

CASH PLANNING GUIDE

How to use the seven free forms, one step at a time.

ABOUT THIS GUIDE

CASH PLANNING GUIDE

First edition, October 2026. Published by cash-ology.

© 2026 cash-ology. You may print and share this guide inside your organization. Please keep the cash-ology name on it.

This guide does not replace your cash handling procedures, your agreements with your bank, carrier or service company, your equipment manuals or required controls. Where they differ, follow them.

This is general information. It is not legal, compliance, accounting or security advice for your situation. Facts in this guide were checked against the sources listed at the bottom of each page in October 2026. If a source disagrees with your contract, your regulator or your equipment documentation, follow the current official document.

Banks and vendors are named only where their published documents are quoted. cash-ology is not affiliated with, sponsored by or endorsed by any of them.

Questions and corrections: marvin.bowers@icloud.com

The forms this guide explains are free at cash-ology.com/free-tools

WHAT THIS GUIDE COVERS

SIX STEPS AND A 90-DAY PLAN

Seven free forms help you see how much cash moves through your operation, where it changes hands, who handles it, what it costs and who checks it. This guide explains each one.

STEP	WHAT YOU FIND OUT	FORM
1	Cash volume How much cash comes in and goes out, where and when.	Cash Volume Sheet
2	Channels What each channel is for, and who uses it.	Channel Sheet
3	Handoffs Where cash or cash records change hands, and how each handoff is checked.	Handoff Sheet
4	Vendors Who handles your cash, on what terms, and when each contract renews.	Vendor Scorecard and Contract Calendar
5	Cost What each transaction costs, by channel.	Cost per Transaction Sheet
6	Reviews Who reviews what, and how often, so the numbers stay current.	Review Schedule

The 90-Day Plan form ties the steps together and sets the dates.

How to begin
Print the forms. Pick one period you have reports for, such as last month. Fill in the Cash Volume Sheet first, then work through the steps in order. Mark every number R, C or E as you go.

Contents

What this guide covers	3
Step 1. Cash volume	4
Step 2. Channels	5
Step 3. Handoffs	6
Step 4. Vendors	7
Step 5. Cost	8
Step 6. Reviews	9
Mark where each number came from	10
The 90-day plan	11
Workbooks, and working with cash-ology	12
More from cash-ology	13

STEP 1 OF 6

CASH VOLUME

How much cash comes in and goes out, where and when.

Start here. Before you judge a channel, a carrier contract or a cost, you need to know how much cash moves through each location, in which direction and on which days.

Count one period, such as last month, in one unit, dollars or pieces, and write down which. Count notes and coin separately, and cash in and cash out separately.

Questions to answer

- Where does cash come in, and where does it go out?
- How much moves each day, week and month?
- Which days or seasons change the volume?
- Where is cash held overnight, and how much?
- Which numbers come from a report, and which are estimates?

What to gather

- Deposit and withdrawal totals by location
- Cash orders and shipments
- Teller, ATM, safe and cash office reports
- End-of-day cash on hand by location
- The dates each report covers

What to look for

Locations with no numbers, periods that do not match, and the same cash counted twice.

You are done when

Every location or channel has notes in, notes out, coin in and coin out for one period, each marked R, C or E.

The form: Cash Volume Sheet, form 2 of 7 in the free Cash Planning Tools.

For banks, the OCC's Cash Accounts booklet says each bank should set a policy to keep cash at the minimum levels needed to serve its customers.¹ At the Federal Reserve, normal cash service for each endpoint is one currency deposit and one currency order per week.²

¹ Office of the Comptroller of the Currency, Comptroller's Handbook: Cash Accounts. <https://www.occ.gov/publications-and-resources/publications/comptrollers-handbook/files/cash-accounts/pub-ch-cash-accounts.pdf>

² Federal Reserve Financial Services, FedCash Services Currency Depositing and Ordering. <https://www.frbservices.org/resources/financial-services/fedcash-services-resources/depositing-ordering/currency-depositing-ordering/>

STEP 2 OF 6

CHANNELS

What each channel is for, and who uses it.

