



Control Cash and Receipts

Learner Name: _____

Learning Event Date: _____



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Revised July 2015



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When to Take Action

- An Employee receives a cash, check, coupon, credit/debit card payment, or gift certificate.
- As a regular part of doing business.

Roles and Responsibilities of a Cashier

- The Cashier holds a very critical position that at times involves handling large sums of money.
- The Change Fund and cash receipts are the sole responsibility of the Cashier.
- The Cashier is responsible for addressing the needs, questions, and comments of each Customer.
- The Cashier is responsible for properly collecting, handling, and recording all monetary transactions according to regulations and local policies.
- The Cashier must pay close attention to the cash being handled and follow the procedures designed to minimize the chance of error.
- All forms of cash receipts require a Cashier's fullest possible measure of control. The Cashier may work with currency, coins, traveler's checks and cashier's checks, coupons, vouchers and money orders.
- Some cash handling processes might differ between Commands or Regions, though the required processes are numerous and will be outlined in this task.

Guidelines for Controlling Cash and Receipts

- At the beginning of each shift, the Cashier will place their Change Fund in the cash register or assigned cash drawer.
- During a work shift, the Cashier will have sole access to the cash register or drawer, register key and Point of Sale (POS) access card.
- The Cashier must keep the cash register key and POS access card secure at all times.
- The cash drawer will be closed after every transaction and remain closed between transactions. This will not only safeguard the money, it will also ensure that a Cashier rings up all transactions.
- Three-part, pre-numbered receipt books are used for all receipts not recorded on a cash register or a serialized sales ticket.
- Receipt books are controlled and issued by the Accounting Department and must be used in sequential or numerical order.
- Adjustments to later sales to correct an over-/under-ring are not permitted. All under and over-rings must be approved by a Supervisor.

Procedures for Handling Cash Transactions

1. Immediately acknowledge the Customer's presence at the register.
2. Ring the sale.
3. Place cash received from the Customer on top of the open cash register drawer.
 - Count change back to the Customer.
 - Start counting at the amount of the sale.
 - Count up to the amount of currency received from the Customer.
4. Place the Customer's money into the register and close the drawer.
5. Give the Customer the receipt.
 - Smile.
 - Thank the Customer.
 - Invite the Customer to return soon.

Policies and Procedures for Making Change

1. Place currency greater than \$5 received from a Customer in plain sight, outside of the register drawer or currency compartment, until the transaction is completed and the Customer has received the correct change.
2. To make change correctly, always count the money at least twice—once when removing it from the register and again when handing it to the Customer.
 - When possible, change should be counted directly into the Customer's hand.
 - Verify by verbally stating the amount of the sale and the face value for the currency received.
 - Count up the change from the amount of the sale until the amount of the currency received by the Cashier is reached.

NOTE: *If the cash register or POS system has an amount-tendered key, the amount received should be entered and the register will show the correct change. This does not eliminate the requirement to count back the change. Instead it should be used as a double check. For example, \$3.95 is the sale and \$5 was received. While handing the Customer one nickel and then a one-dollar bill, say "...\$3.95...\$4...and \$5..."*

NOTE: *Most errors in making change occur when the Cashier's attention is diverted during the transaction. If a Customer requests change while the Cashier is engaged in a transaction with another Customer, smile and let the Customer know that assistance will be provided once the current Customer's transaction is complete.*

Identification of Currency

- Quickly examine all currency for obvious irregularities.
- General awareness on the part of Cashiers to detect counterfeit currency is a key element in reducing acceptance of bogus bills.
- The serial number on U.S. currency is printed on the left and right front side of every denomination. The number is composed of an eight-digit figure, preceded and followed by a letter (e.g. B 42374116 T).
- Two seals appear on the front of each genuine bill. The issuing Federal Reserve Bank Seal is black and is located on center left. The U.S. Treasury Seal is green and located at center right. An example of genuine currency is located in Appendix A.

DENOMINATION	FRONT PORTRAIT	BACK OF BILL
\$1	<i>Washington</i>	<i>One</i>
\$2	<i>Jefferson</i>	<i>Declaration of Independence</i>
\$5	<i>Lincoln</i>	<i>Lincoln Memorial</i>
\$10	<i>Hamilton</i>	<i>U.S. Treasury</i>
\$20	<i>Jackson</i>	<i>White House</i>
\$50	<i>Grant</i>	<i>U.S. Capital</i>
\$100	<i>Franklin</i>	<i>Independence Hall</i>

- Specific features of genuine currency are shown in the illustration on the next page.

