

LUCAS COUNTY, OHIO  
BOARD OF COMMISSIONERS

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TITLE: CASH HANDLING  
POLICY/PROCEDURES

PERSONNEL  
ADMINISTRATIVE X

RESOLUTION  
NO: 12-989

EFFECTIVE  
DATE: November 27, 2012

TYPE:  
POLICY X  
PROCEDURE X

SUPERSEDES:  
POLICY #  
PROCEDURE #

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## **Cash Handling Policy/Procedures**

### **Purpose:**

The objective of this policy is to set forth the minimum standards to ensure clear and consistent practice within all Lucas County Office's for handling of funds and for limiting not only the County's losses, but also the employee's involvement in investigations of losses of funds. This policy will serve to standardize a sound system of cash controls with all County offices as well as to provide guidance on improving cash handler skill and accountability.

Overall compliance with this policy will allow Lucas County to prevent and/or detect losses related to cash handling.

Specifically, this policy is designed to enable the following types of circumstances:

- Prevention of a loss or losses of funds
- The ability to detect missing funds
- Detection of missing funds before recovery is no longer possible
- The ability to determine who is responsible for a loss or losses
- The ability to investigate losses

### **Check Acceptance Policy:**

- Numeric and written dollar amounts must match (When amounts don't match, the legal amount is the written dollar amount).
- Issue date of the item must not be older than 90 days without supervisory approval; or whatever is stated on the check.
- Take extra care when accepting "starter checks." Have the taxpayer write their name, address, and phone number on the face of personal checks.
- The check must be signed on the face.
- Check should have a parcel number and/or registration number written on the face of the item.

- No altered checks should be accepted. (An altered check is one where the payee, amount, or dates have been changed from the originally completed values.)
- Do not accept checks which have been endorsed by a third party. (A check that has been made out to one individual, who in turn signed the back and it is now being presented by a different individual.)

**Teller Window Operation Rules (if applicable):**

- Always verify your beginning bank (start-up cash) after the daily balancing of the drawer.
- Keep your area neat and free from clutter, eliminating unnecessary items to avoid misplacing checks and/or cash.
- Follow a routine as you handle transactions.
- Use a calculator to assist you whenever you need to give change or if you are receiving large amounts of cash. If you receive a large amount of cash, have another cashier also verify the amount.
- Minimize small talk when exchanging funds.
- Verify amount of cash received by customer before placing it in your drawer.
- Do not leave cash unattended on the counter. Secure it in your cash drawer immediately upon processing the transaction.
- Always count change back to customer.
- Always give customer receipt for any transaction.
- Keep cash drawer organized. Do not mix denominations.
- Always complete one transaction before proceeding to the next.
- Keep checks in the order in which they were received to assist in locating errors at balancing time.
- Look at all checks accepted for payment. Verify date, amounts, payee, and signatures are complete. Do not accept any check that has been altered.
- Verify all amounts keyed in to the computer before transmitting.
- Look at all the receipts before handing them to the customer.
- Save all cashiering trash for one week before disposal. Label trash bag with the date and cashier name. Do not dispose of normal trash in the cashiering trash bins.
- Never walk away with the cash drawer left open.

### **Counterfeit Bill Detection:**

- Features of an authentic bill:
  - **Watermark** is located in the blank space to the right of the bigger portraits on new bills. When held up to light it is visible from both the front and back.
  - **Color-shifting ink** is present on all new bills \$5 and larger. The numerals in the lower right corner will change from a distinct green color to black when tilted.
  - **Security threads** are present in all new bills running from top to bottom. They are strips of plastic embedded in the paper visible when the bill is held up to a light source.
  - **Fine line printing patterns** are visible behind the portraits and on the back of the bill behind the buildings. The lines should be clear not splotchy, uneven, or composed of dots.
- Utilize counterfeit bill detection pen on any suspect currency or utilize the money counting machine that detects counterfeit bills before the customer leaves the cashiering window. The best way to identify a counterfeit bill is your fingertips—the paper always feels different on a counterfeit.
- If you suspect a counterfeit note:
  - Do not put yourself in danger
  - Do not return the note to the passer
  - Delay the passer, if possible, with an excuse, without risking harm
  - Observe the passer's description, as well as that of any companions
  - Notify your department manager
  - Telephone the Sheriff's Office of the United States Secret Service (419-259-6434)

### **Cash Handling Daily Procedures:**

1. Each cashier is assigned a bank consisting of a predetermined amount of cash to be utilized in processing customer transactions throughout the day.
2. Each cashier is assigned a specific cash tray. The beginning bank is verified by the cashier when assigned and daily after it has been balanced. The bank will be stored in the cashier's specific cash tray and secured daily either in the vault or in a locked cash drawer.
3. Each cashier has sole responsibility for their individual bank and any cash or checks received for payment throughout the day. The cashier will have **sole access** to the cashier drawer.

