Direct Cash In

A secure, convenient cash collection service ideal for a business looking to make large, regular deposits of cash and cheques.

Ulster Bank

Your challenges

- Your staff time spent travelling to and paying in at a branch or a post office.
- Risk of theft when large amounts of cash are built-up on your premises, or when carrying to a branch or a post office.

Our solution

- A carrier* contracted by you collects and delivers your cash to one of our local cash centres.
- We'll process your cash at our cash centre and then apply the value to your account.
- We are the only bank that runs its own cash centres. We don't pay anyone else for our cash processing operations.

How it works

The carrier* of your choice takes your notes, coins and cheques from your business premises direct to one of our cash centres.

We pay value for all cash deposits received in our cash centres before 10:30am cut off time.

We'll let you know by email if there are any differences between value on the pay-in slip and that counted.

You must deposit a minimum of £500 in notes, and whilst there is no maximum to the amount of coin deposited, the number of full sachets should not exceed 25. This is to prevent the wallet from being damaged in transit and keep the contents safe and secure.

You can also deposit cheques using this service, but a separate pay-in slip is required.

Tomorrow begins today

Business day 1

Your carrier collects your banking directly from your business premises.

Business day 2

Your carrier delivers your banking to one of our local cash centres.

Our cash centre will process your banking. Value is applied on Day 2 if received by us before 10:30am.

Cash is available to use on day 2 after account has been credited.

If we receive your cash after 10:30am on Business Day 2 then value will be applied on Business Day 3 and cash available to use on same day.

For Protected Customers** only – the cash value will be available to use immediately after processing.

Carrier

*The Carrier must be a registered member of the British Security Industry Association. Please follow the instructions below for a list of carriers available to you:

1. Visit the website of the British Security Industry Association (https://www.bsia.co.uk).
2. Select the 'Member Directory' icon in the top right-hand corner of the screen.
3. In the 'all search terms' drop down box, select the service 'Cash And Valuables in Transit (Service)'.
4. Add in your post code and select search.
5. A list of carriers available to you will be shown.

Applicable Fees & Charges

As with our standard cash deposit service, Direct Cash In is subject to the following charges:

Manual Credit

- Charge per pay-in slip.

Cash paid in

- Charge per £100 of cash paid into your account.

Cheques paid in

- Charge per cheque lodged to your account.
- A separate pay-in slip is required to deposit cheques.

Separate charges will also apply with your chosen carrier for the cash collection service.

Contact Us

Please speak to your relationship manager or usual bank contact for further details.

** A protected customer is either a "Micro-enterprise" which is a business or group of businesses of which it forms part, and which employs fewer than 10 persons and whose annual turnover and/or balance sheet total does not exceed €2 million (or sterling equivalent); or a charity with an annual income less than £1 million.

Accessibility – If you require an accessible version of this document, such as braille or large print, please contact your Relationship Manager or usual bank contact for further details.

Fees and charges apply, please speak to your relationship manager for more details.

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