NOTE: *The federal government will periodically release new currency. Login to one of the many websites, such as www.treasury.gov, to examine and become familiar with the new bills.*

Features of genuine currency are shown in the illustration below.

Currency features

Most currency has been redesigned to include new security features. Here's what to look for on a genuine \$10 bill.



- 1 Microprinting in different areas on each of the denominations.
- 2 A new offset-printed multicolored background.
- 3 A slightly off-center, borderless portrait.
- 4 Symbol next to portrait printed in metallic pigmented ink.
- 5 Security thread. The words USA TEN can be seen in light.
- 6 Color-shifting ink.
- 7 Watermark. Portrait of Alexander Hamilton can be seen when held up in light.

Detecting Counterfeit Currency

- Counterfeit bills can often be spotted quickly, even by a new Employee.
- The counterfeiter depends more on distracting the Cashier than in perfect duplication of the currency.
- Whenever there is doubt about a bill, notify a Supervisor for advice on further actions.
- When unusual markings or handwriting are on a bill, mention it to the Customer to indicate awareness of this particular bill and who presented it.
- Never argue with or accuse a Customer. Refer the matter to a Supervisor. Remember, good public relations are the mark of a capable, efficient Cashier.
- Counterfeit currency can be detected by inspection of the following:
 - **Portrait.** The portrait on a counterfeit bill may be dull and smudgy, with the white color unclear. The oval background is often too dark; the lines are broken and irregular, with the portrait merging into the background. Fuzziness is a characteristic of most counterfeits. The portrait on a genuine bill has lifelike facial features that stand out sharp and clean from the oval background, which is a fine screen of regular lines.
 - **Seals.** The saw tooth, jagged points on a counterfeit bill may be irregular, uneven, and frequently broken off. On a genuine bill, these points are sharp, even, and regular.
 - **Serial numbers.** On counterfeit bills, numbers may be poorly printed, badly spaced, and uneven. A genuine bill has letters and numerals that are sharp, well-spaced, and evenly printed.
- An example of counterfeit currency is shown below:

Irregular or uneven saw tooth points



Fuzzy Portraits

Poorly printed, badly spaced, or uneven serial numbers

Counterfeit Detector Pens

- All Cashiers are to be equipped with a pen designed to detect counterfeit currency.
- The counterfeit detector pen must be utilized in accordance with the instructions and warranty provided by the manufacturer.
- The counterfeit detector pen can be utilized on any denomination. A Supervisor may dictate that the counterfeit detector pen be used for all currency \$20 and greater. Check local Standard Operating Procedures (SOP) for guidance.
- Contact the Supervisor to obtain the correct pen to detect counterfeit currency.

SOP for Handling Counterfeit Currency

- Do not return the currency to the Customer. Notify the Supervisor, or if the Supervisor is not readily available, contact Base Security and request assistance.

Record the Base Security phone number: _____

- Do not attempt to physically detain the individual who has passed the counterfeit money. Many customers will gladly remain on-site to share information and hopefully resolve the problem. If a customer leaves the scene before your supervisor or Base Security arrives, note their physical characteristics and appearance, such as height, weight, hair color, clothing description, etc.
- Cashier or Supervisor will hold the suspected counterfeit bill and hand it over to the Base Security Department or Naval Criminal Investigative Service (NCIS) only after receiving an evidence receipt.

NOTE:

If you receive counterfeit currency notify your Supervisor as soon as possible.

Procedure for Handling Automated Credit Card Transactions

1. Ring the sale on the register.
2. Confirm the following:
 - Signature on cards (check card signature against a signed, valid identification)
 - Card expiration date
3. Swipe card through the magnetic card reader.
4. Confirm credit card has been accepted for amount of purchase.

NOTE: *If Customer wishes to run a tab, such as at a restaurant bar, the Cashier may swipe a Customer's credit card allowing for an open tab. Upon settling the tab, the Cashier will then ring the total sale against the credit card.*

5. Check that:
 - The credit card slip is readable
 - Transaction amount is correct
6. Have Customer sign the credit card slip.
7. Return credit card to the Customer.
8. Place the merchant copy of the credit card slip in the cash drawer.
9. Close the cash drawer.
10. Give the Customer the receipt and the Customer copy of the credit card slip.
 - Smile.
 - Thank the Customer.
 - Invite the Customer to return soon.

