CAMA
Canadian Automatic Merchandising Association

ACAD
l'Association canadienne d'auto-distribution

COFFEE - MARKETS - VENDING

- October 14, 2021

NEWSLETTER



View the online version at **www.vending-cama.com/newsletter**

Issue 5 - October, 2021 *- Jim Jackson*

A Message from the CAMA President

A Foundation Made of Wood:

The topic of COVID and how it has affected our industry just doesn't seem to go away as the pandemic continues to linger on. As I think about how the pandemic has affected our business and that of our industry colleagues, I am reminded of the story of the 3 little pigs and the big bad wolf. The 3 little pigs built houses made from straw, wood, and brick. As the story goes the straw house was destroyed, the house built of wood was knocked down and the house built out of brick stood solid. The foundation of our industry was not built out of straw as the pandemic did not destroy any of us. The foundation of our business was not built out of brick as I do not believe any of us went unscathed. I believe that our businesses were all built on a foundation of wood, we all got knocked down, but the bright side is wooden structures are rebuildable and that is the stage that we are all in right now.

Our association is no different than that of our members and we also got knocked down by the pandemic and must go through the rebuilding stage as well. CAMA's main revenue stream comes from membership dues, our annual trade show, and our annual golf tournament. It is obvious that two thirds of our annual revenue has been temporarily lost due to COVID restrictions therefore making our membership retention and growth even more important than ever. As I alluded to in my last newsletter message, CAMA has restructured their annual membership dues for 2022 to make them fair and equitable for all members. A preview of the new membership dues structure is available on our website. We would appreciate and look forward to your prompt response to your renewal notices once they are sent out this November.

Your CAMA board has listened to our members requests for a new business insurance program and have responded with a viable solution for all. We have negotiated a new business insurance program with WFG (Western Financial Group), a name that is probably familiar to all of us. Please feel free to reach out to the WFG contacts on the information sheet found on our membership benefits page for more details and information on how to obtain a confidential quote on your insurance needs. The Western Financial Group has joined our association as a supplier member and they will be reaching out to industry stakeholders in the near future to introduce themselves and tell you more about this program.

We have also identified another need for our membership, an Employee Health Benefit plan. We have been working with Peoples Corporation who have a national presence in Canada to develop a multi-tiered and flexible benefit program that will meet the individual needs of all CAMA members. A sample of the type of products and pricing can be viewed on our membership benefits page. Please feel free to reach out to the contact provided for additional details and a quote on a plan that is suitable for your company and employees. We will be sending out an Expression of Interest on behalf of Peoples Corporation to our members in the coming days. Peoples Corporation will also be joining CAMA as a new supplier member.

Did You Know – 71% of Consumers Prefe a Bean-to-Cup Beverage

CAMA is not only an advocate for our industry on government legislated policies but is focused on becoming a source for group programs that will provide much needed benefits and savings for our membership. Be proud to be a CAMA member and please support and involve yourself in our association. We will all be in a better place with your continued support and the rebuilding process of our businesses will become faster and more efficient with having each other to lean on.

Jim Jackson

NEW! Bean-To-Cup Programs From Mother Parkers We have partnered with a trusted Canadian manufacturer to provide a quality bean-to-cup solution for fresh coffee and coffeehouse favourites at the touch of a button. Or no touch at all. TASTE: Delivers slightly bolder cup of coffee.FRESHNESS: Ground and brewed on demand perceived as fresher.AROMA: A much stronger and preferred aroma relative to drip brewed coffee.VARIET Small footprint with 11+ beverage options.

Thank-you for being a CAMA member, if you're not a member then we hope that you will consider joining out association.

- **Sustainability** is at the forefront;-100% compostable organic waste-Biodegradable pap filter-Energy saving mode
- **User-friendly** digital interface to make fresh beverages with the option to order touchle through an app on the customer's phone.
- **Easy to maintain** equipment. We provide an equipment service package with preventative maintenance and a 24/7 equipment hotline for troubleshooting and suppor Notifications for maintenance and low product-Ability to upload video and screen saver content to market your business
- **Full portfolio** of wholebean and soluble powders to create a variety of beverages mad with quality ingredients

QUALITY. VARIETY. SUSTAINABILITY.For more information on our l**ease-to-own program** please contact your Mother Parker's Tea & Coffee representative today: www.mother-parkers.com.Mother parkers is a **proud Canadian company** that has been roasting quality coffees and blending teas, since 1912.

*Terms and conditions apply.

