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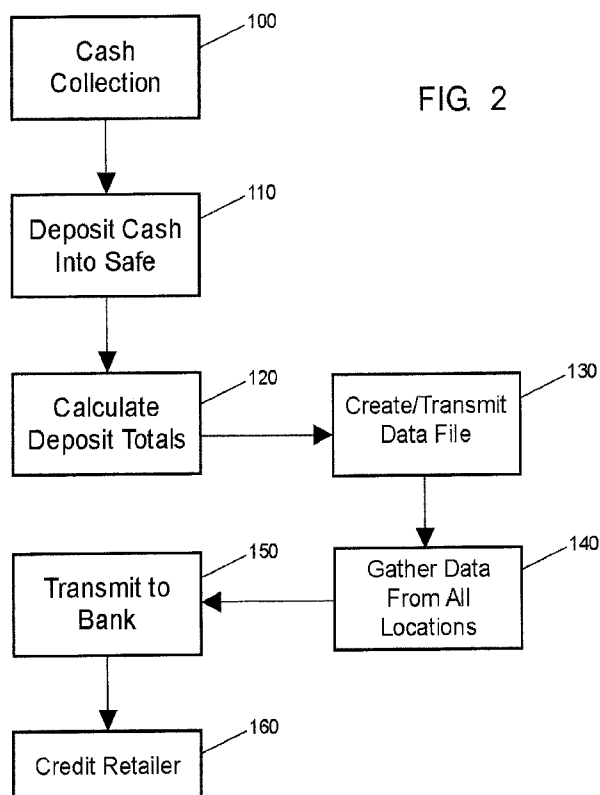
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(54) Title: PROCESS OF AND SYSTEM FOR ADVANCING CREDIT FOR CASH COLLECTIONS



(57) Abstract: A process for providing bank credit to retailers for cash collections that are carried out during retailers' normal business operations. The process entails a retailer (10) collecting cash over a period of time, such as over a single or multiple business days, generally in exchange for goods and/or services, depositing the collected cash into one or more electronic safes (10a, 10b, 10c) disposed at the retailer's location or locations, calculating at a designated time, such as the end of day at each location, a total amount of cash that has been deposited into the retailer's safes (10a, 10b, 10c) over such period of time, and electronically transmitting data files that identify the calculated total amounts of cash accepted by the retailer (10) over the period of time. The retailer (10) is credited, for example, by a bank (40), with the total cash deposits as reported by the electronic safes (10a, 10b, 10c) at the end of each business day. The process advantageously makes funds readily available and improves cash flow to retailers who take-in cash as part of their normal business operations.



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