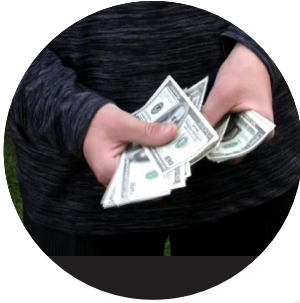


 **GANART**
TECHNOLOGIES





Saving your unbanked customer more money by offering better, lower cost money services can increase customer traffic and purchases.

Your Customer's Battle

Your customer wants to cut personal costs, but the economy stacks up against them.

The unbanked and underbanked have to do more with what they get in compensation. In some cases, do more with less.

Money services they use are tailored to exploit, entrap and take a lot of time. On average they spend \$800 a year on these expensive services.

me and retail opportunities

A trusted retail chain can offer better, more affordable money services to leave cash in hand with more potential of spending it in store.

The me's retail solution starts with its multifunctional kiosk.

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

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

Identity is protected via palm scanning and PIN.

"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

"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

Core Services

The Ganart *me* comes with core services that most clients use.

ATM

Domestic Bill Pay
International Bill Pay
Domestic Money Transfer
International Money Transfer

Coming Soon:

Dynamic Couponing
Payroll Check Cashing
Money Card Issue
Wireless Top Up

Beyond Core Services

As part of the ease to use the machine, a free card that stores a customer's transaction flow, is issued to streamline the transaction process after they log in. Afterwards, they dip the card in and they can bring their transaction/bill pay/service list up without pecking around wasting time.

There is an identifying number in the card that is theirs. While the person's name is kept private, their transactional habits, language of preference etc. can be known.

At pre-set points new services can be offered. These can be from the secure side (banking) based on favorable habits. The offers can also be based on the soft data, from the retail side.

Coupon Nucleus

The *me* can become an important coupon nucleus. Got an overstock position? Create dynamic coupons for your store to ease it. Then send them to the *me*. These coupons can be traceable from interaction to redemption. They can be paper or electronic, like 2D. Create them for region, state, city or store. Brands that you carry can also gain in awareness and sales via transactional advertising, where couponing, purchase and advertising fuse for buying persuasion. With the Ganart Media screen above, advertise your products then direct customers to the touch screen to make a choice of coupons or even purchase.



me 6464- Fully functional, secure, wide span services, interactive touch screen and large media screen

The functionality of the *me* can grow with demand

There's infinite room for ingenuity in the *me*. Services like barcode coupons to opted-in customer phones, or the latest financial convenience feature can be created then added remotely via our secure back end.

With *me*, retail stores have a dynamic way to remain interesting because of the *me*'s ability to change without having to drop in a new machine.





ATM
Domestic Bill Pay
International Bill Pay
Domestic Money Transfer
International Money Transfer

Coming Soon:
Dynamic Couponing
Payroll Check Cashing
Money Card Issue
Wireless Top Up

For more information, please contact:

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

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