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Issue 5 - October, 2021 *- Vendexis*

Vendexis Connected Platform: delivering visibility and improved productivity to operators

It’s tough running a vending operation these days. At Vendexis, we understand the needs of operators and we are dedicated to making technology that works harder for you every day. Integrating seamlessly with existing platforms and systems, our goal is to provide you with wh you need to run your business well.

Our products comprise the Vendexis Connected Platform: an ecosystem of products that wor together to deliver visibility and best in class profitability to operators. Consisting of consumer loyalty, analytics, operational tools, and business applications, we enable your management team to make good decisions easily.

The numerous backend components can be utilized individually or combined together depend on your needs. And, our platform is open: we’re always happy to work with new integration partners in supporting our customers.

We’re flexible, reliable, and easy to work with. Whether you’re looking to scale your vending operation or you already are a large operator looking for enterprise solutions, contact us toda learn more or visit our website at vendex.is to see how our solutions can make your clients happy and your business more profitable.

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Issue 5 - October, 2021 *- Brian Martell*

Coffee Corner

Frosts, Speculators and Draughts

Every 5 to 6 years or so, the coffee market goes through what financial analysts like to call “a correction”. To the uninitiated, this means that all hell breaks loose, and prices gyrate, usually up, in a most un-natural way. Well, the time has come, and we are amid another correction, but this time with a hint of Pandemic Panache. At the beginning of this year, the near-in terminal on the ICE (Intercontinental Exchange – where green Arabica coffee is traded on the Futures) was at about $1.40/lb.; in recent weeks, it has been as high as $2.20/lb. What (or who) is forcing the market to these extreme peaks and valleys? Every crisis is unique in its own way, and this one is no exception. There are themes that we have seen in the past that are driving the market; droughts and frosts in Brazil come to mind (both happened this year), as well as speculative trading. Indeed, over 75% of all trades on the ICE are made by non-industry players; roasters make up a small percentage of all transactions. Added twists that contributed to this year’s rise in price was the closing of almost all seaports in Colombia precipitated by civil unrest and general strikes. Thankfully, these issues have since been resolved.

What has made this more interesting is that this change in the commodity has happened during a time of economic upheaval where we are experiencing inflation on all items fueled by the double whammy of labour shortages and supply chain disruptions. The shift in the economy away from communal events (working in an office, meeting up with friends at a restaurant, attending a concert, etc.) towards more solitary pursuits has shifted buying patterns. The increased activity of on-line shopping for consumer goods of Asian origin has increased the flow of shipping containers from east to west to the point where it is economically viable to send container ships with empty containers across the pacific east to meet the demand for west bound traffic. Pre-pandemic, a 40-foot container from China to the West coast of North America would cost about $4,000; now it is north of $20,000 for the same trip. Unfortunately, coffee also travels in container ships. The added costs to transporting coffee from net producing nations to net consuming nations (read North America and Europe) has had an initial influence on differentials (the premium paid for coffee above the exchange grade base) upwards, and then an impact on the overall market price.

How PGI integrated their VMS with onlin ordering to work smarter, not harder.

Work across all industries looks a bit different these days. In order to adapt to new customer needs and demands, operators have had to become agile in their service offerings. Even bef the pandemic hit in 2020, operators had to have digital transformation at the top of their minds realize long term success. PGI Services, a full-service operator, realized long before COVID-1 that taking their business online was the only way to evolve.

Mike Brown, President at PGI Services, is a 30-year industry veteran and has been quick to implement new technologies to drive additional revenue across the operation and create efficiencies.

“Pre COVID our OCS & Delivery business had grown exponentially, we were looking to implement an online eCommerce solution even before the pandemic because of the growth. We needed a better way to manage customer demand, products & invoicing. N more than ever, it is very important to have the option available to customers to order online.”

As the team at PGI looked to add an online ordering platform to their technology stack, it was crucial that there was the ability to integrate it with their current VMS.

“It was critical to have the ability to streamline our current process. We are Seed Deliv customers and the ability for orders to automatically flow into Seed was very important – Mike Brown

There is a good reason for this requirement. If an operator plans to use an online ordering platform that does not integrate into their VMS it can result in several inefficiencies.

