

Cash Management

Cost Worksheet



Description	Industry Best Practice Avg. Monthly Cost	Your Monthly Cost	Monthly Cost w/ BANK IN A BOX
Bank Fees			
Currency Collection Fee \$	11.00	\$ _____	\$ _____
Coin Collection Fee \$	13.00	\$ _____	\$ _____
Standard Currency Order \$	37.00	\$ _____	\$ _____
Standard Coin Order \$	79.00	\$ _____	\$ _____
Check Deposit Fees \$	7.50	\$ _____	\$ _____
Non-Standard Deposit Fee \$	17.00	\$ _____	\$ _____
Per Strap Fee \$	18.00	\$ _____	\$ _____
Per Roll Fee \$	62.50	\$ _____	\$ _____
Late Order Fee \$	34.50	\$ _____	\$ _____
Emergency Order Fee \$	62.95	\$ _____	\$ _____
Manual Order Fee \$	34.50	\$ _____	\$ _____
Payment Difference Adjustment \$	34.50	\$ _____	\$ _____
Restocking Fee \$	48.25	\$ _____	\$ _____
Cash Deposit Fee \$	162.24	\$ _____	\$ _____
	\$ 621.94	\$ _____	\$ _____
Provisional Credit			
Interest for next-day credit* on cash until picked up and processed.	Avg. Cash Deposit \$ 124,800 x 0.0025	\$ _____ x 0.0025	- 50,000 x 0.0015 + 49
	\$ 312	\$ _____	\$ _____
Daily ACH			
The amount to digitally push funds to your store account. Typically \$0.10/ACH.	\$ 3	\$ _____	\$ _____
Courier Costs			
Averaging \$45 per stop + time, fuel, surcharge, and other miscellaneous fees. More for rural areas.	Scheduled Trips \$ 180.00 Unscheduled Trips \$ 65.00 Fuel Surcharge \$ 0.11 Excess Time Fee \$ 20.00 Insurance Fee \$ 1.20	\$ _____ \$ _____ \$ _____ \$ _____ \$ _____	\$ _____ \$ _____ \$ _____ \$ _____ \$ _____
	\$ 266.31	\$ _____	\$ _____

Glossary

Currency Collection Fee

Flat fee for collecting damaged cash.

Coin Collection Fee

Flat fee for collecting damaged and returned coins.

Currency Order

Monthly fee based on 4 orders per month.

Coin Order

Monthly fee based on 4 orders per month.

Check Deposit Fees

The standard cost for collecting and processing checks. Generally \$1.25 per check. Calculated at 6 checks/month.

Non-Standard Deposit Fee

Cost for collecting deposits off-schedule.

Per Strap Fee

The cost per strap of delivered notes. Typically running \$0.90 per strap.

Per Roll Fee

The cost per roll of coin. Calculated at a standard of \$0.25 per roll.

Late Order Fee

Charges for placing currency or coin orders after the standard order cut-off time. Standard fee is around \$34.50.

Emergency Order Fee

Charges for placing an emergency order of cash or coin. Typically charged at around \$62.95.

Manual Order Fee

Fee for orders placed by telephone. Average cost per order is \$34.50.

Payment Difference Adjustment

The fee charged if the recorded deposit does not match the physical deposit after reconciliation. Typically \$34.50 per instance.

Restocking Fee

Cost to restock unused or refused coin. Standard charge is around \$48.25.

Cash Deposit Fee

The cost per \$100 to deposit cash. Calculated at a standard of \$0.13/\$100.

Provisional Credit

The interest for next-day credit on cash until picked up and processed. Currently averaging 9.5% APR at 9 days float assuming one pickup per week.

Daily ACH

The amount charged to digitally push funds to your store account. Calculated at an average of \$0.10 per ACH for each day of the month.

Scheduled Trips

The costs for standard, pre-scheduled courier cash pickup and delivery. Averaging \$45 per trip.

Unscheduled Trips

The cost for additional courier cash pickup and delivery. Cost calculated at an average of \$65 per trip.

Fuel Surcharge

The increase in the trip fee based on the price of fuel. Calculated at an industry average of 0.25% per \$0.10 over \$3.90.

Excess Time Fee

The amount charged by couriers for time spent onsite beyond the standard 10 minutes. Calculated at an industry average of \$2.50 per minute over 10 minutes.

Insurance Fee

The courier charge for funds collected in excess of maximum liability. Average maximum liability is \$45,000. Average charge is \$0.40 per \$1,000 over maximum liability.

Out-of-Scope Maintenance/Repairs

Costs to cover damage to equipment caused by store damage, vandalism, etc. Costs are calculated based on level of the equipment installed.

Maintenance & Software

The annual maintenance and software costs for cash management equipment and services. This is typically 20% of the equipment cost.

Cash Management Equipment

The costs to purchase or lease cash management equipment. Average costs are \$3,500 - \$22,000 for purchase and \$73-457 per month for lease.