A channel is any place cash is taken in or paid out: teller line, ATM, recycler, smart safe, cash office, vault, night drop or carrier.

Write down what each one is for first. Then decide what to keep, what to change and what to look at more closely.

Questions to answer

- What does this channel do, and for whom?
- When is it open or available?
- How many transactions does it handle a month?
- Does another channel do the same job?
- Who relies on it, and what would they use instead?

What to gather

- A list of channels by location
- Hours and service schedules
- Monthly transaction reports
- Service and downtime records
- The Cash Volume Sheet for the same period

What to look for

A channel with no clear purpose, two channels doing the same job, or a job no channel covers.

You are done when

Every channel has a purpose, the people who use it, its hours, its monthly transactions and a keep, change or look closer mark.

The form: Channel Sheet, form 3 of 7 in the free Cash Planning Tools.

Each channel has its own controls. The OCC's Cash Accounts procedures list separate checks for teller cash, reserve cash, the vault, the night depository and ATMs. Daily access to an ATM, for example, is made under dual control.¹

¹ Office of the Comptroller of the Currency, Comptroller's Handbook: Cash Accounts. <https://www.occ.gov/publications-and-resources/publications/comptrollers-handbook/files/cash-accounts/pub-ch-cash-accounts.pdf>

STEP 3 OF 6

HANDOFFS

Where cash or cash records change hands, and how each handoff is checked.

A handoff is any point where cash, or the record of it, passes from one person, place or system to another: branch to vault, store to carrier, cassette to settlement, deposit ticket to bank credit.

Handoffs are where counts go wrong, time is lost and disputes start. Write each one down, with how it is checked on both sides.

Questions to answer

- What changes hands, and between whom?
- How is it checked on each side?
- Who signs, and what record is kept?
- How is a difference found and settled?
- How long do you have to report a difference?

What to gather

- Manifests, logs and receipts for each handoff
- Settlement and reconciliation reports
- Adjustment notices and dispute records
- The steps your team follows today
- Your bank's or vault's rules for reporting a difference

What to look for

A handoff with no check, no signature, or no one who owns a difference.

You are done when

Every handoff shows what changes hands, how it is checked and who signs, and every known problem is written down.

The form: Handoff Sheet, form 4 of 7 in the free Cash Planning Tools.

Time limits can be short. Capital One's vault terms give customers one business day after receipt to report a problem with a cash order.¹ BMO's cash vault service description allows three business days from the order's release to the carrier.² On currency deposits to the Federal Reserve, each strap band must show who verified the strap and the date.³

¹ Capital One, Vault Services Terms and Conditions. <https://www.capitalone.com/commercial/terms-and-conditions/vault-services/>

² BMO, Cash Vault Services Description. https://www.bmo.com/en-us/pdf/Cash_Vault_Services_Description_v3.1_FINAL-ua.pdf

³ Federal Reserve Financial Services, FedCash Services Currency Depositing and Ordering. <https://www.frbsservices.org/resources/financial-services/fedcash-services-resources/depositing-ordering/currency-depositing-ordering/>

STEP 4 OF 6

VENDORS

Who handles your cash, on what terms, and when each contract renews.

List every company that touches your cash or your cash records: carrier, vault, processor, service company, equipment maker, the Fed or a correspondent bank.

For each one, find the contract, the renewal date, the notice period and the service levels it promises. Then score how each vendor is doing against those terms.

Questions to answer

- What does each vendor do, and under which contract?
- When does each contract renew?
- How much notice is needed to change or end it, and by what date?
- Which service levels apply, and who reports on them?

What to gather

- Contracts and amendments
- Service level terms and reports
- Recent invoices
- Contact and escalation lists

What to look for

A renewal date no one owns, a notice deadline that has passed, or a service level no one reports on.

You are done when

Every vendor and service has a renewal date, a notice deadline and four scores, with the scorer named.

The form: Vendor Scorecard and Contract Calendar, form 5 of 7 in the free Cash Planning Tools.