For example:

- Orders that are placed on the online site need to be re-entered into Seed, this can end manual errors and ultimately slows down the entire process
- Product and price changes made in Seed need to be re-entered on online site
- Double entry of orders also requires extra time to double-check information to ensure accuracy

Another notable effect of the changing supply chain shift from macro deliveries (retailers) to micro deliveries (direct to home consumers) is packaging. Corrugate manufacturers are having a hard time keeping up with the demand caused by more overall tonnage of corrugate sold but converted into smaller boxes than before. This demand has, in some cases, more than tripled lead times while also provoking double digit price increases. For those of us in the foodservice industry, regardless of the product, this has translated to greater costs.

The more dire coffee prophets are warning that current events facing the coffee industry are symptomatic of climate change. They claim that global coffee production will be adversely affected should there be no significant change in the warming trends forecasted by climatologists. All caffeinated apocalyptic predictions aside, there are a few things that we need to remember; coffee prices rise and fall as sure as the sun; humanity has lived through worse pandemics in the past and lived to tell the tale (or at least record them in history books); and economic trends come and go – sometimes quickly while others may linger. We shall get past this.

Brian Martell
The Heritage Coffee Company Ltd

PGI selected an eCommerce system and has been working diligently with the product teams fully grasp the benefits of both adding online ordering to their current service offerings and wh third-party integration with their VMS was key to remaining efficient.

Issue 5 - October, 2021 *- U-Select-It*

Benefits that PGI has realized since implementation of online ordering platform:

- The ability to introduce & promote new products
- A vehicle to liquidate product- promote & send offers on products to reduce spoilage
- Recommendations feature results in upsell opportunities
- Customer budgets- keep track of overall spend/manage invoicing
- Acts as a historical database in the event of employee turnover at a customer location
- Customers want it!

Delivery Lockers powered by USI and 365 Retail Markets

Powered by U-Select It and 365 Retail Markets, our Delivery Lockers streamline contactless food delivery and pick-up, creating the next generation of onsite delivery. Customers get the meals they order in seconds, with no confusion, no contact and no worries, creating a contactless meal pick-up experience like no other!

According to Mike, "With the way the world is right now, several operators have shifted into a called "survival mode" which can mean having to run a leaner operation". The ability to add online ordering, while keeping everything within one central system, helps to enable that. Delivery Lockers eliminate the need for employees to wait in line to receive their food and kee them on-site. This leads to an increase in productivity, saving your company time and money. Lockers also keep your employees happy by reducing order mix-up and confusion, creating a seamless pickup experience.

Benefits of a 3rd Party eCommerce integration with Seed Delivery:

- No additional cost/fees
- Orders made online automatically flow into Seed Delivery to be serviced.
- Price & product changes updated in Seed automatically update in the online store
- Learn more about the integration.
- Avoid manual errors & costs: End-to-end connectivity eliminates the possibility for costl human error & saves office workers' time.

Delivery Lockers are secure and easy to use and can be created to fit your organization. Up t six locker bays can be added to help meet your demands. Additionally, each locker cubby is insulated and can be adjusted to ensure freshness and employee satisfaction.

Utilizing Delivery Lockers are simple to use. In fact, customer transactions are completed in a few easy steps:

1. Download the Connect & Pay app to your mobile device
2. Create and fund your account in the Connect & Pay app
3. Link to Order Ahead location and tap the locker
4. Checkout and order food as normal
5. View locker receipt QR and 6-digit code used for order pickup.

PGI Services used 2020 to successfully set-up and launch an online storefront that now integrates with Seed Delivery. They are prepared for people to return to work and for the OCS Pantry business to be back in full swing very soon.

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Once a customer is notified that their food has been delivered, they simply go to the Delivery Lockers and enter their 6-digit code via the vibrant 10.1" touchscreen display. A designated locker cubby will then open, giving the customer access to their food order with no contact an no confusion.

An optional feature that can be added to your Delivery Locker is UVend Technology. UVend Technology is our patent-pending UVC light sanitization technology. Customers have peace o mind they are touching a sanitized surface on the machine and the exterior packing of their m within the cubby has also been sanitized through UVend's fast, effective and safe sanitizing process.

Contact U-Select-It at 1-800-247-8709 today to add Delivery Lockers powered by USI and 36 Retail Markets to your offering.

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Issue 5 - October, 2021 *- Chris Stegehuis, PayComplete*

Cleaning tips to help extend the health of Monetary Systems

One could argue that the monetary systems in our machines and kiosks today are the most vital piece to a successful consumer experience. These units need to be able to accept the form of payment the client has chosen and pay back any necessary change. If either of these items do not take place as part of the transaction, you are left with a client that is unhappy, even if they did receive the item they had purchased. As a manufacturer of this equipment, I can assure you that the monetary systems are also the most overlooked components when it comes to a regular cleaning and maintenance schedule. They are plugged in, powered up and forgotten about, until that time they no longer work. Time and again they arrive into the service centers with clear signs that regular maintenance has been overlooked. Below we will look at the 3 major components that make up the monetary devices in our machines today and provide some instructions on how best to keep up with the cleaning routines.

