



**Make purchasing easier for your customers**

DZB Cash – good transactions without cash



Ulrich Holzapfel, Department Head DZB Cash

„Customer satisfaction is essential to your business. This also includes the utmost payment convenience. And that is where we come in. Through our direct contact with the retail market sector, we know exactly what you need and, with DZB Cash, we can offer you the suitable instrument for simplifying purchasing for your customers.“



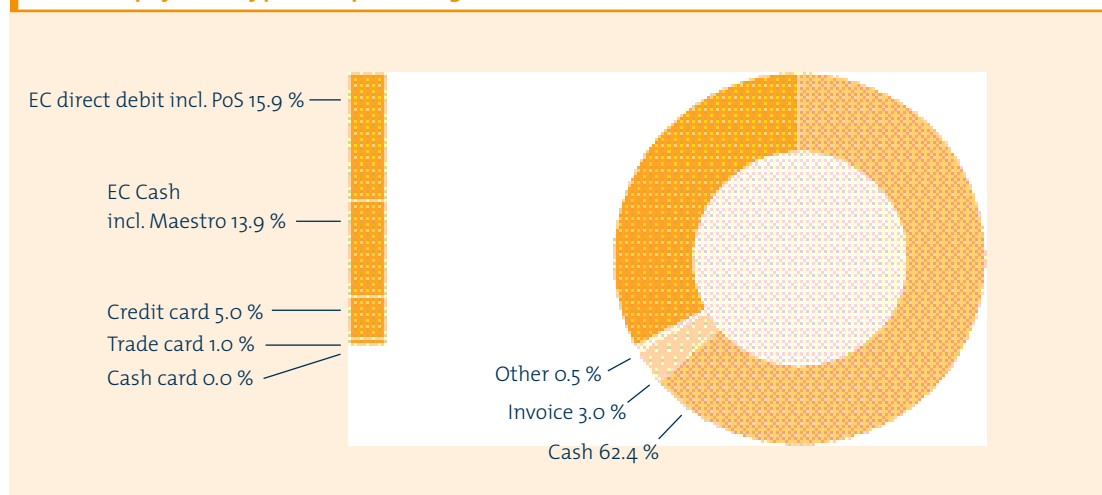
## Be armed for the requirements of your customers

Satisfied customers are good customers, who are happy to visit your shop again. As a retailer, you know that and would therefore like to structure the **purchasing to be as pleasant as possible**. Therefore, **convenient payment options** also play an important role.

### Card payment is the standard

The fact is: **Consumers are increasingly and preferably resorting to plastic money**. In the last year, the share of card payments amounted to 34.6 %\* of total retail sales. And by 2010, experts anticipate a rise to 40 %.

Share of payment type, as a percentage of total sales, as of 2006



\*Source: EHI Retail Institute

Card payments are now the standard in virtually all retail market sectors.

The **reasons for the increased use and acceptance** are obvious:

- Card payments are easy to handle.
- Spontaneous purchases can be more easily realised.
- Cashless payments generate higher sales.
- Sales losses from counterfeit money are excluded.

### **A partner, who understands your business**

On the way to making payment more convenient for your customers, the same questions always arise:

Which payment types fulfil the requirements of my customers? And how do I profit myself?

Questions that are easier to answer, if you have a competent partner at your side, who is familiar with your business – one like **DZB BANK**.

DZB BANK has its **roots in the retail market** and is still regularly on site today, so that it is **precisely aware of your requirements – and can develop targeted solutions**. Thanks to this know-how, DZB BANK has succeeded in putting together a service package that **satisfies the specialised requirements of SME specialist retailers: DZB Cash**.

- You profit from extensive and individual advisory and support.
- In addition to all conventional card payment methods, customised and specialist-retail-market-oriented solutions are additionally available to you for your cashless payment transactions.
- You ensure more customer satisfaction in your business and thereby increase your sales potential.

## Offer you customers the benefits of card payments

In cashless payment services, DZB Cash provides you with the two most popular methods, with the Electronic Direct Debit Scheme (ELV) and Electronic Cash – and with the DZB payment guarantee, also offers you a payment method conceived specifically for specialist retailers, full security for your sales.

### ELV [Electronic Direct Debit Scheme] – the good name counts

You offer customers the **utmost convenience and service** by offering payment by signature. The ELV is the most widely used and popular cashless payment system. For one thing, you do **not need to memorise a PIN**, on the other hand, customers and retailers regard payment **with your good name** as the consummation of a good sales negotiation.

#### The advantages of this method:

- You and your customers profit from quick and convenient settlement.
- You enjoy significant cost advantages compared with the EC Cash method.
- ELV promotes the customer relationship through the personal note when signing.

