



Cash Vault Deposit Preparation Guide

The following guidelines are necessary to ensure same day credit for your deposit as long as the deposit is received by the published deposit timeline. If these guidelines are not followed, you may be subject to additional fees and a delay in verification and posting of funds.

Prior to your armored carrier's arrival, please adhere to the following steps to prepare your deposits. In addition, please refer to your internal control and processes for retaining carrier pick-up receipts.

Cash Only Deposits

A cash only deposit contains only U.S. currency, less than \$10.00 in U.S. coin. It excludes checks and traveler's checks.

1. Count the currency. Currency must be strapped or rubber banded.
 - a. Ensure all paper clips and staples are removed. Large bills (\$50s and \$100s) all should be face up, in the same direction.
 - I. If using straps, place currency in 100 note increments for each denomination. If there are 10 straps of the same denomination, stack those 10 straps into a single bundle, and secure each end of the bundle with a rubber band.
 - II. Loose currency (not strapped) is required to be stacked into 500 note increments and secured on each end with a rubber band.
2. Count the coin.
 - a. If the coin amount is less than \$10.00, place the loose coin in the deposit bag. **Note:** Coin deposits of more than \$10.00 are required to be prepared as a separate coin only deposit. Refer to [Coin Only Deposits](#) for additional information.
3. Prepare the deposit slip and review for accuracy. On the pre-encoded deposit slip, provide:

Pre-encoded deposit slip details	
A	Deposit date
B	Currency by denomination
C	Currency total and coin total (if less than \$10.00)
D	Deposit total

If deposit ticket is not pre-encoded (over the counter deposit ticket obtained from branch) also include:

- Account name
- Location number
- Account number

Example for cash-only pre-encoded deposit slip:

4. Package the deposit.
 - a. Place currency, loose coins less than \$10.00, and deposit slip into a bank approved clear plastic/tamper evident deposit bag. Refer to [Deposit Bag Requirements](#) for additional information.
 - i. To receive same day credit (if received by the published deposit timeline), the deposit slip should be placed in a pocket, pouch, or placed inside the bag so that it is visible from outside of the bag.
 - ii. If the deposit contents exceed the bag limits: Use multiple bags and label the bags (e.g. 1 of 2 and 2 of 2). In the deposit slip check field, include the total number of bags.
 - b. Write your company name, location number, deposit total, and deposit destination (Wells Fargo Cash Vault) on the outside of the plastic deposit bag.
 - c. If using duplicate deposit slips, keep one copy of the deposit slip for your records.
 - d. Seal the clear plastic deposit bag. Keep the tear-off bag receipt for your records.
 - i. Secure the bag in a safe until your armored carrier arrives per your internal procedures.
 - ii. Present the deposit bag to your armored carrier.
 - iii. Obtain a receipt from the carrier for your records per your internal procedures.

Together we'll go far



Coin Only Deposits

A coin only deposit contains only coins and excludes checks, traveler's checks and currency. The weight of any bag cannot exceed 50 pounds.

The following coin types are not accepted by the Cash Vault:

- Non-U.S. coin or foreign coin
 - Mutilated coin or coins that are bent, broken, not whole, fused or melted together
 - Uncurrent coin or coins that are whole, but are worn or reduced in weight by natural abrasion
1. Count and package coins according to the options described below:
 - a. Standard coin bag deposits contain a predefined amount of one denomination. The amounts in each bag are designated by the Federal Reserve Bank.

Coin type	Full-bag amount
Pennies	\$50.00
Nickels	\$200.00
Dimes	\$1,000.00
Quarters	\$1,000.00
Halves	\$1,000.00
Dollars	\$2,000.00

- b. Non-standard coin bag deposits consist of mixed coin denominations or a single denomination not equaling a standard bag. The exact value is known and must be declared on the deposit slip.
2. Prepare the deposit slip(s) and review for accuracy. On the pre-encoded deposit slip, provide:

Pre-encoded deposit slip details	
A	Deposit date
B	Coin total
C	Bag serial number(s) (list in the check number fields, e.g. Bag #123 and its associated coin total)
D	Deposit total

If deposit ticket is not pre-encoded (over the counter deposit ticket obtained from branch) also include:

- Account name
- Location number
- Account number

Example for coin deposit pre-encoded deposit slip:

