

## Solution

### Brink's Complete (General Solution)

#### Our Approach to Messaging

This messaging is meant to serve the overarching umbrella for multiple versions of Brink's Complete solutions, and as a framework for how we present Brink's Complete. Overall, any form of Brink's Complete messaging and content should:

1. Address operational and/or cash challenges of the specific target audience
2. Demonstrate the value of the Brink's legacy as it relates to innovation
3. Introduce the value propositions that address cash challenges before mentioning the solution
4. Introduce the solution and its components after discussing audience challenges and value propositions
5. Be supported with testimonials, success stories, etc.

#### Messaging Theme/Focus

**Simple. Secure. Streamlined.**

#### Weaving in the Theme/Focus

Since Brink's digital retail solutions are portrayed as '360' cash management, approach this messaging in a way that shows how each theme can be found in multiple facets of the solution.

#### Target Audience

General Audience Overview:

- **Enterprise Retailers** – 'Large customers' with high cash volume. These customers typically require a recycler, have multiple locations, and multiple cash endpoints in each location.
- **Small to Mid-Size Retailers** – Restaurants, Convenience Stores, General Merchandisers, medical providers, and other small businesses with low to moderate cash volume. (Brink's Complete with B-Safe, B-Box, or B-Safe High Speed)
- **Financial Institutions (FIs)** – Banks, credit unions, and financial services who use Brink's Complete to expand their footprint without additional branches.
  - Additionally, FIs are a target audience for FI partnerships in which they act as a partner for promoting Brink's Complete to retailers who use their branches.

Segments of Value:

- **Retail** – Shops, grocery stores, restaurants, quick-service restaurants, convenience stores, etc.
- **Financial** – Banks, credit unions
- Target Roles of Value:
  - **Enterprise Owner/Manager** – Owns multiple locations/franchise

- **Store Manager** – Oversees daily cash operations
- **Treasure Leader (Retail)** – Key decision maker and responsible for reconciling cash across stores
- **Treasury Leader (FI)** – Key decision maker for FI partnerships

## Target Audience Challenges

- **Retail**
  - Manual cash handling, resulting in risk to employees, funds, and lost time
  - Lack of real-time visibility into cash activity and availability of working capital
  - Cash unsecured in store and in transit to the bank is exposed to theft and loss
  - Access to cash funds is largely dependent on making it to the bank or relying on carrier pickup schedules
  - Lack of timely and convenient access to change orders (notes / coin for use to make change for customers)
- **FI (as a customer of Brink's)**
  - Strain of supporting customers with multiple locations beyond the geographic reach of branches
  - Heavy branch traffic caused by customers manual cash handling
  - Inefficient provisional credit processes, dealing with third parties and lack of POS integration
  - Inefficient and costly Night Drop solutions
- **FI (as a selling partner to Brink's)**
  - Limits of customer network in relation to FI challenges listed above
  - Partners want to build credibility and trust with their retail customers
  - Partners want to deliver innovative and unique products to their customers

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## Customer-Facing Messaging

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### Solution Description

Brink's Complete is a suite of hardware, software, and services designed to serve all customer cash management needs. These components can be configured to meet the needs of customers and are billed through a simple monthly subscription.

### Overall Message/Setup (Elevator Pitch)

Cash management can get complicated, fast. What if you could transform your cash management strategy from manual to tech-enabled, as well as access your funds faster than ever before? What if you

could virtually eliminate the need for multiple vendors, using one trusted name to support your entire cash lifecycle? As a Brink's customer, you can, with one simple solution.

Designed to eliminate the noise around cash handling, Brink's Complete provides you with peace-of-mind surrounding the security of your location and your team, all with fast and secure access to your funds when you need them. From our devices to the customer portal, there's innovation at every angle of the solution. Brink's Complete provides a new level of versatility for your cash management, scalable for any cash volume to best fit your needs.

Simply drop cash into your Brink's device and carry on with your day knowing that your funds are secure and available in your account the next business-day.

## The Solution Story

In learning about common cash management challenges from our customers, our team designed a solution to simplify and transform cash management with greater security, innovation, and efficiency than ever before. As a suite of tech-enabled hardware, software, and services, Brink's Complete covers each corner of the cash handling process with a single subscription. With next-business day credit for cash dropped into their Brink's device, customers can say goodbye to burdensome cash handling, return to core tasks of serving customers *and* make the most of their funds.

