

Smart Safe with Advanced Credit

Optimize cash flow, gain cash deposit efficiencies, and improve security for your employees and cash.

For many businesses, preparing and managing cash deposits and researching deposit adjustments is not only time consuming, but exposes you to potential risk of fraud. A Smart Safe with advanced credit from J.P. Morgan can help optimize your daily cash flows and allow your location managers to focus on value-added, customer-specific tasks.

Smart Safe functionality incorporates U.S. dollar validation, counterfeit detection, and software capabilities to provide online reporting to your store and corporate headquarters. You receive daily advanced bank credit for cash placed in the Smart Safe, without daily armored vehicle service to the bank.

Getting started

We have agreements with the following armored vendors to install and service Smart Safe machines at your business locations:

- Loomis
- Garda
- Brinks®

These vendors will also provide servicing and connectivity to communicate your end-of-day cash totals in the Smart Safes for bank deposit credit. Simply contact one of these vendors to get the machines installed.

Key features and benefits

- Improve cash flow with daily credit for cash placed in Smart Safes, without making a physical deposit to the bank
- Lower costs by reducing daily armored service pickups to every fourth day
- Virtually eliminate deposit adjustments
- Save time in preparing and managing currency deposits
- Mitigate opportunity for theft and provide added security

How it works

1. Place your cash in the Smart Safe secure bill validator throughout the day. At the end of the day, the balance is validated and transmitted electronically from the Smart Safes to your armored vendor.
2. The armored vendor will transmit electronically the value of cash deposited through the bill validators for all of your locations.
3. We credit your account with your advanced credit, which you can view the following morning via J.P. Morgan ACCESSSM, Chase Commercial Online, or your BAI reporting file.
4. By no later than the fourth calendar day, the armored vendor will pick up the cash in your Smart Safe machines.

Additional deposits

If you have other prepared check or coin deposits, your armored vendor will accept and process them as they do today on your scheduled service days. Simply store them in the secured compartment of your Smart Safe machine.

If you need a way to process checks more quickly and efficiently, we offer several electronic imaging solutions to meet your exact requirements.

Did you know

J.P. Morgan has approximately 100 cash vaults nationwide. Our Cash Vault Services leverage a single electronic platform, which provides standardized transaction reporting.

Eco-friendly deposit bags now available

Did you know you can now ship cash and coin deposits in biodegradable bags?

J.P. Morgan is transitioning to biodegradable deposit bags for all its bank and vault currency orders. Offering the same strength as our standard bags, the new eco-friendly bags can be ordered at chasebags.com. For more information about how "greening" your treasury operations can help conserve our environment, visit us at jpmorgan.com/eco.



For more information, please contact your J.P. Morgan Treasury Services representative or visit jpmorgan.com/ts.