

**All CASH  
No Banking**

**All CASH Business Estimates**  
The hidden cost of accepting cash



Dispensary Cost Activity	Description	%	Monthly Sales Volume			
			\$100,000	\$200,000	\$400,000	\$500,000
Cashier Cost of Cash Handling	Live Customer / Clerk	1.00%	\$1,000	\$2,000	\$4,000	\$5,000
Employee Cash Counting Time	40 Hours per \$100K	0.60%	\$600	\$1,200	\$2,400	\$3,000
Employee Cash Transport Time	30 Hours per \$100K	0.45%	\$450	\$450	\$450	\$450
Transaction Compliance	FinCEN Guidelines	2.00%	\$2,000	\$4,000	\$8,000	\$10,000
Taxes and Reporting	20 hours per \$100k	0.50%	\$500	\$1,000	\$2,000	\$2,500
Cashier's Checks/Money Orders	\$10 per check	0.13%	\$130	\$260	\$520	\$650
Employee Vendor Cash PMT	15 Hours per \$100K	0.23%	\$225	\$450	\$900	\$1,125
Vaulting	Variable	0.20%	\$200	\$400	\$800	\$1,000
Cash Counting Machine (Amort)		0.15%	\$150	\$150	\$150	\$150
IRS Penalty for Cash Payment		0.30%	\$300	\$600	\$1,200	\$1,500
Shrinkage*		1.44%	\$1,440	\$2,880	\$5,760	\$7,200
	<b>TOTALS</b>	<b>7.0%</b>	<b>\$6,995</b>	<b>\$13,390</b>	<b>\$26,180</b>	<b>\$32,575</b>

\* 2017 National Retail Security Survey