NOTE: *If operating a POS System, the Activity Cashier will run a Credit Card Report at shift closing. This process is called batching. It is one of the supporting documents dropped with the Daily Activity Record (DAR) and daily receipts. Follow local SOP guidance.*

Procedure for Handling Credit Cards When the POS is Not Working

NOTE: *During a power outage or for other reasons when connectivity to the POS system is lost, back-up options for a Cashier include using wireless processors, electric credit card machines, or standard phone line processors. These systems have a battery back-up and will store the Customer's credit card info until the connection is restored.*

Guidelines Concerning Credit Card Data

- Do not create or use a form for collection of cardholder data without authorization from Commander Naval Installations Command (CNIC) Finance Branch, N948.
- Cardholder data may be retained in hardcopy form when there is a legitimate business need. Hardcopy media includes, but is not limited to, paper receipts, reports, forms, and faxes.
- Limit collection of cardholder data in hardcopy form to only what is required to perform transactions that cannot be processed by any other available method. Do not collect cardholder data in hardcopy form if a POS system or other credit card processing device is available to process the transaction immediately.
- Follow local SOP for use of credit cards when the automated card reader is down.
- There is no such thing as *Signature on File*. Customers must sign the credit card slip if present. If this is a phone charge request, write *By Phone* where the Customer's signature would typically be written.

Guidelines for Tips

Cash Tips

- Cashiers are allowed to accept tips when the Cashier is also the food server.
- Only one tip receptacle is allowed per cash register. A Supervisor will determine if pooling tips for distribution to a group of Employees is appropriate.
- Management personnel cannot receive any portion of the tip.
- Tips will not be kept in the cash drawer or commingled with the Change Fund and receipts.
- All cash tips received by the Employee directly from Customers will be reported each pay period by the Employee using IRS PUB 1244 (forms). Your Personnel/Payroll Office may be able to provide this document.
- Follow local SOP.

Credit Card Tips

- All credit card tips will be rung up as tips in the POS system.
- Tip payouts will be tracked daily for each Employee. A tip payout record will be confirmed and signed by a Supervisor and all Employees receiving tips. This record will be reviewed at the end of each pay period.
- Credit card tips will be paid out to Employees on paychecks.
- Credit card tips may be paid out directly to Employee from monies in the cash drawer. *See Note below.
- Ensure the amount of the tip is clearly written. If in doubt about the amount, management will err on the side of the Customer.
- A Supervisor will determine if pooling of credit card tips to multiple Employees is appropriate.
- Follow local SOP.

NOTE: *A waiver from CNIC N94 may be obtained to allow payment of credit card tips from daily sales, provided that sales are sufficient to cover ALL tips. The Region or installation must determine the ONE manner in which tips will be paid out, i.e. via sales OR payroll.*

Record your Installation policy on payment of tips: _____

Guidelines for Check Writing Eligibility

- Many Business Offices issue check-cashing cards to Customers who wish to pay for products and services by personal check.
- Check local policy whether checks are accepted at your facility. Due to the difficulty with collection of insufficient funds or because of Personally Identifiable Information (PII), many Installations no longer accept payment by check. PII security procedures must be in place whenever PII is collected and managed. Check with your Business Office or the Installations Information Technology (IT) Security Office for guidance.

Record your Installation policy on accepting checks: _____

- Applicable personal identification details (see box below) for the check cashing card are collected by and retained in the MWR Business Office. Presenting a valid check-cashing card at the time of purchase negates the need for a Cashier to collect any additional PII onto the check.
- Checks can be accepted for payment of products and services from the following individuals: Active Duty, Retirees and Reserve Military Members, Dependents, and DOD Civilians.
- Checks will not be accepted from civilian guests.
- Checks may not be written for an amount exceeding the purchase. Change is not to be provided when payment is made by check.
- Required information that must be listed on checks presented by a Customer are shown in the note below.

