

CASH PLANNING TOOLS

Seven one-page forms you can print and fill in by hand.

ABOUT THESE FORMS

CASH PLANNING TOOLS

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

© 2026 cash-ology. You may print and copy these forms for use inside your own organization. Please keep the cash-ology name on them.

These are blank forms. They do 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.

Write totals and job titles, not personal details. Do not put customer or member names, account numbers, combinations or passwords on these forms.

cash-ology is not affiliated with, sponsored by or endorsed by any bank, carrier, processor or equipment maker.

This is general information. It is not legal, compliance, accounting or security advice for your situation. Facts in these pages 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.

Questions and corrections: marvin.bowers@icloud.com

The free Cash Planning Guide explains each form, one step at a time: cash-ology.com/free-tools

HOW TO USE THE FORMS

SEVEN FORMS, ONE PAGE EACH

Print them, fill them in by hand and keep them with the reports behind the numbers.

The order

Start with the 90-Day Plan. Write the dates and who owns the work. Then fill in one form for each step, in order. Use the same period, such as last month, on every form. Copy a page when you need more rows.

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

Mark every number

Next to each number, write **R** if it came from a report (write which one), **C** if you calculated it (show the math) or **E** if it is an estimate (say whose). If you do not have a number, leave the box empty and write down who can get it.

The 90 days

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.

Before you start. Use the forms alongside your current procedures, agreements and controls. Write job titles and totals, not personal or account details. Ask for the reports you need in the first week, so they are on hand when each step starts.

FORM 1 OF 7

90-DAY PLAN

The whole plan on one page. Write a start date, end date, owner and status for each step.

ORGANIZATION OR LOCATION

PREPARED BY

DATE

PLAN STARTS

PLAN ENDS

SPONSOR

PERIOD THE NUMBERS COVER

WHEN	STEP	START	END	OWNER	STATUS
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.				

Three priorities

Pick these in weeks 5 and 6. One owner, one measure and one due date for each.

#	PRIORITY	OWNER	MEASURE (R, C OR E)	DUE DATE
1				
2				
3				

NOTES

R from a report (write which one) · **C** calculated (show the math) · **E** estimate (say whose). If you do not have a number, leave the box empty and write who can get it.

FORM 2 OF 7 • STEP 1, CASH VOLUME

CASH VOLUME SHEET

How much cash comes in and goes out at each location or channel. Use one period and one unit, dollars or pieces, for the whole page.

ORGANIZATION OR LOCATION

PREPARED BY

DATE _____

PERIOD COVERED

UNIT: DOLLARS OR PIECES

REPORTS USED

LOCATION OR CHANNEL	NOTES IN	NOTES OUT	COIN IN	COIN OUT	PERIOD	R, C OR E
Total, same period (C)						

MISSING NUMBERS AND QUESTIONS

R from a report (write which one) · **C** calculated (show the math) · **E** estimate (say whose). If you do not have a number, leave the box empty and write who can get it.

FORM 3 OF 7 · STEP 2, CHANNELS

CHANNEL SHEET

What each channel is for: teller line, ATM, recycler, smart safe, cash office, vault, night drop or carrier. Write what it is for before you decide anything about it.

ORGANIZATION OR LOCATION

PREPARED BY

DATE

LOCATION

MONTH COUNTED

WHERE THE TRANSACTION COUNTS COME FROM
(R, C OR E)

CHANNEL	WHAT IT IS FOR	WHO USES IT	HOURS	TRANSACTIONS A MONTH	KEEP, CHANGE OR LOOK CLOSER

JOBS NO CHANNEL COVERS, OR TWO CHANNELS DOING THE SAME JOB

R from a report (write which one) · C calculated (show the math) · E estimate (say whose). If you do not have a number, leave the box empty and write who can get it.

FORM 4 OF 7 · STEP 3, HANDOFFS

HANDOFF SHEET

Every place cash or cash records change hands: branch to vault, store to carrier, cassette to settlement, deposit ticket to bank credit.