Notice terms can sit outside the main contract. Capital One's vault terms ask customers to tell the bank about a change of carrier no later than the first pickup or delivery after the change.¹

¹ Capital One, Vault Services Terms and Conditions. <https://www.capitalone.com/commercial/terms-and-conditions/vault-services/>

STEP 5 OF 6

COST

What each transaction costs, by channel.

Add up what each channel costs for one period and divide by the transactions it handled in the same period. List each cost once.

Some costs are shared, such as staff time or a carrier stop that serves two channels. Decide how to split them, and write the rule down so the next review splits them the same way.

Questions to answer

- Which costs belong to this channel?
- How are shared costs split, and on what basis?
- How many transactions were there in the same period?
- Which inputs are estimates, and whose?

What to gather

- Invoices and fee schedules
- Staff time by channel
- Equipment, service and space costs
- Transaction counts for the same period

What to look for

Costs left out or counted twice, periods that do not match, and estimates with no name on them.

You are done when

Each channel has a total cost, a transaction count and a cost per transaction for the same period, each marked R, C or E.

The form: Cost per Transaction Sheet, form 6 of 7 in the free Cash Planning Tools.

Checking has a cost too. The Reserve Banks stopped routinely weighing penny and nickel deposits after concluding that the cost of weighing more than offset the small differences found.¹

¹ Federal Reserve Board, Louise L. Roseman, statement for the record on currency developments and coin distribution, June 11, 2014. <https://www.federalreserve.gov/newsevents/testimony/roseman20140611a.htm>

STEP 6 OF 6

REVIEWS

Who reviews what, and how often, so the numbers stay current.

The numbers from steps 1 to 5 are only useful if someone keeps them current. Set a simple schedule: a daily balance, a weekly look at cash orders, a monthly review and a review every 90 days.

For each review, write down what is reviewed, who does it, what they need and what they can decide.

Questions to answer

- What is reviewed at each step, and by whom?
- What does each review need?
- What can each review decide?
- When is the next review?

What to gather

- Daily balance and proof records
- Order schedules
- Monthly reports and open problems
- The 90-Day Plan

What to look for

A review with no owner, no inputs or no decision, and dates that keep slipping.

You are done when

Each review, from daily to every 90 days, has what is reviewed, who, what they need, what they can decide and a next date.

The form: Review Schedule, form 7 of 7 in the free Cash Planning Tools.

The OCC's Cash Accounts procedures check, for example, that each teller's cash is checked daily to an independent control and verified from time to time on a surprise basis.¹

¹ Office of the Comptroller of the Currency, Comptroller's Handbook: Cash Accounts. <https://www.occ.gov/publications-and-resources/publications/comptrollers-handbook/files/cash-accounts/pub-ch-cash-accounts.pdf>

MARKING NUMBERS

MARK WHERE EACH NUMBER CAME FROM

A number from a report, a calculation and a guess can look the same on a page. A one-letter mark next to each number tells the reader how much weight it can carry.

MARK	WHAT IT MEANS	WRITE BESIDE IT	FOR EXAMPLE
R	From a report or statement	The report name and the period it covers	Notes out at one location in June, from the June cash report.
C	Calculated from other numbers	The math, and where each input came from	Notes out per day: the June total ÷ the days open in June.
E	An estimate	Whose estimate it is, and how it was made	Staff hours a week spent on cash orders, in the manager's judgment of a typical week.

Three rules

1. One mark per number. If parts of a number come from different places, split it into lines.
2. An empty box is not zero. Leave it empty and write down who will find the number and by when.
3. A calculation that uses an estimate is marked E. Show the math and name the estimate.

Comparing like with like

When the 90-day review compares results with the first numbers, compare the same kind of number: a report with the same report, a calculation done the same way, an estimate made by the same person or method.

Sample numbers

Sample rows in cash-ology workbooks are marked "Example, not real data." They show how to fill in a form. Keep them out of real totals.

THE 90-DAY PLAN

THIRTEEN WEEKS, FIVE STEPS

Write the dates, owners and status on the 90-Day Plan form.

