FIRST TENNESSEE®

REMOTE CASH DEPOSIT

Cash processing is time-consuming and can present security challenges that make doing business both dangerous and difficult. There's also the inconvenience for business owners of not being able to tap into cash that is "trapped in the system" as it is stored on your premises or while it is transported and processed at the bank. Now, with First Tennessee's Remote Cash Deposit, your business can enjoy greater efficiency in processing, enhanced security for your deposits, and faster daily funds availability to better manage your cash flow.

HOW IT WORKS

- Choose an onsite physical safe option that fits your deposit needs.
- Count the cash once, then deposit it into the safe for validation. Once the money is in the safe, the funds are guaranteed and no one else will touch it until it is scheduled for transportation by an armored courier.
- Following each deposit, receipts are printed to assist in balancing the cash drawer. At the end of your business day deposited cash will then be credited to your First Tennessee account and is immediately available for use.
- Once the bank posts your deposit, the activity can be viewed through the Business Banking Online system.
- Periodically, an armored transportation provider will pick up the cash and transport the funds to their facility. When pick-up is scheduled, your company management and the armored transport provider maintain dual control access to the funds until they are verified and guaranteed for transport.
- Deposits from multiple locations can be automatically consolidated to a single account. This offers the cost saving feature and efficiency of one master account for *centralized* account control, decreased *reconcilement* costs and the ability to track deposits by use of unique store location numbers.

First Tennessee's Remote Cash Deposit is the smart, safe solution for cash deposits. Your funds are secure and managed professionally and efficiently from the time you deposit them to the moment they are credited to your account.

Benefits of our Remote Cash Deposit:

INCREASED SAFETY AND SECURITY
No more trips to the bank with cash to deposit.

FASTER FUNDS AVAILABILITY
Cash is credited to account on the same day with real-time reporting.

ACCURACY
Reduced cash handling errors and greater financial information visibility.

IMPROVED LOSS PREVENTION
Reduced cash losses from internal theft or robbery. Handling cash once provides direct accountability.

GREATER EFFICIENCY
Reduced banking relationships and associated bank reconcilements.

For more information, please contact your Relationship Manager or Treasury Management Sales Officer.

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