

Service Snapshot:

EvenXchangeSM



Cash Logistics

Maintaining separate change accounts for all of your stores. Picking up change funds. Reconciling change funds. These are just a few of the activities that add to the pile of already-high bank fees. On top of that, it is a lot of detail for what should be a small part of your business. For those reasons and more, Garda offers the EvenXchangeSM change order service.

If you can dial a phone, seal currency in a bag and sign your name, you'll never have to worry about change again. We'll bring all the change you need as part of your scheduled armored pick-up. Our product name says it all. Even..X..change. Since you exchange currency for an equal amount of change, your change fund always stays even.

**EvenXchange
reduces the risk
of transporting
unprotected cash
from the bank to
your business.**

In addition, productivity of your managers and employees is increased just by allowing them to focus on the core operational tasks that lead to higher profits.

EvenXchange is just one of the reasons that Garda is a great choice for retailers looking to manage and grow their businesses. We use smart technology to create cash logistics solutions that work for every facet of

GARDA



CASH. | LOGISTICS.
SMART. | TECHNOLOGY.



Service Snapshot: **EvenXchange** cont.

HERE'S HOW IT WORKS:

Phone in your order. You'll order the change you need using our interactive voice response unit. Change can be scheduled for delivery on any day you use Garda armored for your deposit pick-up. Of course, you can also schedule a fixed order to be automatically delivered on a predetermined schedule.

Count the currency you're using to purchase your change, and seal it in the EvenXchange bag. You will use the special EvenXchange bag that we provide to secure the currency you'll give to our messenger to purchase your change. Typically, customers use large denomination notes to purchase change.

When Garda's armored courier arrives, purchase your change by exchanging your sealed currency bag for a like amount of change delivered by our courier. Your change fund always stays even. Fees for your change purchases will appear on a separate monthly invoice and will be itemized by business unit, and date of service.

EVENXCHANGE BENEFITS

You can get the change you've ordered any day of the week during your scheduled Garda armored pick-up. You can even receive it on Saturday and Sunday when most banks are closed. Nothing is more convenient.

The manager doesn't have to leave your business to get change. The time that is saved from running to the bank and standing in line can be focused on building the business and increasing profits.

Since Garda's armored messenger brings your change to your business, you avoid the security risk of carrying unprotected money to the bank.

Your change fund stays in balance since every change purchase is an EvenXchange. You don't have to account for money in-transit when reconciling your change account. Auditing is a snap.

On-premise cash and business deposits are easier to reconcile because change fund money and change fund fees are not commingled with deposits.

Bank credits and debits for change orders are eliminated. Your bank fees are reduced and so is the amount of time you have to spend reconciling your statement.

EvenXchange service eliminates the need for maintaining a separate bank account for each location just to get change. This reduces your bank fees and saves the time you would have to spend reconciling all those accounts.

OTHER CASH LOGISTICS SERVICES:

- ∴ Armored Transportation
- ∴ ATM Logistics and Maintenance
- ∴ Cash Vault Services
- ∴ Centralized Customer Service
- ∴ Change Order
- ∴ Coin Wrap Services
- ∴ Deposit Reconciliation
- ∴ Money Manager

OTHER CASH LOGISTICS PRODUCTS:

- ∴ CashLINK
- ∴ EvenXchange
- ∴ Retail Direct

GARDA

Garda, the second largest cash logistics company in North America, provides comprehensive cash management services, including armored transportation, cash vault processing, ATM services, CashLINK™ cash management and EvenXchange™ change order services for banking and retail customers. We help our customers, predominantly financial institutions and multi-unit retailers operating cash-intensive businesses manage and grow their businesses. We use innovative technology and logistical expertise to securely and efficiently move and manage cash and other valuables so our customers enjoy greater productivity and profitability.



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