## Messaging Theme 1

**Simple.** Brink's Complete offers a simple subscription. Within that single subscription, customers have access to multiple channels of cash management support given by a single provider. Their cash management strategy is simplified by eliminating excess – no unnecessary trips to the bank, no unnecessary cash handling, no waiting for cash deposits to settle. Each component of this solution integrates smart devices with insights, providing you with one simple way to view and access your funds.

## Messaging Theme 2

**Secure.** Brink's Complete provides two secure solution components – securing of cash from the customer's location and secure access to information and insights within the customer portal. As Brink's takes responsibility and liability for registered cash the moment the customer drops it in the Brink's device, employees can safely drop and secure cash on-site at intervals determined by management. This, coupled with a single sign-on enabled portal, brings security at every angle.

## Messaging Theme 3

**Streamlined.** Brink's Complete offers a streamlined approach to cash management by enabling customers to quickly receive credit for cash registered and dropped into an in-store Brink's device. Rather than wait until the end of the day to transport cash to the bank, or wait for scheduled cash pickups, customers can drop cash into their Brink's device any time and quickly receive advance credit to any bank account for that cash the next business day.

## Differentiators/Key Values/ Components

- **Security (devices, portal, cash handling)** – Security, as a differentiator, is not only provided through secure devices within the solution. It is also demonstrated through securing of cash in-store and a secure customer portal. Brink's devices also reduce risk of internal and external theft and transfers liability from the merchant to Brink's as we take responsibility for the cash as soon as it is dropped into a device.
- **Efficiency (POS integration, advance Credit, reconciliation)** – Efficiency runs throughout the cash lifecycle for Brink's Complete customers. From the time that payment is received to end-of-shift or end-of-day (reconciliation) and end-of-month (reporting), the process of cash handling is made efficient when cash management is tech-enabled. Change orders can also be orders digitally and delivered to the store, ensuring all your cash management needs are met.
- **Insights (portal, reporting and analytics)** – Unlike traditional cash-handling, Brink's Complete equips customers with insights into their funds. Whether they're registering and securing their cash in-store, viewing totals and changes in the funds credited to their account, or monitoring cash activity across multiple locations, Brink's Complete customers gain enhanced insight into their overall cash activity.
- **Integration** – Rooted in innovative technology, Brink's Complete provides a simple and convenient cash management process for businesses of all sizes. With a smart device integrated with an intuitive customer portal, each component of this solution simplifies your cash-handling process with greater efficiency and insights into overall cash activity.

## FI Partnership Differentiators/Key Values/ Components

- Brink's Complete was designed to **save their clients time and money.**
- This solution helps to provide their customers with a **better cash-handling experience** with digital solutions.
- Brink's Complete enables a bank to **offer cash management for clients' entire footprint regardless of their geographic location.**

## Updated Deposit Language

As you may have seen in this document, we have avoided using the term 'deposit' as it relates to Brink's devices and the overall Brink's Complete solution. This guidance serves to avoid any confusion surrounding the term that may present Brink's as a banking entity or provider of banking services.

### Example Substitutes for '*Deposit*' in Various Contexts

- "First, ~~deposit~~ **insert/drop cash** into your **B-Safe/Brink's Box.**"
  - Due to the nature of how cash is placed into the device, use 'insert' for B-Safe and 'drop' for Brink's Box
- "You will receive advance credit for cash ~~deposited~~ **registered and dropped** into your Brink's device."
- "View your ~~deposits~~ **funds OR registered and dropped cash** in Brink's 24SEVEN."

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- “Register your ~~deposits funds~~ **OR cash** in Brink’s 24SEVEN.”
- “Simply drop your cash into the **Brink’s deposit device**.”

#### **Acceptable Uses of ‘Deposit’**

- Because the Brink’s 24SEVEN in-portal/in-app experience includes the word ‘deposit,’ it is acceptable to use ‘deposit’ terminology when in direct reference to the in-portal experience.
  - “Select the ‘Create New **Deposit**’ button in 24SEVEN.”
- ‘Deposit’ may be used in the context of a specific function performed by a traditional bank.
  - “With Brink’s Complete, making **deposits** at the bank are a thing of the past.”
- The bags used to collect bills/coin for dropping into a device may still be referred to as ‘**deposit bags**’ as this is common vernacular used by our customers and prospects.