3. Place the coin into a bank approved bag. Refer to [Federal Reserve Coin Deposit Bag Minimum Requirements](#) for additional information.
4. Package the deposit.
 - a. The completed deposit slip should be placed in an envelope as a separate item and should not be placed inside the coin bag.
 - b. Write your company name, location number, deposit total, and deposit destination (Wells Fargo Coin Vault) on the outside of the plastic deposit bag.
 - c. Gather the coin, load, and seal the bag. Do not remove the processor receipt at the top of the bag. The receipt will be removed when the armored carrier picks up the deposit and will provide for your customer retention.
 - d. If the deposit contents exceed the bag weight limits of 50 lbs, use multiple bags.
 - i. Label the bags (e.g. 1 of 2 and 2 of 2)
 - ii. List the total number of bags and the bag numbers from coin bags in the checks listing area of the deposit slip (e.g. Bag # 123)
 - e. A shipping manifest entry must be created for each coin only deposit and one for the associated deposit slip.
 - f. The envelope containing the coin only deposit slip(s) must indicate Wells Fargo Cash Vault on the envelope and be listed separately on the manifest.
 - g. Do not attach the envelope containing the deposit slip to the coin deposit bag nor place it inside the bag. This will delay posting.
 - h. Write the bag serial number on the manifest.
 - i. If using duplicate deposit slips, keep one copy of the deposit slip for your records.
5. Present the coin deposit and the deposit slip envelope to the armored carrier.

Check Only Deposits

A check only deposit contains only checks, including traveler's checks. Currency and coin are excluded. Bearer bonds, non-cash coupons, securities, or other valuables are not accepted.

1. Endorse and bundle the checks.
 - a. Endorse the back of each check with:
 - i. Company name
 - ii. Location
 - iii. Bank account number
 - b. Stack the checks.
 - i. Place all checks face up, in the same direction, in bundles of no more than 250 items. There is a limit of 10 check bundles per deposit bag.
 1. Remove all paper clips or staples.
 2. Secure each bundle with two rubber bands (one placed on each end).
 - c. Run the adding machine tape.
 - i. Run an adding machine tape to total each bundle.
 - ii. Keep checks in the same order as listed on the tape.
 - iii. On each tape provide:
 1. Company name
 2. Location number
 3. Bank account number
 4. Deposit date
 - d. Prepare the bundle.
 - i. Place the adding machine tape on the top of check bundle.
 - ii. Place another rubber band around the check bundle along with the adding machine tape.
2. Prepare the deposit slip and review for accuracy. On the pre-encoded deposit slip, provide:

Check-only deposit details	
A	Deposit date
B	Itemize each bundle (limit 10 bundles per deposit slip)
C	Deposit total

If deposit ticket is not pre-encoded (over the counter deposit ticket obtained from branch) also include:

- Account Name
- Location Number
- Account Number

Example for check-only deposit pre-encoded deposit slip:

3. Package the deposit.
 - a. Gather the check bundles and place them inside a bank approved clear plastic/tamper evident deposit bag. Refer to [Deposit Bag Requirements](#) for additional information.
 - i. To receive same day credit (if received by the published deposit timeline), the deposit slip should be placed in a pocket, pouch, or placed inside the bag so that it is visible from outside of the bag.
 - ii. If the deposit contents exceed the bag limits:
 1. Use multiple bags and label the bags (e.g. 1 of 2 and 2 of 2), and in the deposit slip check field include the number of bags.
 - b. Write your company name, location number, deposit total, and deposit destination (Wells Fargo Cash Vault) on the outside of plastic deposit bag.
 - c. If using duplicate deposit slips, keep one copy of the deposit slip for your records.
 - d. Seal the clear plastic deposit bag. Keep the tear-off bag receipt for your records.

Mixed Deposits

A mixed deposit includes checks and traveler's checks and currency and/or coin. Bearer bonds, non-cash coupons, securities, or other valuables are not accepted.

1. Count the currency. Currency must be strapped or rubber banded.
 - a. Ensure all paper clips and staples are removed; large bills (\$50s and \$100s) all should be face up in the same direction.
 - b. If using straps, place currency in 100 note increments for each denomination.

- i. If there are 10 straps of the same denomination, stack the strapped currency, and secure each end with a rubber band.
- c. Loose currency (not strapped) is required to be stacked into 500 note increments and secured on each end with a rubber band.

2. Count the coin.

- a. If the coin amount is less than \$10.00, place loose coin in the deposit bag. **Note:** Coin totaling greater than \$10.00 is required to be prepared as a separate coin only deposit. Refer to [Coin Only Deposits](#) for additional information.
- b. Endorse and bundle the checks.
- c. Endorse the back of each check with:
 - i. Company name
 - ii. Location
 - iii. Bank account number
- d. Stack the checks.
 - i. Place all checks face up, in the same direction, and in increments of no more than 250 items. There is a limit of 10 check bundles per deposit bag.
 - 1. Remove all paper clips or staples.
 - 2. Secure each bundle with two rubber bands (one placed on each end).

e. Run the adding machine tape.

