

Merchant Cash Processing Deposit Step-by-Step Guide

The detailed instructions below will help you properly prepare specific deposit types. Merchant Cash Processing deposits can include checks, currency and/or coin. Currency deposits can be prepared as full Fed Ready (described below) or as mixed denominations with 100 notes per strap.

1 Gather All Needed Deposit Materials

Pre-Printed
Deposit Ticket



Tamper-Evident Plastic
Dual Deposit Money Bag



Fed-Ready
Currency Straps



2 Prepare Your Merchant Deposit (Currency, Loose Coin, and Checks)

Deposit Currency

Count bills and sort by denomination. Wrap currency in packages of 100 bills as follows:

A.) **Mixed Denominations:** Fewer than 100 bills that are the same or mixed denominations.

Wrap the combined denomination in 100-bill increments with a blank strap or rubber band.

B.) **Fed Ready Strap:** Like denominations with 100 bills.

Wrap the same denominations in 100-bill increments with the matching colored currency strap.

Fed-Ready
Currency Straps



Deposit Loose Coin

1. Count loose coin.
2. Place coin in a blank envelope and seal.
3. Write the total coin amount on the envelope.



Deposit Checks

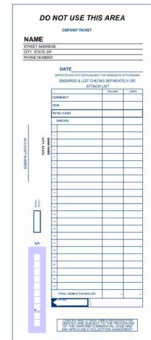
Sort checks, including money orders and cashier's checks, and arrange checks face up with account numbers toward the bottom.

1. Prepare tape listing for all checks.
2. Fold tape listing(s) with total amounts visible and place on top of check bundle. Checks must be the same order as tape.



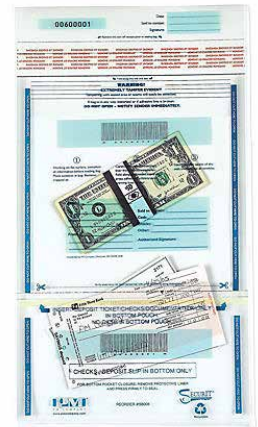
3 Prepare Deposit Ticket

1. List the dollar amount for each component (total currency, total coin, and total checks) on the deposit ticket.
2. Write the total deposit amount of the deposit ticket in the appropriate space.



4 Bag Packaging and Sealing Prep

1. Place the deposit ticket and checks in the detachable bottom portion of the bag.
2. Place all cash and coins in the top portion of the bag.
3. Seal the bag according to instructions on the bag.
4. Write your company name, location number, date and the total amount of the deposit "said to be contained" on the outside of the bag.
5. Indicate a breakdown of cash, coin and checks included in the deposit on the outside of the bag.
6. Do not attempt to reopen the bag as it will distort the seal, which may result in the returning of the bag.
7. Retain serial-numbered tear-off receipt with your records.



5 Complete Courier Receipt/Manifest

Follow receipt/manifest preparation per your company or armored courier's requirements.

6 Order Supplies as Needed

Contact your WestStar representative to order deposit bags. Contact your preferred vendor for all other supplies.

Questions?

If you have questions regarding our Merchant Cash Processing Service, please call Liz Salgado at (915) 747-1630.