NOTE:

- *Name of Sponsor*
- *Command name of Sponsor*
- *Home and work phone number*
- *Last four digits of Social Security Number*
- *Branch of Service*
- *Rank or Grade of Sponsor*
- *Confirmation of address on check or record of new address, if different*
- *If the person cashing the check is a Dependent, the information should be provided for the Sponsor.*

CNICINST 7000.3, ACCOUNTING PROCEDURES FOR NAVY NONAPPROPRIATED FUNDS, 1 Aug 2012

Guidelines for Check Handling

- For Customers wishing to cash a personal check (Central Cashier only) or make a purchase with a personal check, the Business Office may provide a check pre-screening and approval process. The necessary personal identifiable information is gathered and recorded one time and kept on file in the Business Office. The Customer is then issued a check cashing card authorizing the Customer to cash a check or pay by check at any MWR, NGIS or CYP facility.
- Any request to disclose personal information must be accompanied by a Privacy Act Statement. The following Privacy Act statement must be made available at each cash register:

NOTE: *Notice to Check Cashers: Disclosure of personal information is mandatory if you wish to cash or pay by check. All information furnished will be used to identify, to this activity, writers whose checks have been returned unpaid. The request for this information is made pursuant to the authority of Title 5, U.S.C., Section 301 and Title 10, U.S.C., Section 5031.*

- When authorized, check cashing service may only be provided by a Central Cashier. A ceiling of up to \$100 per person, per day may be established for personal checks drawn by Customers for cash.
- Activity Cashiers are not permitted to cash personal checks, but may accept a check for the purchase of goods or services.
- Each Cashier receiving checks for payment shall ensure that the required identifying information is pre-printed or otherwise hand-written on the check.
- Cashing of paychecks, post-dated, or second party checks is prohibited.
- When a Customer's check is returned for any reason, the Business Office may levy charges to cover returned check processing costs.
- Local policy may require denial of check cashing privileges to those individuals who have presented bad checks within a one-year period. Those individual's names will be placed on the *bad checks list*. This list is often generated by the Navy Exchange Business Office and shared with the Business Office.
- When checks are received in the mail, follow local procedures for ringing up the sale/deposit, provide a receipt to the Customer, and annotate the check details on the *Daily Activity Record (DAR)*.

Record your Region or Installation policy on check handling procedures: _____

Procedure for Receiving Checks for Payment

1. Ring the sale on the register or POS system.
2. Verify the name on the check with Customer's identification or check cashing card.

NOTE: *Due to identity-theft issues, the once-required imprinting of a Social Security Number on a personal check is discouraged and no longer required.*

3. Verify the following:
 - Customer's name is NOT on the *bad checks* list
 - Customer's check is for the amount of the sale
 - Check is dated for the current date
 - Check is NOT a two-party check. The *Payable To:* entry must be to the Fund
 - Full name and address are pre-printed on the check
4. Upon verification, the Cashier writes their initials at the top, right-hand corner of check.
5. Customer will write the name of the Fund on the front of the check on the *Payable To:* line.
6. Before placing the check in the cash drawer, stamp *For Deposit Only to the (Name of Fund)* endorsement on the back of the check in the designated section.
7. Place check in the cash drawer.
8. Give the Customer the receipt.
9. Close the cash drawer.
 - Smile.
 - Thank the Customer.
 - Invite the Customer to return soon.

NOTE: Your installation or region may require Cashiers to make "cross hairs" on the check recording additional information as directed. The purpose of this is to enable the Central Cashier or the Business Office to track a check to a specific facility, date and Cashier. See example of "cross hairs" below:

SALLIE J. PLUMBLOB 2427 FIRESTONE ST HOCUS POCUS VT 44330	<table border="1" style="margin: auto; border-collapse: collapse;"> <tr> <td style="padding: 5px;"><i>Jane Smith</i></td> <td style="padding: 5px;"><i>10-26-XX</i></td> </tr> <tr> <td style="padding: 5px;"><i>\$28.00</i></td> <td style="padding: 5px;"><i>Strikezone</i></td> </tr> </table>	<i>Jane Smith</i>	<i>10-26-XX</i>	<i>\$28.00</i>	<i>Strikezone</i>	1021 <u> </u> <i>Date 20xx</i>
<i>Jane Smith</i>	<i>10-26-XX</i>					
<i>\$28.00</i>	<i>Strikezone</i>					
<i>Morale Welfare & Rec</i>		\$ <u>28.00</u>				
PAY TO THE ORDER OF						
<u><i>Twenty-Eight and no/XX</i></u>		DOLLARS				
<i>Chiller financial</i>						
		<u><i>Sallie J. Plumblob</i></u>				
:XXXXXX: XXXXXXXXXXXX:1021						

Traveler's Checks Process

NOTE: *Treat traveler's checks as cash.*

1. Process like a normal check per local procedures.
2. Customer signs and dates traveler's check in Cashier's presence.
3. Compare the Customer signatures on the check to authorized photo identification.
4. Cashier will stamp or the Customer may write *MWR Fund* on the front of the check on the *Payable To:* line.
5. Place the endorsement stamp *For Deposit only to (Name of Fund)* in the designated space on the back of the check.
6. Provide change if amount of purchase is less than the amount of the traveler's check.