- i. Run an adding machine tape to total each bundle.
- ii. Keep checks in the same order as listed on the tape.
- iii. On each tape provide:
 - 1. Company name
 - 2. Location number
 - 3. Bank account number

f. Prepare the bundle.

- i. Place the adding machine tape on the top of check bundle.
- ii. Place another rubber band around the check bundle along with the adding machine tape.

3. Prepare the deposit slip, and review for accuracy. On the pre-encoded deposit slip, provide:

Mixed deposit details	
A	Deposit date
B	Currency by denomination
C	Currency total and coin total
D	Each check bundle total or itemize by check
E	Deposit total

If deposit ticket is not pre-encoded (over the counter deposit ticket obtained from branch) also include:

- Account Name
- Location Number
- Account Number

Example for mixed deposit pre-encoded deposit slip:

The image shows a Wells Fargo Bank deposit ticket. It includes fields for date (1/18/01), company name (ABC COMPANY), and location (LOCATION 25). There are sections for currency count, currency total (DOLLARS 205, CENTS 20), and check bundle totals (TOTAL CHECKS 207, TOTAL 20). The total deposit amount is 492.20. The form is pre-encoded with a barcode and a magnetic strip.

4. Package the deposit.

- a. Gather the cash, coin (if less than \$10.00), and check bundles. Place the items inside a bank approved clear plastic/ tamper evident deposit bag. Refer to [Deposit Bag Requirements](#) for additional information.
 - i. To receive same day credit (if received by the published deposit timeline), the deposit slip should be placed in a pocket, pouch, or placed inside the bag so that it is visible from outside of the bag.
 - ii. If the deposit contents exceed the bag limits:
 - 1. Use multiple bags and label the bags (e.g. 1 of 2 and 2 of 2), and in the deposit slip check field include number of bags.
- b. Write your company name, location number, deposit total, and deposit destination (Wells Fargo Cash Vault) on the outside of plastic deposit bag.
- c. If using duplicate deposit slips, keep one copy of the deposit slip for your records.
- d. Seal the clear plastic deposit bag. Keep the tear-off bag receipt for your records.

Verified Envelope Deposit Guidelines

Verified envelope deposits consist of a host bag containing multiple envelopes or deposit bags. Envelopes typically represent cash registers and/or tills in a specific store location. For each envelope, prepare currency and coin (if less than \$10.00) as instructed by this document. In addition, follow the instructions below for verified envelope deposits. Checks and traveler's checks should be excluded from all envelopes and deposited as a separate deposit following the guidelines in the document under [Check Only Deposits](#).

1. The declared amount for both cash and coin (if less than \$10.00) should be written on each envelope.
 - a. If the coin amount is greater than \$10.00, a separate coin only deposit is required. Refer to [Coin Only Deposits](#) for additional information.
2. For each envelope, one or two specific identifiers must be stated on the envelope. Options include the initials of the individual preparing the deposit, the date, or the envelope number. This information will serve as the envelope identifier in case of a discrepancy.

Preparing Verified Envelope Deposit Slips

Prepare the deposit slip, and review for accuracy. On the pre-encoded deposit slip, provide:

Deposit details	
A	Deposit date
B	Currency and coin total
C	Total number of envelopes included within the host bag
D	Specific identifiers (initials in this example)
E	Deposit grand total

If deposit ticket is not pre-encoded (over the counter deposit ticket obtained from branch) also include:

- Account Name
- Location Number
- Account Number

Example for deposit pre-encoded deposit slip:

DEPOSIT TICKET
WELLS FARGO BANK

A DATE 1/10/01

CURRENCY COUNT

X	100
X	50
X	20
X	10
X	5
X	2
X	1

TOTAL CURRENCY

DOLLARS	CENTS
205	20

ABCCOMPANY
LOCATION 25

B

C # of Envelopes: 2

D JWA

TOTAL DEPOSIT \$ 205.20

E TOTAL 205.20

PLEASE ENTER TOTAL HERE

Foreign Currency and Checks

Foreign currency and checks are accepted in select Wells Fargo vaults. Please work with your Treasury Management Sales Consultant or Relationship Manager to learn more about the proper deposit procedures and exact locations.

Deposit Supply Checklist

Cash Vault supplies can be ordered through Superior Press by calling 1-888-590-7998, or by calling TM Clients Services at 1-800-289-3557, Option 4.