#### The disadvantages:

- You have no payment guarantee.
- In the case of returned direct debits, you pay high fees.
- You can realise defaults by reminders or collection, if necessary, but this is associated with significant time and costs.

### Electronic Cash – payment by PIN

The electronic cash method is constantly increasing its share of card sales, however the acceptance of this method with service-oriented and demanding customers is questionable. The **payment takes place by entering the personal PIN** (Personal Identification Number).

#### The advantages of this method:

- You, as a retailer, are guaranteed to receive your money.

#### The disadvantages:

- This guarantee costs money! With amounts below EUR 25,57, a flat rate of EUR 0.08 falls due, with amounts above this, a charge of 0.3 % of sales takes place via the electronic cash commission rate.
- The anonymous entry of the PIN prevents the expansion of the customer relationship – the sales negotiation ends impersonally.

In summary, for you this means: Electronic cash is too expensive and ELV is too uncertain. However, there is a way in which you can nevertheless make payment as easy as possible for your customers, without getting the short end of the stick. **With the DZB payment guarantee. It is customer-oriented, low-priced and 100 % secure!**

## Profit from full security for your sales

### Completely secured – with the DZB payment guarantee

In addition to the usual card payment methods (ELV, EC Cash) within the context of cashless payment services, DZB Cash provides you crucial added value: **the DZB payment guarantee**.

- The DZB payment guarantee fully secures card payments of your customers – at an absolutely low-priced rate from 0.2 % of sales.
- It offers you 100 % security against payment defaults, as well as 100 % cost control, as DZB BANK fully assumes reminders and collections.
- Your daily turnover is credited to your house bank by means of a transfer.
- The direct debit obligations that burden the liquidity at your house bank are discontinued.
- With the DZB payment guarantee, you take advantage of all of your special condition models with the cooperation partners of DZB BANK.
- Returned direct debits no longer flow to your house bank account.
- As a retailer, you optimise the costs for telecommunication fees and entries per direct debit at your house bank.

### The customised combination makes the difference

Together with you, DZB Cash optimises your payment transactions, because: The right **combination of payment guaranteed direct debit and EC Cash turnover is the key to cost-effective and secure card acceptance** in retail. A combined operation offers you several benefits:

- Depending on the sector, location, customer structure and risk propensity, you define in advance with the DZB Cash specialists, which payments are accepted with the lowest-cost and customer-oriented DZB payment guarantee and from when an EC Cash payment is necessary. This course of action optimises your individual risk/cost ratio.
- At seasonal peaks, such as Christmas business, the communication paths to the authorisation systems of many banks are frequently overloaded. In this respect, you can play out an additional strength with the DZB payment guarantee. Simply bypass these authorisation systems with DZB Cash and avoid the payment disruptions and long waiting times in the payment process – we will show you how.
- Even in the case of a failure with all communication paths, process cashless card payment with our unrivalled „Emergency Retail Concept“.

## Profit from quick and simple purchase contracts

With ELV, Electronic Cash and the DZB payment guarantee, you already have a good basis for making purchasing more convenient for your customers. But what can you offer, if it involves amounts that cannot “just” be paid by card, which exceed the individual daily card limits? Then, you can surprise your customer with a **requirement-oriented financing option – DZB Cash offers you customised solutions.**

### For quick purchase decisions

In cooperation with Aktivbank AG, an independent subsidiary of DZB BANK, DZB Cash offers you an **instrument for sales financing, for amounts of up to EUR 25,000.**

#### The advantages:

- You facilitate the buying decision for your customers and improve your relationship with them.
- Purchase price negotiations move into the background.
- Purchase contracts can be more easily achieved.
- You can market your products in a targeted manner.
- Claim defaults are no longer an issue.
- You achieve faster, more secure income through immediate and guarantee transfer of the purchase price.
- The immediate transfer has a positive effect on cashflow, liquidity and your rating – a crucial factor in relation to Basel II.

For a credit approval from Aktivbank – which is, by the way, granted in the **short term, by close of business** (up to EUR 4,000) – you only require the EC Card or credit card of your customer for a creditworthiness check. You can even decide on small credit lines of up to EUR 2,000 yourself.

### For special purchasing convenience

Would you like to offer your customers an extra portion of convenience? Then make it possible for them to **pay by credit card.**

#### The advantages:

- The credit card settlement is independent from the EC network operator.
- As a DZB Cash customer, you do not pay a monthly basic/minimum fee.
- The payout of credit card sales takes place on a weekly basis.
- You increase your competence and sales potential through the credit card acceptance.