NOTE: *These steps must be done before placing the traveler's check in the cash drawer.*

Money Order Process

1. Process money orders as a guaranteed check.
2. Ensure the amount on the top of the money order and the check-writer imprinted amount are the same.
3. Change may be given to the Customer when the purchase is less than the amount of the money order.

Guidelines on Coupons, Vouchers, and Gift Certificates

Types of Coupons, Vouchers and Gift Certificates – Appendix B

- MWR Bucks/MWR Bonus Bucks
- Gift Certificates
- Ship's Discount Coupons: Presented to personnel on ships for MWR products and services. Procedures and uses vary by Region and Installation.
- E-coupon: Refers to an electronic coupon displayed via social media providing discounted products or services at MWR activities.

Record your Installation's procedures on acceptance of coupons, vouchers, and gift certificates: _____

Guidelines on Coupons, Vouchers, and Gift Certificates

- Verify that the coupon date has not expired.
- Follow procedures for eligible purchase or limits.
- Include coupons with DAR and end-of-shift reports.
- Identify coupons by name and record the number of coupons on the DAR.
- Ring all sales using coupons, vouchers, etc. on the appropriate register key

Guidelines on Refunds

- Refunds may be made by cash, check, credit card, or Electronic Fund Transfer (EFT).
- The original receipt is required to process a refund. A copy of the original receipt will be documented with the reason for the refund and approved by the Supervisor.
- If the original payment was made by the Customer's credit card, the refund will be applied to the same credit card.
- Depending on the amount and local policy, the refund may be made by cash, provided cash sales are sufficient to cover the refund.
- In regards to whether a Cashier is authorized to make a refund, the amount of the refund, and how to process it, refer to local SOP.
- In the event of a lost receipt, a Supervisor will determine whether a refund is authorized. Use an Installation/Region form to supplement and document a lost original receipt.

NOTE: *Though permitted within current policy, providing refunds from a Cashier's Change Fund is discouraged, e.g. insufficient sales or difficulty in timely replenishment of Change Fund. For amounts greater than the posted limit, refunds may also be processed by check or EFT.*

Record your Installation's policy on refunds: _____

Guidelines on Handwritten Receipts

- In the event of a power outage or working off-site such as at a special event, Cashiers may be required to use a receipt book.
- Handwritten and pre-numbered receipt books are issued and controlled by the FFR/MWR Business Office.
- Handwritten receipts must be used in consecutive order.
- All receipts will be tracked and accounted for.
- Follow local SOP.

Guidelines for Over-/Under-Rings

- Known over-/under-rings must be investigated and documented by the Supervisor.
- The over-/under-ring will be identified and initialed by the Supervisor on the DAR if a POS system, or on the register tape if on a stand-alone register.
- As Cashiers are not to know how much monies have been generated from sales. Cashiers will do a *blind drop*. That is, all cash and non-cash receipts, in excess of the Change Fund will be counted, documented on the DAR, and dropped at the end of the shift.
- Differences, either shortages or overages, in the actual cash dropped and the amount of sales as indicated on the POS DAR or the detail register tape will be determined by the Accounting Office.
- Undocumented over-/under-rings will be considered a procedural discrepancy by the Cashier.
- The Cashier may be counseled if an excessive number of over-/under-rings occur during any shift.
- Follow Installation or Regional guidance to document over-/under-rings.

Record your Installation guidance for over-/under-rings: _____

Final Checklist

Checklist for Controlling Cash and Receipts

- ✓ *All funds are properly safeguarded*
- ✓ *All non-cash receipts are recorded and secured*
- ✓ *All transactions are properly documented*
- ✓ *Measures are taken to prevent acceptance of counterfeit currency*
- ✓ *Refunds are approved by Supervisor*
- ✓ *Fees and prices for goods or services are posted*
- ✓ *Handwritten sales receipts, if used, are pre-numbered consecutively*
- ✓ *All cash and non-cash receipts are deposited intact*

