

SCAN-BASED TRADING

Scan-based trading (SBT) is a business model where select Direct Store Delivery (DSD) suppliers retain ownership of their products until they are purchased at your store, saving you labor costs, freeing up capital by reducing your inventory, and lowering your financial risks from shrink.

SBT has surged in popularity with large national retailers, but it has been difficult for smaller, independent chains to implement because it requires advanced technology and dedicated resources. Until now.

Introducing Fintech Scan-Based Trading

Fintech provides you with the technology to effectively roll out SBT in your stores, with software that synchronizes point-of-sale data between you and your DSD suppliers.

You will benefit from reduced costs and less risk from shrink. Your DSD suppliers will benefit from quicker cash flow and timely sales data reporting.

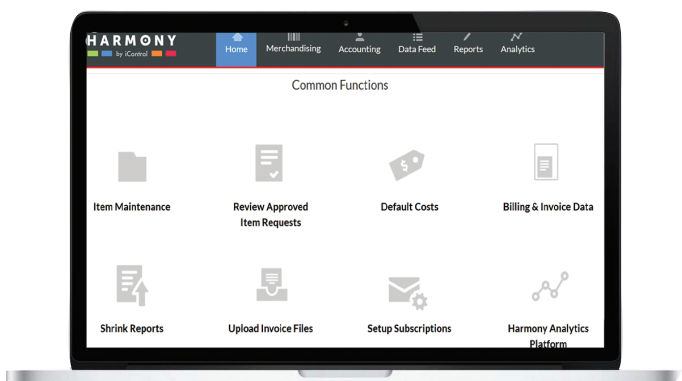
UNFI Partnership Advantage

UNFI Retailers participating in Scan Advantage with S4 have all the POS data requirements to participate in scan-based trading.

Retailer Benefits:

- Less time wasted checking in deliveries
- Improved cash flow
- Less risk from shrink and spoilage
- A more efficient supply chain
- Reduced inventory costs
- Fewer out-of-stocks
- Fresher products for your shoppers

SBT Performance Dashboard



RETAIL PRICING



RETAILER SUCCESS STORY

[Scan-based trading] is the best thing we could have done as a company for our general merch category. You've been so helpful with recommendations & introductions to top brands that fit our company structure, and you're great communicators, easy to work with. The brands you offer have been amazing to work with, a great set of people.

*It's really been a seamless program and has taken work off my plate. It's very hands off program from auto ordering, in-store servicing in some cases, and even the bills are paid. . . . **also who doesn't want to only pay for what they sell!***

It's honestly a no-brainer.

- Nicole Kirchmann
Sr. Wellness Category Mgr.
Earth Fare



SCAN-BASED TRADING

Why Fintech?

Fintech is a market-leader in SBT technology, helping dozens of retailers succeed with scan-based trading programs. Their SBT system is designed to help your suppliers be successful too:

- Creates transparency between retailers and DSD suppliers to establish trust and build better relationships
- Includes detailed, key insight reporting with Tableau
- Offers affordable pricing with a scalable system and no set-up fees for DSD suppliers

The Future of SBT = Improved Alignment

The foundation to a robust and high-performing Scan-Based Trading program is alignment. Fintech's SBT Program is founded on these four principles:

Trust

Transparency

Collaboration

Simplicity

RETAIL PRICING

FAST FACTS

44,000+

retailers have partnered with Fintech to improve their cash flow and margins

GROCERIES ON CONSIGNMENT

Some of the most popular categories for SBT include:

- Dairy
- Bakery
- Ice cream
- Frozen pizza
- Seasonal products
- Magazines
- Greeting cards
- Electronics
- Firewood

SIGN UP FOR MORE INFORMATION

Subject to credit approval. Some services may not be available in international markets.

Contact Information: Penny.L.Wetmore@UNFI.com

To discover our comprehensive portfolio of services, visit Services.UNFI.com or [view our brochure](#).