With DZB Cash, you profit from **attractive conditions – and from bundled competence** through the cooperation with certified and high-profile partner companies. This way, you and your customers have state-of-the-art total solutions and extensive settlement services for card systems at your disposal.



## Rely on bundled expertise

So that you can sit back dedicate yourself to your core business, the DZB Cash specialists look after your card payment transactions and all associated activities, in cooperation with well-known and service-oriented partners.

In the EC network operation and in the field of cash management and merchandise management, we can offer you the services of a well-proven network.

### DZB Cash – An overview of your advantages

- With the DZB payment guarantee, you receive an alternative to ELV and Electronic Cash, which is unrivalled in terms of price/performance ratio – it is customer-oriented, like ELV, and secure, like Electronic Cash.
- You utilise competence from one source – the specialists from DZB Cash are precisely familiar with the requirements of your company and your industry for card payment transactions.
- You promote the customer satisfaction and increase your sales potential.
- DZB Cash provides you with all national and international card payment methods.

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→ **Take advantage of our non-binding and free offer. The DZB Cash team is pleased to review your existing contracts, within the context of an understandable and clearly laid-out comparative calculation. In addition to the listing of terminal and transaction prices, DZB Cash also informs you about the three other price factors for card payment services. Simply fax the statement of your current network operator to the fax number +49 6182-928-4587, and within one day, you will receive your individual comparison and have your personal price advantage calculated for you.**

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## Concentrate on what is important

With DZB Cash, we assist you in offering your customers optimum payment convenience – this **increases customer satisfaction while increasing your sales potential at the same time**. With this, you do not need to attend to anything. On the contrary, you can concentrate **entirely on your core business**. A claim that we intend to fulfil in each of our business divisions, as a bank: From retail-specific credit schemes and specialist financing, over leasing products and EC Card payment services, right up to financial investments – we support you **with solutions, which are ideally tailored to your situation and strengthen you for competition**.

As the former central regulating bank of the Ariston-North-West-Ring cooperative, via the central regulation specialist for other cooperatives, DZB BANK developed into a specialist bank for the retail market. Today, we aim our **business fields and services strategically at requirements and needs of the SME sector**. Around 10,000 customers are already utilising the expertise and extensive know-how of our experienced team for their corporate success. **You can profit from it too**.

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→ Are you interested in the benefits and services of DZB Cash? Then, immediately contact the specialists at DZB Cash – by post, e-mail or telephone.

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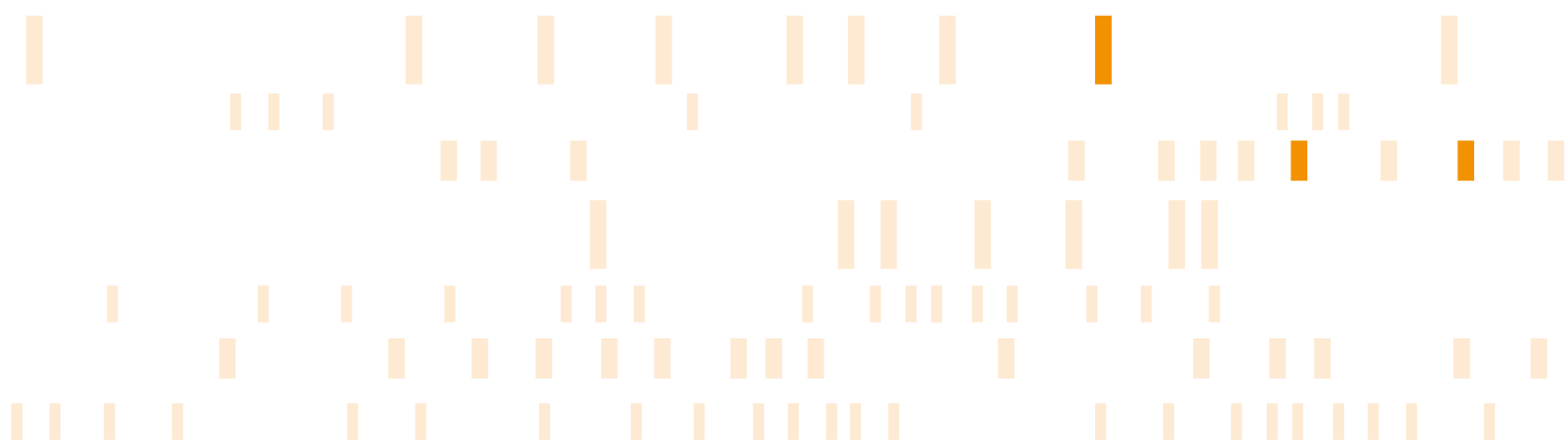
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