Let's start with cleaning materials. Find yourself a lint free rag and dampen it with some warm water. For the majority of the cleaning, this is all that is required. For excessively dirty units, use a damp cloth with a mild detergent. Mild detergent would be considered hand or dish soap. Never submerge the coin changer in water. Do not use solvents, steel wool, scouring pads, or metal brushes for any part of the cleaning. Compressed air in a can, would be a bonus.

It is recommended by the OEM's that cleaning of a coin mechanism take place every 5,000 – 10,000 coins inserted or every 6 months. For a bill validator it is encouraged that this cleaning take place every 20,000 - 25,000 bills inserted or every 2 years.

Coin Mechanisms

Remove power. Since all coins share a common coin ramp, heavy usage or a dirty environment can result in dirt build up. Clean the metal coin ramp by lifting or opening the acceptor gate/door. Wipe the metal coin ramp and inner surface of the acceptor with a damp cloth. Clean the inner surface of the intermediate cover and the acceptor's coin separation sections if appliable. On the backside of the coin changer, remove the cashbox chute cover. There will be a sensor and mirror area to be

cleaned. Next, with the front lower cover open or removed and access to the tubes, use a damp cloth and/or compressed air to clean away any dust. Once again you should see sensors above the tubes or behind the tubes. It is important that these areas be cleaned.

Bill Validators

Remove power and bill box. Pull out lower housing. This is an area where many times foreign objects, liquids will be found. The lower housing is connected to the main chassis by a harness. With the lower housing in your hands, clean the bill path with a damp cloth to wipe down transport belts or a blast of compressed air.

Card Readers

With no moving parts, the card reader is the easiest of the 3 pieces to keep clean. A simple damp cloth with a dab of mild detergent to wipe off the front of the reader should be all that is needed. This is likely being done already as part of the regular cleaning of the machines many of us have had to undertake as part of COVID precautions. A blast of compressed air over the mag stripe area is okay but not a must. With the mag stripe on many card readers being vertical the dirt and debris will typically fall out or be removed by the next card swipe.

Taking the above mentioned cleaning measurements can certainly extend the health of the units. They are not always perfect, but the more preventative care we put into them, the longer we can expect to reap the benefits and avoid having to pay for repairs.

Issue 5 - October, 2021 *- Brian Emmerton, RD*

The Buzz on Caffeine!

We Canadians love our morning cup of joe (a.k.a. coffee). This ritual for many is a staple to help many people get started. It may make us, Canadians, just a little bit more awake and alert to start the day.

According to the Coffee Association of Canada, 65% of Canadians enjoy at least one cup a day, with the average being 3.3 cups / day. Although water is the top selling beverage in Canada, coffee is consumed by adults (18 – 79) more than any other beverage. In addition, over a quarter of Canadians consume tea every day, another warm beverage option which can give a little bit of a caffeine boost. Caffeine slightly elevates the heart rate, it gives a boost of energy, and has relaxation and socialization benefits that come with the sharing of a warm beverage with family, friends, and co-workers.

Coffee is not the only source of caffeine in the Canadian diet, and, the sources vary in strength. Although naturally present in some foods (such as chocolate), most of our caffeine intake comes from beverages. Compare the average caffeine content in a standard serving size of 8oz:

Common Beverages	Caffeine (in mg)
Coffee (Regular)	96 mg
Coffee (Decaffeinated)	2 mg
Coffee (Cold Brew)	101 mg
Cola	22 mg

Espresso (1 oz serving)	64 mg
Tea (Black)	47 mg
Tea (Sweetened, ready to drink)	19 mg

Caffeine: Good or Bad?

For years health experts and others have touted all the associated risks of high caffeine consumption including insomnia, elevated heartbeats, increased abdominal pains, and high blood pressure. With all the potential risks, a large quantity of health research has also focused on the benefits moderate amounts of caffeine can offer including lowered risk of stroke, reduced risk of Alzheimer's and dementia, reduced risk of type 2 diabetes, a reduced risk of Parkinson's, and potential increased lifespan. Just like many other things, moderation is the key!

