market.

Ancillary Charges - Q&A Will Analyze The Time On Site, Items & Liability Limits To Ensure That Your Contract Meets The Needs Of Your Locations

Fuel Surcharges - Prices Will Be Based On The Cost Of Business Today & FSC Will Reflect This.

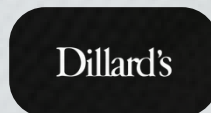
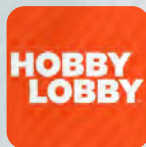
Contract Negotiations - Equitable Contract Terms Will Be Negotiated.



Q&A Payment Solutions



Since 2002 Q&A Has A 100% Success Record Of Reducing Our Clients Costs By An Average of 39%





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