



BEX

***Foreign Currency Exchange Counter Automation
and Head Office Management***

If you would like more information on this
product or a demonstration please contact
Steve Conroy on **0115 986 8786**



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Introduction

BEX is a proven, unique product, being ideal for use in Travel Agencies, Banks, High Street Specialists and at Ports of Embarkation, including Airports. **BEX** is used by the Cashier at the Point of Sale, by Branch Managers, Headquarter Management and Accounting staff ,in all types of Bureaux de Change on a world-wide basis.

BEX is the most comprehensive facility available to Bureaux de Change. The efficient and cost effective software can be installed on low cost standard PC hardware, compatible with any technology policy. Each cashier has a standard PC, with an attached Till Printer, which produces a client receipt and audit roll with an appropriate printer. **BEX** can be used to print bank drafts and cheques. Credit Card Management can be added where required.

Head Office functions include the ability to control rate setting to a multitude of requirements. An Electronic Data Interface link is available for American Express Travellers Cheques, with serial number accountability.

Reports can be prepared locally at the Branch, or centrally, at the head office. An audit office can reconcile inter-branch transfers. All accounting entries can be made by electronic interface to clients own General Ledger. The **BEX** Accounting Interface is configured to reflect the corporate accounting policy.

Standard Features

All standard features as currently available

- Single or Multiple till Trading
- Buy/Sell Currency /TC's
- Cash Advances on Credit Cards
- Buy Personal Cheques
- Sell Sundries (Phone Cards, Insurance etc.)
- Multiple Payment Methods
- Rate Setting
- Commission Setting
- Loyalty & Promotions
- Issue & Print Bank Drafts
- Moneygrams/Western Union (Cash Processing)
- Prints Customer Conversion Charts
- Optional Payment Methods (including change calculation)
- Text Options by Transaction Type
- Customer Maximum Cash Option
- Up/Down Arrows to Amend Foreign Sell
- Swipe or Enter Credit Card Number
- Optional Cash Point Entry
- PIN Number Change Enforcement Option
- Mouse or Function Key Driven
- Automatic FTP transfer for rates/data to/from Head Office

Additional modules

Travellers Cheques by serial numbers

Travellers Cheques are banked into the system by serial number. The system will accept up to two issuers and seven different denominations per currency. At the point of sale the system suggests the numbers to be issued based on denomination. The denomination and serial numbers of the sold T/C's are printed on the customer receipt. The transaction log generates a file of sold T/C's by serial number ready for transmission back to the issuer. Lost and spoiled T/C's are also included in this file.

EDI interface to American Express

A file containing the denomination and serial numbers of American Express T/C's sold is held in a format already agreed with Amex. This file can be then sent electronically to the issuer on a daily basis. A single submission may be made for multiple branches if a Bex Head Office system is in place.

Interface to Rates Boards

A rate change to the system, whether applied at Head Office and downloaded or applied locally, can trigger an update of the rates board(s). This can be automatically applied or left to the discretion of the branch manager.

Integration to Credit/Debit Card software

Bex incorporates an optional integration to credit/debit authorisation software. The card details are swiped or keyed within Bex, and this links to CommsXL CCARD software for on-line (or batch) authorisation. A payment file is generated for overnight submission to the acquiring bank, or to the CommsXL bureau service. Further details of this product are available as a separate document.

Wholesale/Corporate

A Wholesale system is available for users who wish to supply corporate customers with foreign exchange services. Typically a wholesale transaction is normally pre-negotiated and commission free. Currencies are bought and sold using the same method as used in the Bex banking programmes. Customers are held in one of four categories each with a different wholesale dealing rate. Transactions can have immediate or deferred settlement. A customer invoice module holds customer account details, with subsequent reporting facilities being available.

Order Fulfilment (Mail Order)

Facilities are available to import validated and authorised orders and process through BEX to fulfil requirements. Order files are received and the contents are listed showing any discrepancies (stock available, etc) with intended TC serial numbers per denomination. Each acceptable order is displayed on screen to enable

any re-allocation of TC denominations/serial numbers or 'suspension'. Accepted orders will then have details printed to accompany the cash/cheques, together with label printing. Standard BEX Stock Control and logging facilities are included.

