



ALVARA
MünzMarktplatz

ALVARA ChangeExchange – The trade platform for coins

The idea

Just imagine: there is a free and secure online market place for cash, where financial institutions with excess coinage and retailers in need of coins can do business with each other nationwide. Transport is smooth and convenient using alternative logistic companies. Now, the retailer walking down to the bank to get change is a thing of the past

The expenses for producing standardized rolls/packaging and storing standard containers as well as the costs for cash logistics will decrease for financial institutions and cash-in-transit companies. The cash cycle is independent of the National Bank. Supplying retailers with cash can be inexpensive and flexible despite the retreat of the National Bank.

ALVARA has brought this vision of a ChangeExchange to life.

The innovation

The ALVARA ChangeExchange, developed and operated by ALCARA Cash Management Group AG, brings together those offering coins and those looking for them in an online platform – easy to use and available around the clock.

For the first time, the stakeholders can use alternative

logistics (courier, DHL, collection by the client, cash on delivery) to supply the cash.

Payment in advance or using real-time or established payment methods such as giro pay or paydirect is simple and safe. The method of payment can be chosen individually and included in the contract between the buyer and the seller.

With ALVARA ChangeExchange, the handling of bank notes and coins can be efficiently separated in the process chain of cash supply, which saves a substantial amount of the cost thanks to the use of alternative logistic providers. Additionally, the processes at the branches are streamlined by giving out 'packages' to the clients. Moreover, Regional excesses of coins can be delivered nationwide to direct or third-party clients quickly and without any involvement from the Federal Bank.

A GS1 Solution Provider, ALVARA observed all required GS1 standards when developing the ALVARA ChangeExchange in order to support the value chain from production to the point of sale in the best possible way. These standards apply to the location identification as well as the display of processes at the Cash Center and the tracking of the shipment. Business communication, such as orders, dispatch notifications or invoices, can be exchanged independently and across the systems.



Your Cash in Clear Sight.



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The benefit

Financial institutions, service providers with a ZAG license, cash-in-transit companies with or without a partner bank reduce the costs of cash logistics and expensive coin containers by using ALVARA ChangeExchange. The separation of bank notes and coins in processing and logistics will lead to a marginal cost optimization, particularly for financial institutions. New customers are acquired from medium-sized retail businesses.

Medium-sized retail businesses, retail chains, vending machine operators and other institutions can now order their change according to their needs – loose or rolled, any denomination – from any place and at any time with just one click. Delivery is now up to four times faster and highly flexible as the shortest and cheapest method of shipping can be selected individually and independently of any cash-in-transit company.

This creates a new 24-hour dispatch for financial institutions to efficiently supply their own customers with coins. The software also facilitates a nationwide market presence with third-party businesses. The transactions are processed by the financial institution's own main cash station or a contracted cash-in-transit company. More benefits arise from the possibility of collecting charges consistently and providing an extensive range of services.

The added value

"Change is essential for us retailers. Thanks to the ALVARA ChangeExchange, we are now able to order it online flexibly and at any time. We have used the ALVARA ChangeExchange a couple of times already and are very pleased with the experience."

Adrian Knoch, owner of easyApotheke Duderstadt



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