

# Today's financial institutions are seeking to grow their client base while reducing costs and increasing compliance.

GardaWorld can help you do it all, better than anyone else.



## When your customers grow, so do you

GardaWorld can help you support your commercial clients' physical expansion, and also the growing needs of their cash businesses. When you offer your commercial customers our secure transportation service, coupled with our change fund service and smart safes, you make it that much easier for them to manage the financial aspects of their business. Now you can offer your customers the convenience of having the bank come to them, the elimination of reconciliation and cashier errors, and an added layer of security for their managers, employees and customers.

And with a strategic cash services partner like GardaWorld, you don't need a nationwide footprint to serve your customers' banking needs as they grow outside your market. By utilizing **the industry's most expansive, North American cash vault network** for your deposit processing, high speed check imaging, and even cross shipping and custodial inventories, you'll be able to grow right along with your customers without worrying about the cost of infrastructure.

## Improving the bottom line—for you and your customers

Your clients trust you to help them make the financial decisions that matter most in their lives. Let us help you enhance your core services while we create the “back of the house” efficiencies that will enable you to provide those clients with financial advice to last a lifetime. GardaWorld is the first and only cash processor in North America with proven expertise and documented track record of design, planning and seamless execution of ultra-large scale multi-site Tier 1, 2 and 3 cash vault conversions.

Our entire team of Cash Services Officers and dedicated account managers are committed to safeguarding your bank and improving your productivity—from logistics to branch personnel—so that you can stick to what you do best: being there for your customers.

# Bank of America. Reduces Operational Costs and Improves Customer Experience

In 2013, Bank of America signed a strategic 12-year outsourcing agreement with GardaWorld. We acquired 32 of their cash vaults, 1,100 banking professionals and \$20MM in cash vault equipment. This agreement created a new kind of partnership in an industry focused on client impact and allowed Bank of America to have a laser focus on their frontline customer experience while receiving a significant impact on economies of scale and cost savings. Allowing GardaWorld to manage and move their cash was a valuable end-to-end solution for Bank of America, from vault to transportation, including same day credit, on a single platform that facilitated a higher level of capacity planning, business continuity and analytics. The site-by-site conversion process was consistent and had zero impact for Bank of America customers, making the experience seamless.



### **Bolster compliance to protect your business and your reputation**

You can have confidence in GardaWorld as a partner who understands elevated regulatory oversight, has strong compliance and business continuity planning protocols and implements stringent internal audits and controls. We are also closely engaged with regulatory authorities and proud of the fact that we are:

- The first and only cash services company to acquire the International Standard on Assurance Engagements (ISAE 3402) certification for the past five years
- The industry's first and only to voluntarily welcome OCC into several of our branches for their first-ever vendor vault audits.
- Entrusted by the Federal Reserve Bank to manage custodial inventories
- Approved by the Federal Reserve Bank and FinCEN to build a currency exchange platform that will allow our vault clients to manage inventory levels while minimizing Fed and eliminating cross shipping

In times of crisis, we're also there for you to provide emergency inventories and protection for your information with three IT data center sites with online replication for disaster recovery.

And every day, your risk of asset loss is completely eliminated in an end-to-end service offering like GardaWorld's because of our single chain of custody.

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**Growth without the growing pains.**

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**Seamless outsourcing solutions.**

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**Protection in today's complex regulatory environment.**

What are you waiting for?  
Contact us today to get started.

[garda.com/cashservices](http://garda.com/cashservices)