Head Office

The Head Office system is for users with a number of branches, where controlling the activities of these branches from a central point is paramount. Usually the operator wishes to employ a unified set of exchange rates and commission charges across all branches. An option exists to set default parameters at Head Office and then download these to the branches ensuring that all branches regardless to location operate to the same standard. The system allows for exchange rates to be set centrally, then downloaded to the branches. Branches may be categorised so that a single downloaded rate can apply different margins at different branches. End of day polling of transactions from the branches can be consolidated into a single database for corporate reporting. Although this information is consolidated it is still held at transaction level, so the ability to report on an individual branch, date, operator, currency, etc is retained. Information on stock held at the branch is available daily, allowing for much tighter control of stock levels.

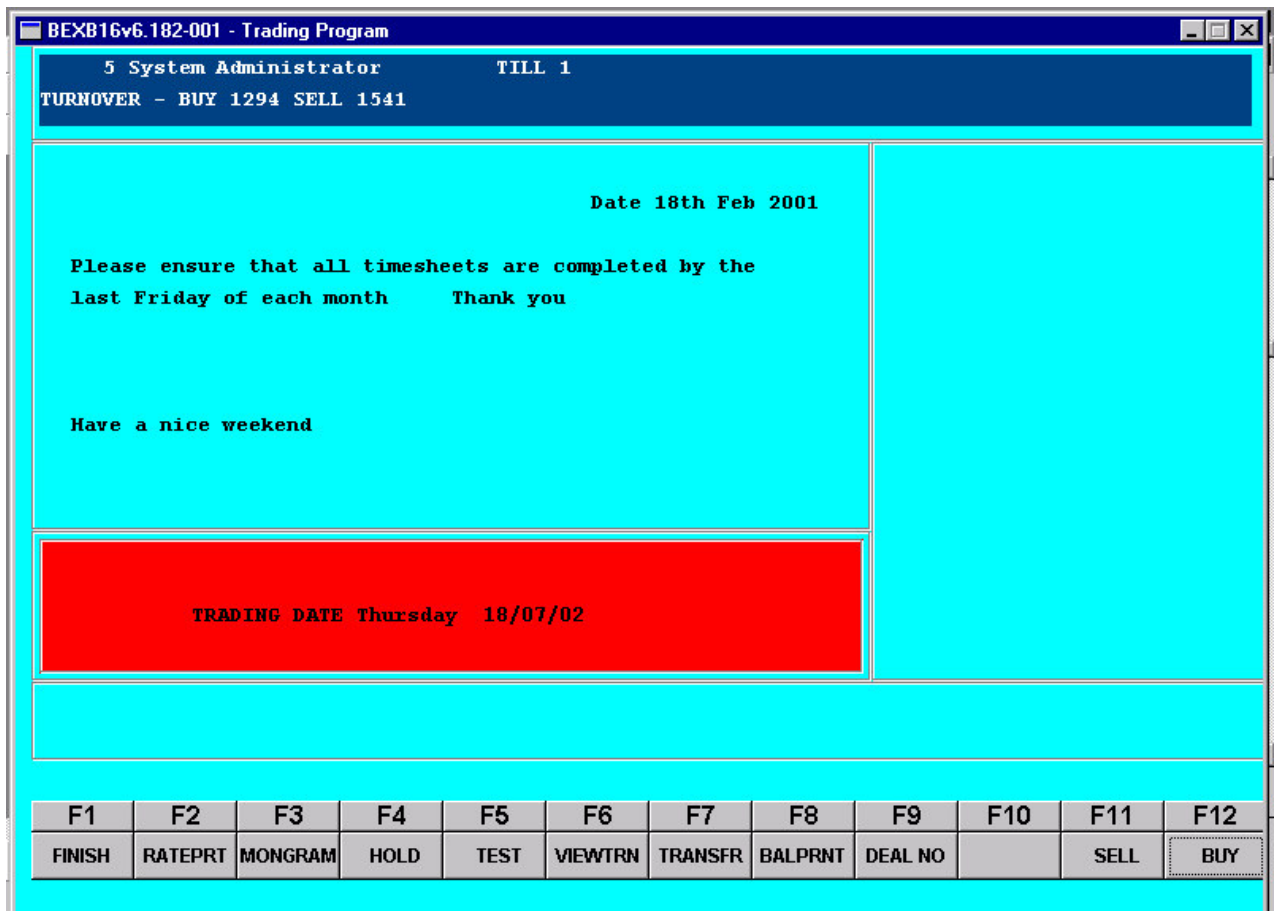
Interface into Accounts packages

This programme allows all transactions from Bex to be posted directly into your General Ledger provided import facilities are available. Postings are generated from a single consolidated transaction file. Bex transactions are read and analysed in a table. This formulates GL transactions as a comma delimited ASCII file. A transaction accumulation table is used to configure the general ledger postings. Changes can be made to the table to respond to changing circumstances. The system is double entry and a summary of postings is printed. A list of unmatched transactions is also printed and posted to a suspense account for manual matching.

