

Consolidated Cash

A **secure,** convenient cash delivery service



Royal Bank
of Scotland

Our Consolidated Cash service is a simple solution that makes it easy for you to deposit larger volumes of cash securely.

Your needs

Dealing in large volumes of cash can make using our branch service impractical. It's less secure and the time spent handling cash can be considerable.

There's also the added inconvenience of you or your staff having to take time out of the business to deposit cash at the bank.

Our solution

Our Consolidated Cash service offers a simple and secure way of banking, using a carrier of your choice to deliver your cash to a local cash centre for processing, freeing up your time to concentrate on your business.

The carrier must be a registered member of the British Security Industry Association and authorised to provide Consolidated Cash services. Your local customer service manager can offer guidance and put you in touch with a suitable carrier.

Benefits

- Security.
 - Staff don't have to take large volumes of cash to a bank or Post Office.
 - All cash and coin is picked up directly from your premises via a secure carrier service of your choice.
- Affordability.
 - Staff no longer have to be out of the business, particularly during low staffing periods.
 - Reduced transmission cost when compared with branch transactions.
- Local cash carriers.
 - Royal Bank of Scotland works in conjunction with selected carrier suppliers to deliver this service.

Is Consolidated Cash right for you?

You might consider Consolidated Cash if you:



Are looking for a secure way to pay in money.



Want to save time by utilising a carrier service to your premises.

How it works



Carrier selection

Engage service of an approved security carrier.



Cash collection

Carrier collects cash and pay-ins from your premises.



Cash processing

Cash is processed through a carrier with a keying document sent to a cash centre to process to your account.



Value given

Value for cash pay-ins is applied to the account from the day the cash is processed.

Tomorrow begins today

Working with you

Opting to use our Consolidated Cash product to handle your cash and cheque deposit provides you with a simple and convenient collection service. It's ideal for a business looking to make large, regular deposits of cash. This enables you to move cash from your business to the bank with minimal fuss, reducing the operational burden of cash management.

Your challenges

- Time spent in bank.
 - One or more staff members spending a significant amount of time away from your business multiple times a week.
- Operational burden.
 - Tracing difference in cash is time-consuming.
 - Realising value of cash on the premises can be difficult.
- Risk of theft or fraud.
 - Liquid nature of cash leaves it at risk of theft or fraud due to lack of traceability.
 - Large cash builds-ups on your premises.

Our solution

- Simple and convenient carrier service.
 - Secure carrier service that transports cash from your premises, to receiving credit from the bank's own cash centre.
- Control and flexibility.
 - Advanced cash processing technology.
 - Guaranteed same-day value for all cash deposits received.
- Security and audit.
 - All cash and coin collected directly from your premises via a secure carrier service.

Product specifications

- You contract a secure carrier to collect and process banking for subsequent delivery to the cash centre(s).
- Suitable if you have significant amounts of cash to pay-in, but don't fit the Direct Cash eligibility criteria (i.e. less than £500 average credit value and/or if you need to deposit more than £150 of coin per credit). Cheques can be collected as part of this service.

Fees and charges apply, please speak to your Relationship Manager for more details.

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