

Cash is no longer king and consumers want a more convenient way to pay, particularly on lower value, instant items.



## Key benefits

### Cash processing

- Improved cash flow management
- Reduce the cost and hassle of processing cash
- Protect against use of counterfeit money and theft
- Fast, real time payments direct to your bank

### Consumer convenience

- Increase the volume and value of sales
- Support mobile wallets such as ApplePay and Android Pay for payment via smartphone or watch

### Integrated, secure solution

- Payments handled securely by ADVAM
- PCI DSS compliant – tested to Level 1 ADVAMGateway
- EMV certified terminals enable secure contactless payments
- Online management portal

## ADVAM – for self service

From moving traditional cash payments, to more convenient card payments, some self-service operators have seen as much as a 30% increase in sales, which is accelerated further with the use of contactless and mobile wallets. Without the restrictions of cash, customers are likely to buy more and spend more.

Crucially, cashless vending also delivers security and cost benefits, with no need for money collections, and fewer theft attacks. Payments are verified quickly, protecting vendors against fraud and improving cash flow.



## ADVAM solutions for cashless vending

ADVAM's fully integrated UnattendedPayments solution includes seamless integration with existing vending machine software and can be used to replace, or complement, existing coin and note cash acceptance devices.

Because vending usually involves the sale of low value items, the solution increasingly includes contactless terminals – further broadening convenience and choice for consumers.

Once the cashless solution is in place, consumers pay by swiping their card, or using a NFC-equipped device to tap or touch for contactless payment. Their payment is processed reliably and efficiently through ADVAM's payment gateway.

ADVAM's range of Ingenico payment terminals, provided as part of the integrated solution, includes contactless-only, contactless plus chip insert and combination 3-in-1 (chip/magstripe/contactless) devices to cater for different customer needs and installation requirements. The Integrated Ingenico payment terminals are robust and perform consistently across a wide range of locations – even in adverse weather conditions if sited outside.

ADVAM's cashless vending solution offers a range of integration methods, including; MDB to support most commonly used vending machine models, Serial/RS232 and LAN Ethernet to support non-traditional kiosks and vending units and Pulse which offers an electrical I/O interface for low-level devices.

## About ADVAM

ADVAM delivers world leading payment solutions enabling our clients to engage with their customers.

With teams in Australia, New Zealand, UK and the US, ADVAM's expertise stretches across the globe.

Each client benefits from our depth of experience and industry knowledge. By working with our clients and alongside industry partners, we manage the complete integration of the business processes, enabling you to focus on improving your customers' experience.

## The ADVAM advantage

### Integrated solution

- End to end integration with your vending machine software through payment processing with your preferred bank
- Existing integrations with industry leading telemetry suppliers

### Transaction reliability

- Transactions authorised in real time by your preferred acquiring bank
- Immediate transaction confirmation to your customer
- Ability to surcharge on the ADVAM terminal to recover processing costs to the vending operator

### Secure

- PCI DSS compliant – tested to Level 1
- EMV certified terminals – enable secure contactless payments
- Supported by ADVAM ISO 9001 accredited processes

### Management reporting

- Access transaction information