Branch Replenishment

This module permits branch managers to replenish foreign stocks at the branch based on his/her own experience and a branch history. A screen based order form displays the existing amounts of each foreign currency held. It also holds the amount of each currency on order and the optimum amount for each currency at that branch. It calculates the amount to replenish by subtracting the available stock figure (including orders) from the optimum stock figure. The result is displayed in both the foreign amount and the local equivalent. These figures can be altered. An orders file is then generated for submission to the relevant supplier.

BEX Main Trading Screen



BEXB16v6.182-001 - Trading Program

5 System Administrator TILL 1
TURNOVER - BUY 1294 SELL 1541

Date 18th Feb 2001

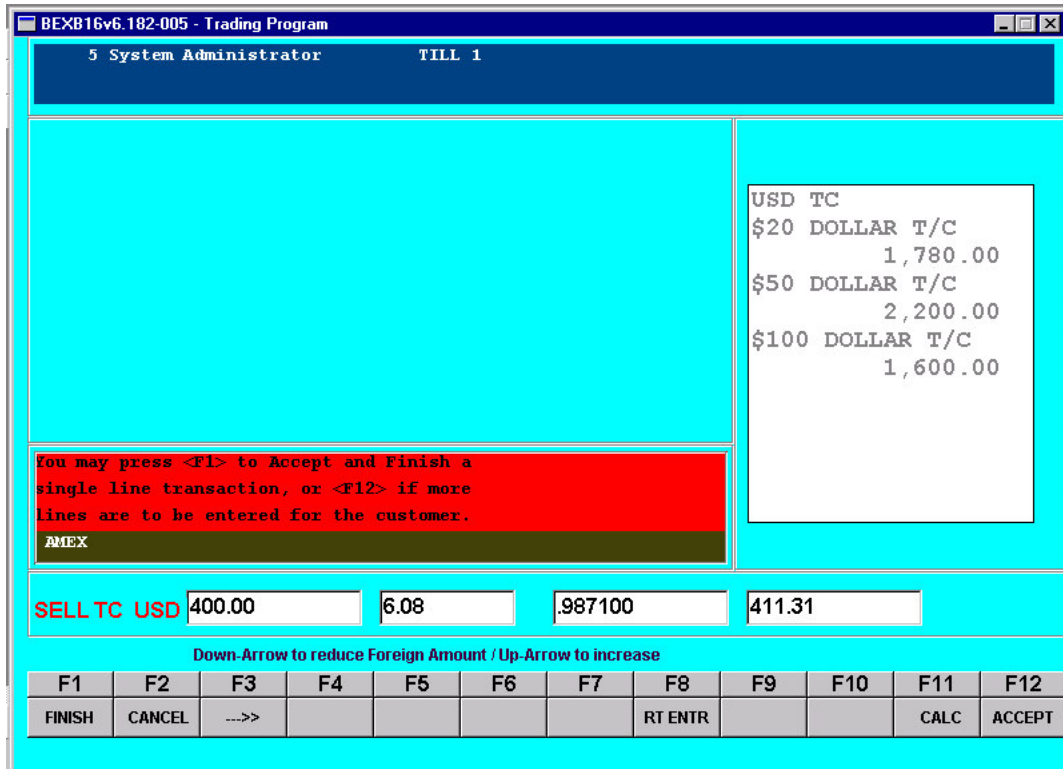
Please ensure that all timesheets are completed by the last Friday of each month Thank you