4. Cashier drawers should be locked throughout the day when the cashier is away from cashier window. The cashier will have the key to their cashier drawer on their person when away from the cashier window. Duplicate keys to drawers should be labeled and secured in a locked key bow within the vault.
5. Each cashier will have a unique computer log in password. Passwords are not to be shared or posted at the teller station.
6. Cashier will log off computer systems when away from their windows for any period of time.
7. Tellers are not permitted to “buy” cash from each other’s drawers. If a teller needs additional bills or coins it is to be purchased from the change drawer.
8. Tellers are not allowed to purchase from their cash drawer any money that has been obtained from transactions processed during the course of their job duties. Cash that has been collected is the sole property of the office and is not to be accessed for the purpose of providing unique bills or coins to any other employees.
9. Give full attention to each transaction to avoid errors
10. Look at all checks accepted for payment. Verify date, amounts, payee and signatures are complete. Do not accept any check that has been altered unless initialed by the maker.
11. Verify all amounts keyed into the computer before transmitting.
12. Look at all receipts before handing them to the customer to insure that the correct amount was receipted. Cash receipts cannot be corrected once the taxpayer has left the cashiering windows.
13. When making change, count the cash twice before disbursing it to the customer. The first count should be when removing it from the cash drawer, the second count on the cash discriminator, and finally count the change out to the customer.
14. When receiving cash from a taxpayer, always count it three times before placing it in the cash drawer. Always confirm with the taxpayer the amount of money that you have received before placing it in your drawer. Verify and secure all cash received at time tendered. Never leave cash on the counter at any time.
  - a. Determine the parcel(s), or other items that the taxpayer would like to pay.
  - b. Count any cash provided to you manually (by hand) once.
  - c. Count cash provided to you using bill discriminator to determine that all bills are valid.
  - d. Enter the exact amount of currency received into the teller system.
  - e. Verify the amount of currency that you have received with the taxpayer and secure it in the cash drawer.
  - f. Receipt the tax payment amount(s) using the tax bills created in step (a). Allow teller system to calculate any change due. Validate the back of tax bill and print the taxpayer a receipt.
  - g. Remove the change due indicated by the teller system from your teller drawer.
  - h. Count the change using the bill discriminator to confirm your count.
  - i. Count the change due to the taxpayer directly and give change to the taxpayer along with their validated tax bill(s) and receipt(s).

- j. Place all copies of the remittance documents in the proper compartments before proceeding to the next transaction.
- 15. Fully complete one transaction before proceeding to the next.
- 16. Cashier banks will be balanced daily under dual control to the appropriate system totals and/or receipt totals in the presence of the cashier. If the cashier is unable to be present at balancing time, the drawer balancing will be completed by two individuals designated by management and documented accordingly. Any cash in excess of the cashier's beginning bank is to be removed from the tray, verified jointly and sent for deposit to the treasurer's depository daily.
- 17. After the completing of the balancing process but prior to leaving the balancing area the cashier must verify their beginning bank.
- 18. Cashier outages will be recorded and tracked in a daily outage spreadsheet for performance reviews.
- 19. Any employee experiencing an unresolved cash shortage must report the exact sum of any cash deficit or surplus to his/her supervisor by the close of the business day.
- 20. Save all cashiering trash for until your drawer is balanced before disposal. Label trash bag with date and cashier name.
- 21. All cashier banks will be kept in a locked vault room during non-business hours.
- 22. The cashier division will maintain a reserve cashier bank(s) to be used as needed when cashier absences require their use.
- 23. The reserve cashier banks will be audited by balancer or supervisor on a surprise basis at a minimum of once a month under dual control. An audit record will be maintained by management documenting the audit date and the initials of each individual who performed the audit.

APPROVED BY:

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DATE:

12/7/2012