Deposit contains	Supplies checklist
Currency and coin	<ul style="list-style-type: none"> • Pre-encoded Deposit slips • Bank approved cash deposit bags* • Currency straps
Checks	<ul style="list-style-type: none"> • Pre-encoded Deposit slips • Bank approved cash deposit bag* • Endorsement stamp with store name, account number, and location number
Coin only and greater than \$10	<ul style="list-style-type: none"> • Deposit slips • Plastic coin deposit bag* • Envelopes

*Refer to [Deposit Bag Requirements](#)

For general questions, call your Customer Service Officer or the service number on your bank statement.

Deposit Bag Requirements

Requirements for Cash Vault cash, check, or mixed deposit bags:

- Bags must be clear or opaque plastic on both sides.
- Seals must be strong, highly tamper evident and leak resistant.
- Film must withstand normal customer handling without failing.
- Film must be water and oil resistant.
- The bag must be labeled "To: Wells Fargo."
- The bag and its tear off strip must have matching tracing numbers.

Product construction:

- Film thickness - 50 microns (1.97 mil)
- 12" pouch seal on each side of the bag with minimum seal strength of 1,500 grams/inch
- Seals are straight and cleanly cut to provide a high degree of tamper evidence
- Self-sealing pressure-sensitive adhesive
- In-line adhesive width - 1.00"
- Tear-off receipt strip - 1.00"
- Easy removal of release liner

Features not accepted:

- Canvas or zippered bags
- Locking bags requiring keys
- Fold over seals on bags used for cash deposits
- Bags smaller than 8" x 10"
- Perforated bags (unless a deposit ticket is included in each side of the bag)
- Heat sealed bags (the edges melt together with no overlap)

Federal Reserve coin deposit bag minimum requirements

Security:

- Bags should be self-sealing.
- The seal must be tamper evident.

Durability:

- Bags should incorporate a reinforced handle to be able to withstand a hang test with a load of 100 pounds or more.
- The thickness of the material should be a minimum of 6.5-mil.
- A full bag of coin should be able to withstand eight to 10, six-foot drops.

Stackability:

- Exterior coefficient of friction (COF) of bags should be sufficient to prevent slipping while stacked with other plastic and/or canvas bags.

Size and Features:

- The bag size should not exceed 13" by 19."
- Bag handles should not exceed three inches, with total bag dimensions not to exceed 13" by 22."
- Bags may be either clear or tinted. If the bag material is colored, the color should not be opaque; contents must be clearly distinguishable through the packaging material.

Deposit Prep "Red Flags"

The most common, avoidable deposit preparation errors are listed below. These errors could potentially lead to deposit credit delays and research requests. To ensure your deposit is processed in a timely fashion, please refer to the procedures in this document, and escalate any questions or concerns to your Wells Fargo relationship team.

- **Only use a Wells Fargo deposit slip.** If you changed from another financial institution, please make sure you are provided the appropriate deposit slip for Wells Fargo. We are unable to process deposit slips from another bank using another bank's deposit slip will delay the credit of your deposit.
- **Don't borrow deposit slips from another location or customer.** Most deposit slips are pre-encoded (numbers encoded on the bottom of the deposit slip) which has the store location listed. If a store borrows a deposit slip from another store location, the funds will be credited to the wrong location thus delaying credit to the appropriate location.
- **Ensure that all fields are completed on the deposit slip.** If a deposit slip is missing important information such as a total amount, date, list of checks or coin amount, it makes it difficult for the teller to process the deposit especially if there is a discrepancy. Make sure you complete all fields of the deposit slip to ensure deposit accuracy.
- **Always write the full name of your company & location number on the outside of the deposit bag.** The Cash Vault processing your deposit needs to know which bag belongs to which customer. The Cash Vault sorts customer deposits and without the

information on the outside of the bag, it is possible your deposit could be miss-sorted resulting in delayed credit.

- **If you are depositing more than \$10 in coin, place your deposit slip in a separate envelope.** The envelope should indicate Wells Fargo and list it separately on the manifest. The coin deposit goes to one location (the Wells Fargo Coin Vault), and the deposit ticket goes to another location (the Wells Fargo Cash Vault) for reconciliation, and therefore, they must be kept separate.
- **If you are re-depositing boxed coin, provide the deposit slip to the carrier in a separate envelope and list it separately on the manifest.** Do not place the deposit slip inside the coin box as it will get damaged and delay the deposit credit.
- **Do not put multiple deposits in one bag.** Each deposit should have a separate bag and one deposit slip. When multiple deposits are placed inside one bag, it is difficult to separate the deposits and could result in deposit differences.
- **Do not place loose currency in bag when preparing the deposit.** When the currency is loose, it requires additional handling and delays the deposit credit.