Have a nice weekend

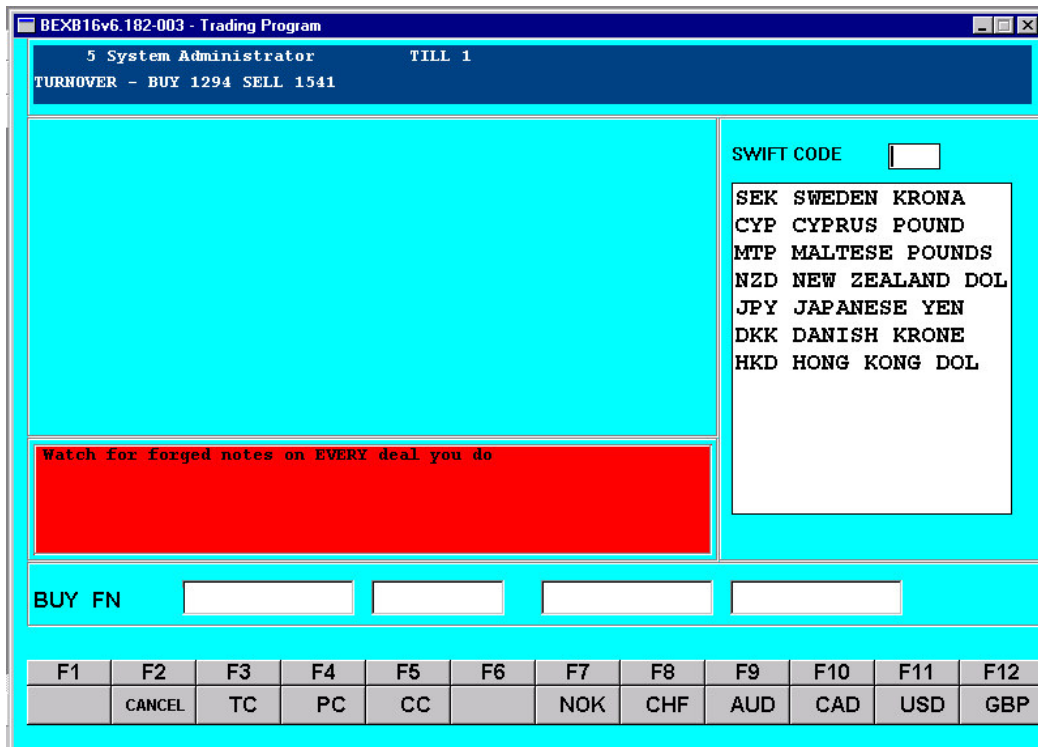
TRADING DATE Thursday 18/07/02

F1	F2	F3	F4	F5	F6	F7	F8	F9	F10	F11	F12
FINISH	RATEPRT	MONGRAM	HOLD	TEST	VIEWTRN	TRANSFR	BALPRNT	DEAL NO		SELL	BUY

BEX Screens



Traveller Cheques available for sale

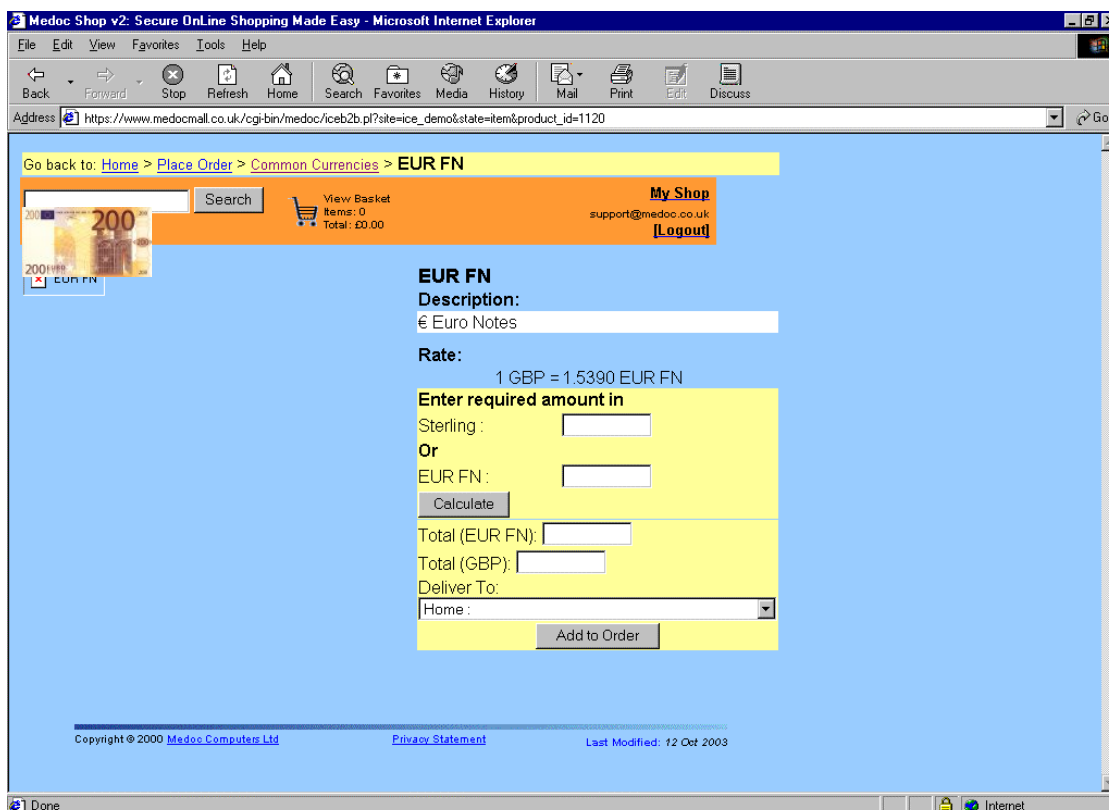


Currencies available for sale

b2b internet ordering

This system allows pre-registered users to access an on-line internet ordering system for foreign currency. Currencies are displayed, either as text, or pictorially, and the user can order currency by specifying the requirements in either sterling or foreign value. T/C Denominations required can be specified. A flexible commission/handling charge can be applied. The user enters the customer's address, (optional postcode look-up software is available) and the system will allow delivery to home, airport, or to a specific branch location. Credit card details are captured, or a cheque taking facility is available. Receipts can be printed.

The back office allows our clients to download orders for processing through Bex order processing system, or can be exported via a csv file into any Third Party software. Rates can be uploaded as required. The back office allows our clients to 'brand' the site according to the corporate image, and to manage and maintain the site and the data.

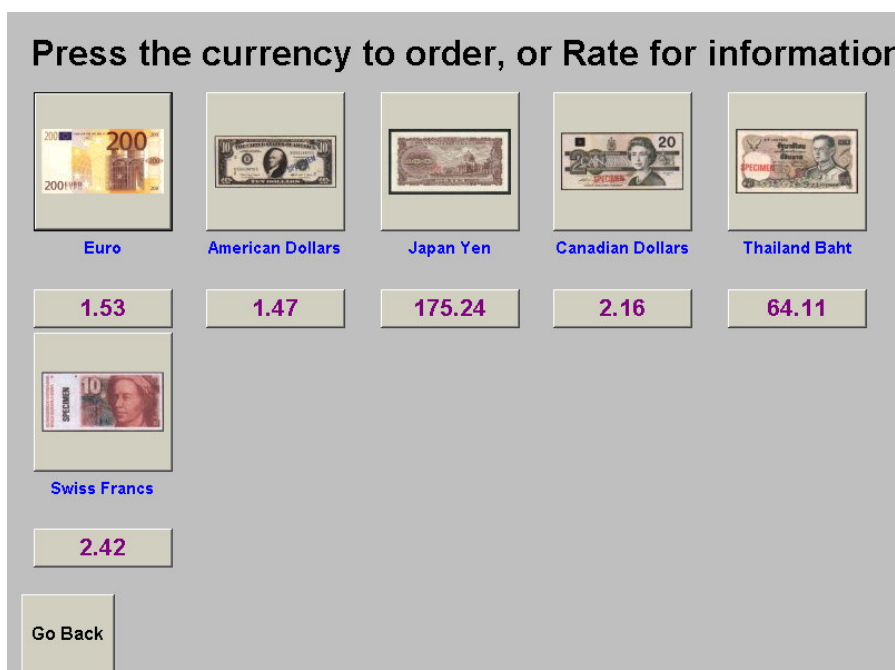


B2B Bex Screen

TSM/PoP – unattended mail order

TSM/PoP is a touch-screen based software package that allows the public to place orders, for mail delivery, on a kiosk. With a very few touches of the screen the user can request either currency or other products (insurance, luggage, etc) and using the on-screen keyboard can enter their name and address (optional postcode look-up software is available), insert their credit/debit card and obtain a printed receipt.

A variety of options are available, including loyalty membership scheme and 'gift' sending. The kiosk can also be used to incorporate multi-media advertising (either for our client or Third Party advertisers) and information and entertainment. A full back office for kiosk and order management is included, and the orders can be exported for processing into the Bex Order Processing system, if required. The software is rugged, in order to ensure that users cannot access the standard features of Windows, and in the event of software failure, the application auto-restarts.



Additional options:

Postcode look up, entry of a postcode to return full customer name & address Credit card authorisation and PFG

These products are sourced from Third Party companies and can be integrated into Bex modules, where applicable.

All Third Party software is subject to additional fees, and mandatory annual maintenance. Prices are quoted on request.