WHEN	STEP	WHAT HAPPENS
Weeks 1 and 2	Gather the numbers	Fill in the Cash Volume Sheet and the Channel Sheet.
Weeks 3 and 4	Find the gaps	Fill in the Handoff Sheet, the Vendor Scorecard and the Cost per Transaction Sheet.
Weeks 5 and 6	Pick three priorities	One owner, one measure and one due date for each.
Weeks 7 to 12	Do the work	Check progress each week using the Review Schedule.
Week 13	Review the 90 days	Compare results with the first numbers, then start the next round.

How long each step takes

STEP	TIME	FORMS IN USE
Gather the numbers	2 weeks	Cash Volume Sheet, Channel Sheet
Find the gaps	2 weeks	Handoff Sheet, Vendor Scorecard and Contract Calendar, Cost per Transaction Sheet
Pick three priorities	2 weeks	90-Day Plan
Do the work	6 weeks	Review Schedule, 90-Day Plan
Review the 90 days	1 week	All seven forms, to start the next round

The hours inside each window depend on the size of the operation and how easy the reports are to get.

Who to involve

- The person who owns the cash operation, as sponsor.
- The people who do the daily work: teller, cash office, vault, route or service leads.
- Finance or treasury, for the cost numbers.
- Whoever manages the vendor contracts and notice dates.
- Risk, security or compliance, where a control is involved.

Keep the group small enough to meet each week.
Bring a vendor in for a specific question.

At the end of the 90 days

- Seven filled-in forms, with every number marked R, C or E.
- Three priorities, each with an owner, a measure and a due date, and a record of what was done.
- Results compared with the first numbers, like with like.
- A date for the next round.

WORKBOOKS

WORKBOOKS FOR FOUR KINDS OF BUSINESS

The same six steps, written for one kind of business, with a chapter and a worksheet for each step and pages for the gaps, the three priorities, weekly check-ins and the 90-day review.

Banks and credit unions

Teller lines, vaults and cash rooms, ATMs and recyclers, from one branch to many. Follows cash orders, deposits, carrier handoffs and the Fed or correspondent bank.

ATM operators and ISOs

Terminals at merchant sites, from one route to a large portfolio. Follows loads, cassette counts, vault cash and carrier handoffs, processor settlement and the cost per transaction at each site.

Convenience and fuel retailers

Store cash from the register drawer to the bank credit: safe drops, smart safes, the cash office, change orders and carrier pickups. The same pages fit other cash-heavy retailers.

Dealers and service companies

Teams that sell, install and service cash equipment. Counts the installed base, service calls, maintenance visits and parts, and the handoffs between sales, install, service and billing.

The Cash Planning Toolkit puts the seven forms in one Excel file with the math built in.

Working with cash-ology

OPTION	WHAT IT IS
Do it yourself, free	The Cash Planning Tools and this guide. No sign-up.
Workbook or Toolkit	A workbook for your kind of business, the Excel Toolkit, or both.
Working Session	One working session with cash-ology on your numbers, with your team.
90-Day Plan with cash-ology	The 90 days, with cash-ology working alongside your team.
Partner License	For dealers and service companies that want to use these forms with their own customers.

The Working Session, the 90-Day Plan and the Partner License are each scoped on a call. Write to marvin.bowers@icloud.com. Formats and current prices: cash-ology.com/free-tools

What these tools do not do

They do not promise savings or any other result. They show which numbers have a report behind them and where to look more closely. They do not replace your agreements, procedures or required controls. cash-ology sells no equipment.

MORE FROM cash-ology

RELATED GUIDES AND SERVICES

Free, no sign-up

- Cash Planning Tools: seven one-page forms
- Cash Planning Guide: this guide
- Cash Planning Summary: the plan on one page

Workbooks

- Cash Planning Workbook for Banks and Credit Unions
- Cash Planning Workbook for Convenience and Fuel Retailers
- Cash Planning Workbook for ATM Operators and ISOs
- Cash Planning Workbook for Dealers and Service Companies
- Cash Planning Toolkit (Excel)

cash-ology Field Service Guides

Free PDFs at cash-ology.com/guides.

- No. 1 Diebold Opteva ATMs
- No. 3 NCR SelfServ ATMs
- No. 8 ATM skimmer and tamper checks
- No. 9 ADA at the ATM