





A new era called “leaf banking”

Everyone’s Battle

All Americans want to cut personal costs, but the economy stacks up against them. It’s especially true for unbanked and underbanked citizens.

They have to do more with what they get in compensation. In some cases, do more with less.

Unbanked citizens rely on money service business because traditional banks can’t profitably serve them.

Those businesses cost them more, and offer financial products that are tailored to exploit and entrap.

It takes a heavy toll on their wages and livelihood.

How can institutions serve this growing market with modern, low cost financial services without expensive branches?

By joining a system that; doesn’t rely on traditional brick and mortar locations, goes beyond ATM functionality, is easily “future service” capable, is easy to use and culturally adaptable, does not discriminate.

With the **me** system branch banking evolves into what Ganart calls “leaf banking”.

“With payday lending, the “debt trap” is not a figure of speech: the loan is actually structured as a trap.”

Usury Country: Welcome to the Birthplace of payday lending.
Harper’s Magazine April 2009

“..instead they pay huge fees at check cashing outlets, which makes it difficult for consumers to save money, accumulate assets and get ahead.”

CA Reinvestment Coalition - 2006

“There are two payday locations for every Starbucks”.

paydayloans.org

“The average cost through the top three money transfer operators (Western Union, MoneyGram, and Dolex) can be as high as \$16 for \$100 and \$18 for \$200.”

Leveraging Remittances for Development, Dilip Ratha

“Across the country, nearly 25% of utility customers pay their bills in person. But utilities are closing payment offices to save money, urging customers to pay online and sending cash customers to third-party check-cashing centers that tack on extra fees. In states that don’t regulate these centers, the fees can be as high as \$12.95 to process a single bill.”

Karen Aho, MSN money

The “leaves” of the system

The *me*'s endpoint is its multifunctional kiosk. It's the evolution to a new era of banking services, like *leaves on the end of a branch*.

It's made to be easy to use, but above all, secure.

Its user interface is expandable to different languages, because *me* reaches out to the world.

Identity is protected via palm scanning, employee ID number and PIN.

Six Core Services

The Ganart *me* comes with six core services that most clients use, but can't find in one place.

ATM

Domestic Bill Pay

International Bill Pay

Domestic Money Transfer

International Money Transfer

money earned from payroll

Services can be added

Bridging the world's wealth is our goal. There are many valleys to span. We like that.

Services in one area may not meet the demand of other areas.

Ganart's patented back end software can push services to meet the need quickly, without service truck rolls that are expensive and untimely.

When a need arises to remove a service, it can be done in minutes as well.

Media Screen

It was integrated in the *me* to train and aid in adoption.

It's also a great way to communicate things beyond itself, like civil bulletins, advertising, new services, infotainment and direct purchases available at the *me*. All of which can translate into revenue opportunity.



me 6464- Fully functional, secure, 6 core services, interactive touch screen and large media screen



me Cashless-cashless transactions, bulletins, interactive touch screen, debit and credit payment, debit card recharging and public benefit disbursement





Summary:

The Ganart *me* and the leaf banking era.

It's a system that helps the unbanked public by:

- *Putting more of their hard earned dollars in their pocket by shielding them from bloated fees they normally pay*
- *Showing the unbanked that you care about the value of their money, and doing something to keep it valuable*
- *Giving them an ultra convenient hub of transaction power that functions nearly as well as any branch bank*
- *Giving them secure places where they can control their money*
- *Giving them more control of their money going out to foreign countries*
- *Providing state-of-the-art financial services and other benefits at low cost*
- *Providing a conduit to future benefits that can be specifically designed to serve them and change with them*
- *A system that was designed to be cross culturally inclusive from the beginning*
- *A system that does not discriminate*

For more information, please contact:

Anthony M. Cacheria
President
E-mail: acacheria@ganart.com
Phone: 972.512.6941

or-

Barrett Jenkins
Managing Director – North America
E-mail: bjenkins@ganart.com
Phone: 972.512.6907

or-

Wayne McHugh
Global Managing Director
E-mail: wmchugh@ganart.com
Phone: 972.512.6938



Visit us on the web at
www.ganart.com

USA:
Ganart Technologies, Inc.
1700 Columbian Club Dr.
Carrollton, TX 75006
Phone: (972) 416 1304
Fax: (866) 699 0385
info@ganart.net