How Do We Respond to the Sales Opportunity?

Just like many other offerings, it is about ensuring you provide a choice to your customers. Did you know that that decaf options represent approximately 7.2% of overall coffee sales? However, decaffeinated teas (including herbal options which are normally naturally free of caffeine) represent 27% of the overall tea business. Keep in mind consumption of decaffeinated beverages (coffee and tea in particular) is climbing slowly, while regular brewed coffee overall is decreasing.

The market for decaf beverages is still a large enough portion of your business. Inasmuch, you still need to offer options in addition to all of the essential basics. For example, a decaf coffee in every market or machine is an expectation, caffeine-free herbal teas are a must for self-serve tea racks, and non-cola options are available for customers wanting to avoid caffeine.

In closing, while coffee and caffeine are still favoured by many, there is a growing opportunity that your business can take advantage with a rising demand for herbal teas. Try adding new flavours and blends to your lineup; they can often be leveraged to drive increased price points, margin growth, and keep more of your customers engaged with "what's new" in your offering.

About the Author:
Brian Emmerton is a Registered Dietitian and the Vice President and General Manager of Complete Purchasing Services Inc, a leading supply chain solutions provider for non-commercial clients and hospitality organizations across Canada. Brian partners with many organizations to follow consumer behaviors to assist clients in driving revenue and growth opportunities. Learn more about how Complete Purchasing Services can help your organization by visiting CPS.ca

New COVID eye protection requirement what you need to know

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Content provided by advertiser

Employees who work indoors within two metres of an unmasked person must wear appropriate eye protection and masks to help prevent the spread of COVID-19, says the Ministry of Labour, Training, and Skills Development. Ministry inspectors are now enforcing this requirement.

The eye protection requirement was first introduced in healthcare settings, where it has been highly effective, says Wagish Yajaman, WSPS' Manager, Specialty Services. Now it applies to all provincially regulated workplaces if employees, in the course of providing services, are required to come within two metres of another person - indoors or outdoors - who is not wearing a mask or face covering and is without an adequate shielding barrier (e.g. plexiglass, partition, wall).*

Why eye protection is required
COVID is transmitted through the air via infectious droplets expelled by people carrying the virus, including people who have already been vaccinated. These droplets could come into direct contact with the mucous membranes of our eyes.

"To reduce the risk of transmission, all points of entry on another person within two metres need to be protected," explains Wagish. "With just a mask, we are only protecting two of those points of entry, the mouth and nose. A third point is the eyes."

Educating yourself is the first step in implementing a COVID-related eye protection program, says Wagish. We've put together a Q&A to answer questions about the requirement.

What's driving this requirement?
The Ministry of Health has determined a high risk of COVID-19 transmission exists if a masked worker is not wearing eye protection when working within two metres of another person - masked or otherwise - for more than 15 minutes. This is due to several factors, including the rapid spread of highly transmissible COVID variants and improper use of masks.

"Most masks don't cover the area around the eyes," says Wagish, "and people also inadvertently touch their eyes with their hand."

What types of eye protection help prevent transmission of COVID?
Face shields, safety goggles and safety glasses with side shields. Prescription eyewear is not suitable on its own because it is open around the periphery, says Wagish. All eye protection, including face shields, must be used in conjunction with a mask or face covering.

Does eye protection against COVID-19 need to be CSA approved?
No, says Wagish. Any type of eye protection is acceptable so long as it covers the front and sides of the face. However, CSA approved eye protection is required to protect against other workplace hazards, such as projectiles or impact.

What do I need to consider when purchasing eye protection against COVID-19?
Make sure it fits properly and does not interfere with the proper fit of a mask. In the case of goggles and safety glasses with shields, you don't want workers to have to keep pushing them back up and touching their face.

"Comfort is another factor," says Wagish. "How much pressure is it putting on the temple or the bridge of the nose?"

How should we remove protective eyewear?
Wash your hands. Grasp the side arms and lift away from the face without touching the front of the eyewear, then wash your hands again.

How should we sanitize eye protection, and how often?
Disinfect between each use with disinfectant wipes approved for use against COVID-19. Avoid sharing eye protection among workers.

Public Health Ontario outlines these steps for disinfecting:

1. Clean hands and put on a pair of gloves.
2. Wipe the inside of the eye protection first and then the outside.
3. Ensure all surfaces remain wet for the disinfectant contact time (e.g. 1-3 minutes).
4. Rinse with tap water and allow to dry.
5. Remove gloves and wash your hands.
6. Store the eye protection in a clean, designated area.