ORGANIZATION OR LOCATION

PREPARED BY

DATE

PROCESS OR LOCATION

PERIOD REVIEWED

FROM	TO	WHAT CHANGES HANDS	HOW IT IS CHECKED	WHO SIGNS	KNOWN PROBLEMS

OPEN DIFFERENCES: WHO OWNS EACH ONE, AND THE NEXT STEP

R from a report (write which one) · **C** calculated (show the math) · **E** estimate (say whose). If you do not have a number, leave the box empty and write who can get it.

FORM 5 OF 7 · STEP 4, VENDORS

VENDOR SCORECARD AND CONTRACT CALENDAR

Who handles your cash, and on what terms. One row per vendor and service: carrier, vault, processor, service company, equipment maker, the Fed or a correspondent bank.

ORGANIZATION OR LOCATION

PREPARED BY

DATE

Scores, 1 to 5. 1 = does not meet the contract. 3 = meets it. 5 = meets it, and you have the reports to show it. Scores are judgments, so mark them E and write who scored them below.

A Service levels met **B** Accuracy **C** Problems fixed **D** Reporting

VENDOR	SERVICE	RENEWAL DATE	NOTICE DAYS	NOTICE DEADLINE (C)	A	B	C	D	NOTES

Notice deadline = renewal date minus notice days. Check how the contract counts days and how notice must be given.

SCORED BY

DATE SCORED

CONTRACTS CHECKED BY

R from a report (write which one) · **C** calculated (show the math) · **E** estimate (say whose). If you do not have a number, leave the box empty and write who can get it.

FORM 6 OF 7 • STEP 5, COST

COST PER TRANSACTION SHEET

What each transaction costs, by channel. List each cost once, for the same period, and mark every number R, C or E.

ORGANIZATION OR LOCATION

PREPARED BY

DATE _____

PERIOD

WHAT COUNTS AS A TRANSACTION

HOW SHARED COSTS ARE SPLIT

COST LINE	CHANNEL 1: _____		CHANNEL 2: _____		CHANNEL 3: _____		CHANNEL 4: _____	
	AMOUNT	R/C/E	AMOUNT	R/C/E	AMOUNT	R/C/E	AMOUNT	R/C/E
Total cost								
Transactions								
Cost per transaction								

The math. Cost per transaction = total cost ÷ transactions, for the same channel and the same period. Mark the result C, or E if any input is an estimate.

WHERE EACH COST CAME FROM, AND WHAT WAS LEFT OUT

R from a report (write which one) · **C** calculated (show the math) · **E** estimate (say whose). If you do not have a number, leave the box empty and write who can get it.

FORM 7 OF 7 · STEP 6, REVIEWS

REVIEW SCHEDULE

Who reviews what, and how often, so the numbers stay current. One row per review.

ORGANIZATION OR LOCATIONPREPARED BYDATE

QUARTEROWNER OF THIS SCHEDULE

REVIEW	WHAT IS REVIEWED	WHO	WHAT THEY NEED	WHAT THEY CAN DECIDE	NEXT DATE
Daily Balance					
Weekly Cash orders					
Monthly Review					
Every 90 days Review					

DECISIONS MADE THIS QUARTER, WITH OWNER AND DUE DATE

R from a report (write which one) · C calculated (show the math) · E estimate (say whose). If you do not have a number, leave the box empty and write who can get it.

MORE FROM cash-ology

RELATED GUIDES AND SERVICES

Free, no sign-up

- Cash Planning Tools: these seven forms
- Cash Planning Guide: how to use each form
- Cash Planning Summary: the plan on one page

Workbooks

The same six steps, written for one kind of business, with a worksheet for each step.

- 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): the seven forms with the math built in

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

Work with cash-ology

- **Working Session:** one session 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.

Each is scoped on a call. Write to marvin.bowers@icloud.com.