

# Bank to You<sup>®</sup> Simple, online **cash** management service



Bank to You<sup>®</sup> offers a simple, all in one cash management service that makes it easy for your business to pay in cash and cheques quickly and securely. This solution could be ideal for a company that wants to avoid staff spending valuable time making trips to the bank.

## Your needs

Few people feel comfortable about carrying business takings to a branch in person. The same can be said for picking up large amounts of cash. On top of that, there's the added inconvenience of you or your staff having to take time out of the business to pay in at the bank. It's not the most secure option, nor the best use of time.

## Our solution

Through our online portal, you can arrange for cash collections and deliveries via our partner G4S. Your cash will be collected and taken to one of our cash processing centres. You can choose either a morning or afternoon slot to meet the requirements of your business, and the portal will allow you to make, amend, suspend or cancel bookings.

## Benefits

- Simplicity and convenience.
  - No separate contract with the carrier.
  - You can manage the service via our secure online portal and it's quick and easy to prepare your cash for collection.
- Security.
  - Staff don't have to take large volumes of cash to the bank or post office.
  - Funds are insured from the moment they're collected to the moment they're credited to your account.
- Affordability.
  - Staff no longer have to be out of the business, particularly during low staffing periods.
  - One fee covers cash collection including carrier cost and processing.

### Is Bank to You<sup>®</sup> right for you?

You might consider Bank to You<sup>®</sup> if you:



are looking to save time by not going to a branch



want an all-in-one solution without the need to contract with a carrier



want a secure way to deposit large cash volumes



are looking for an online solution to manage your cash requirements.

## How it works



### Choose a collection day

Select up to three possible collection days based on your postcode.



### G4S collects cash

Choose from two time slots: 9am to 1.30pm or 12.30pm to 5pm, Monday to Saturday.



### Delivered to cash centre

Cash delivered to cash centre(s) for processing.



### Cash processed

Cash processed by cash centre and applied to your account same day for interest purposes (if received by 1pm) and available for use on the second business day.

## Working with you

Opting to use our Bank to You solution to handle your cash and cheque deposits provides you with a simple and convenient collection and delivery service. It could be ideal for businesses 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 differences in cash is time-consuming.
  - Not knowing the exact amount of cash and when a collection is required.
- Risk of theft or fraud.
  - Liquid nature of cash leaves it at risk of theft or fraud due to lack of traceability.

### Our solution

- Simple and convenient carrier service.
  - Secure carrier service that transports cash from your premises to the bank's own cash centres.
  - Online portal for all your cash management requirements.
- Control and flexibility.
  - We'll always credit your account with the amount declared on the credit slip. Differences will be advised separately.
  - Collection days and amounts can be varied via the online portal.
- Security and audit.
  - Tamper-evident wallets.
  - Cash insured from collection to crediting your account.

### Product specifications

- Cash pay-in.
  - Must deposit between £1,500 - £45,000, per site per week.
  - Up to two wallets per collection (max £7,500 per wallet).
- Cash delivery.
  - Optional cash withdrawals of up to £15,000 per outlet per week can also be arranged, subject to agreed drawing limits.
  - You can set up a regular delivery of cash to each site and/or make an ad hoc request.
  - Cash available in standardised coin packs.
- Cheque pay-in.
  - Cheques can be paid in using this service; separate paying-in slip required.

### Our solution

- The actual price for cash and cheque pick-up and processing will depend upon how much cash you expect to pay in each time, the number of wallets to be collected, the number of credit slips and the number of cheques. We'll agree this with you in advance.
- The actual price for cash delivery will depend upon how much cash you require each time. We'll agree this with you in advance.

### Additional information

- Cash and cheque pick-up.
- Cash delivery.

G4S is an international security group. Their secure vehicles and fully screened and trained personnel mean your takings are carried safely from your premises to ours. For further information, or to discuss other alternative products that may be available, please contact your Relationship Manager or Solution Specialist. Fees and charges apply, please speak to your Relationship Manager for more details. This document has been prepared by National Westminster Bank Plc or an affiliated entity ("NatWest") exclusively for internal consideration by the recipient (the "recipient" or "you") for information purposes only. This document is incomplete without reference to, and should be viewed solely in conjunction with, any oral briefing provided by NatWest. NatWest and its affiliates, connected companies, employees or clients may have an interest in financial instruments of the type described in this document and/or in related financial instruments. Such interests may include dealing in, trading, holding or acting as market-maker in such instruments and may include providing banking, credit and other financial services to any company or issuer of securities or financial instruments referred to herein. NatWest is not and shall not be obliged to update or correct any information contained in this document. This document is provided for discussion purposes only and its content should not be treated as advice of any kind. This document does not constitute an offer or invitation to enter into any engagement or transaction or an offer or invitation for the sale, purchase, exchange or transfer of any securities or a recommendation to enter into any transaction, and is not intended to form the basis of any investment decision. This material does not take into account the particular investment objectives, financial conditions, or needs of individual clients. NatWest will not act and has not acted as your legal, tax, regulatory, accounting or investment adviser; nor does NatWest owe any fiduciary duties to you in connection with this, and/or any related transaction and no reliance may be placed on NatWest for investment advice or recommendations of any sort. Neither this document nor our analyses are, nor purport to be, appraisals or valuations of the assets, securities or business(es) of the recipient or any transaction counterparty. NatWest makes no representation, warranty, undertaking or assurance of any kind (express or implied) with respect to the adequacy, accuracy, completeness or reasonableness of this document, and disclaims all liability for any use you, your affiliates, connected companies, employees, or your advisers make of it. Any views expressed in this document (including statements or forecasts) constitute the judgment of NatWest as of the date given and are subject to change without notice. NatWest does not undertake to update this document or determine the accuracy or reasonableness of information or assumptions contained herein. NatWest accepts no liability whatsoever for any direct, indirect or consequential losses (in contract, tort or otherwise) arising from the use of this material or reliance on the information contained herein. However, this shall not restrict, exclude or limit any duty or liability to any person under any applicable laws or regulations of any jurisdiction which may not be lawfully disclaimed. The information in this document is confidential and proprietary to NatWest and is intended for use only by you and should not be reproduced, distributed or disclosed (in whole or in part) to any other person without our prior written consent.

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