



Five ways financial institutions and their clients can better manage risk

For financial institutions big and small, federal regulations and unprecedented levels of government scrutiny create increased levels of risk for handling and processing cash.

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Here are five key questions to help you and your clients manage your risk in today's complex world.



Where are the weak links in your chain of custody?

In business, your reputation is everything. One small cash processing misstep could carry the heavy consequences of a destroyed brand. First, take a look at your chain of custody and your clients'. Where are the weak links? Opportunities for errors and **losses occur when there are multiple changes in custody**. Utilizing a single chain of custody scenario will significantly reduce your overall risk and clearly holds one party accountable. Through a single chain of custody, a cash services provider would essentially operate as an extension of your business, securing, processing and supplying cash for you and your customers when and where it's needed most.



What are your business continuity plans for emergency situations?

Managing your cash inventories is a priority. But what about when an emergency strikes, limiting your access and ability to serve your customers with the cash they need? Preplanning, preparation and execution are key drivers to any successful business continuity plan (BCP). Are your ATMs max loaded? Do your branches have enough cash on hand to service your clients in a prolonged event? Do you have pre-packed orders ready to be delivered?

These are all legitimate questions to ask yourself. An equally important question is do you have the right partner to help you develop and execute your plan?

Having a cash services provider with a North American vault and transportation infrastructure enables you to maintain consistent and reliable service to your branches and commercial clients, regardless of their geography.



How are you ensuring the safety of your business clients and their assets?

When your clients leave the security of their premises to make in-branch deposits, they inherently increase their risk profile. By leveraging one of several cash management solutions offered through your cash services partner such as smart safes, your clients will have the ability to conduct their secure cash transactions daily from the safety and security of their premises.



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Are you confident that your partners are supporting your compliance efforts?

Meeting federal requirements is a complex task. Evaluate each of your partners to measure their ability to help you meet and exceed these important requirements. As an extension of your company's risk management policies, each of your partners needs to be equally committed to developing governance standards and routines that will minimize risk, protect your assets and ensure compliance with all regulations and contractual agreements.

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How secure are your partners' technology systems?

Open the paper any day of the week and you're likely to read about a cyber-attack or technology breach. These situations can significantly damage reputations and client confidence, but in the cash processing business they can be especially damaging to your currency supply chain.

Ask yourself:

- Do my partners have redundant processes and equipment to minimize and prevent service interruptions caused by natural events, power failures, hardware failures and network outages?
- Do they have a scalable infrastructure and capacity planning to support continued growth?
- How robust and secure is their data center and network architecture design?



To help manage your risk, leverage the strength of a partner like GardaWorld to **maintain** the integrity, transparency and **security of your currency supply chain**. Our company provides all the services listed above to safeguard you and your clients.

To learn more, contact your GardaWorld sales representative, or visit our website at garda.com/cashservices.

GardaWorld Cash Services

- 12,000+ clients across N. America
- 100,000+ pickups performed daily
- \$5B in cash processed daily
- 49,000+ ATMs serviced
- 1 company with the experience to understand what's important to you

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