How WSPS can help
Check out these online resources:

- Using masks in the workplace, a Government of Ontario guidance
- Goggle Up (WSPS infographic)
- Personal Protective Equipment (guideline)
- Cleaning and Disinfection of Reusable Eye Protection (Public Health Ontario infographic)

Back to Business with Cashless Payments

With borders opening, and COVID restrictions being lifted, now is the perfect time to be thinki of how to grow your unattended business! Nayax offers the ideal solutions to maximize your revenue potential.

Have health and safety questions? Please contact Denise Lam, WSPS Account Manager, Small Business at Denise.Lam@wsps.ca.

Provide Cashless Payments

According to a recent study by a recent money.co.uk study, Canada was the world's most cashless country, with an estimated 83% of the population owning at least one credit card. Th acceptance of cashless payments demands operators provide consumers with the ability to p for products via their most preferred and familiar methods. With consumers ready and willing pay with their favorite apps and credit cards (including Apple Pay, Samsung Pay, G Pay, Garm Pay, WeChat Pay, Ali Pay, Visa and Mastercard and Interac), operators not providing these payment options risk losing customers and sales.

Encourage Repeat Business

Promotions and incentives have long been a marketing tool for bricks and mortar businesses. How can an unattended business compete? Integrate Nayax's Monyx Wallet consumer engagement and loyalty platform features and see a greater number of returning customers, leading to increased revenue.

With the use of Monyx Wallet, you can easily create loyalty campaigns and promotions that a set up and customized to your needs using Nayax Vend, Nayax's remote management softwa

Provide your customers with a variety of loyalty programs - marketing campaigns like punch cards or employee discounts encourage repeat customers and increased sales. Additional incentives include cashback with gamification and top-up bonuses – all designed to convert o time consumers into regular customers, boosting your sales.

Expand Your Operations

If you're operating in a closed-loop environment, look to Nayax's Nova Market self-checkout solution, ideal for micro markets and other self-serve businesses. According to Automatic Merchandiser's 2020 State of the Vending and Micro Market Industry Report, 43% of vending operators offer micro market options, in addition to their machines. Depending upon the locati of your installations, this could generate significant increased sales. But how convenient is it f operators to incorporate micro markets into their offerings?

Reference

*Wearing a mask indoors is a requirement under the Reopening Ontario Act, as stated in using masks in the workplace: https://www.ontario.ca/page/using-masks-workplace. Since the Occupational Health and Safety Act requires employers to take every precaution reasonable in the circumstances to reduce potential exposure to a hazard, inspectors with the Ministry of Labour, Training and Skills Development may apply the eye protection requirement to both indoor and outdoor settings if the work being performed involves workers who are required to be working within two metres of an unmasked person due to the way their work is organized.

About Workplace Safety & Prevention Services (WSPS)

Workplace Safety & Prevention Services (WSPS) is a not-for-profit organization committed to protecting Ontario workers and businesses. A proud partner in Ontario's occupational health and safety system and a trusted safety advisor since 1917, WSPS has a rich history of making Ontario workplaces safer. WSPS serves the manufacturing, agricultural and service sectors. WSPS offers unparalleled health and safety expertise, consulting, training and resources for businesses of any size. For more information visit WSPS.ca.

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Because Nova Market seamlessly integrates with NayaxVend and Nayax BI management sui
vending machine operators already deploying Nayax's solution are presented with a unified solution to optimize their business. Nayax ensures that operators need only use one platform
reconcile funds with their vending business, ensuring the ability to see consolidated reports fr
all Nayax based POS systems in your business.

A Complete Solution for All Your Needs

With Nayax providing solutions for all unattended businesses, including vending, OCS, and micro markets, operators can manage all their machines via a single account, making it easy owners to expand into other markets and explore new business opportunities.

Welcome to our new member, Western Financial Group

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Nayax is continually working to design and market solutions that will deliver growth to vending operators. While the past 18 months have been challenging, the use of Nayax's products can provide increased sales and improved productivity, leading to additional operational savings.

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Insurance For Car, Home, Business, Life & More

Western Financial Group is a diversified insurance services company that is focused on creating security and has provided over one million Canadians the right protection for more than 100 years. Headquartered in High River, Alberta, Western provides personal and business insurance through 184 locations, its affiliates and a variety of connected channels, with an engaged team of approximately 1,800 people.

westernfinancialgroup.ca