List of Appendixes

Appendix A: Genuine Currency – Example

Appendix B: Coupons, Vouchers, and Gift Certificates – Example

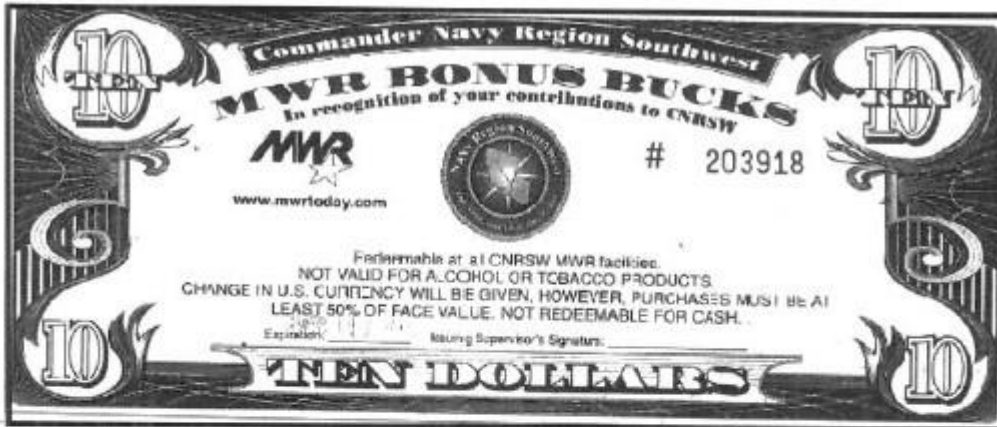
Appendix A: Genuine Currency - Example



U.S. Treasury

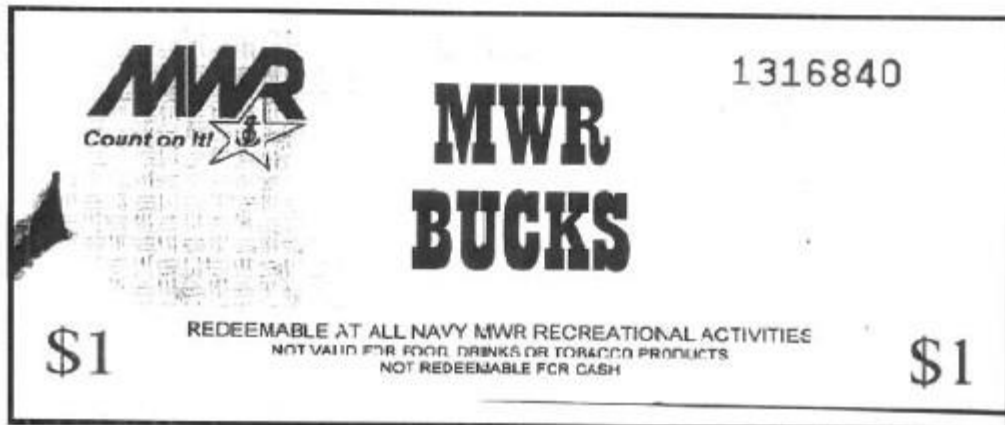
Appendix B: Coupons, Vouchers, and Gift Certificates – Example

MWR Bonus Bucks – Example



Printed Name of Redeemer _____ Date: _____	Signature of Redeemer _____	<p>COMMAND INSTRUCTIONS:</p> <ol style="list-style-type: none"> 1. Supervisor signs MWR Bonus Buck and gives to employee. 2. Remind employee of expiration date on MWR Bonus Buck. <p>MWR CASHIER INSTRUCTIONS:</p> <ol style="list-style-type: none"> 1. Record on POS as gift certificate received. 2. Have customer print name, sign and date back of MWR Bonus Buck. 3. Record Non-POS as debit to 251 and credit to revenue account. 4. Record number and attach MWR Bonus Buck to DAR. 5. Customer may receive change up to 50% of face value only. 6. Ensure MWR Bonus Buck is signed and certificate date has not expired.
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MWR Bucks – Example



Note to MWR Cashier:

- Please accept this MWR Buck and turn in to your accounting office with your DAR
- Value is up to \$1.00 and no change should be issued to the customer.
- In addition, please ensure the following information has been answered:

CUSTOMER IS MALE FEMALE

MWR PROGRAM _____
(I.E. GOLF/BOWLING ETC)

USED FOR PRODUCT SERVICE

If you have questions call: DSN 882-6620 or (901) 874-6620

MWR
Count on It!

REDEEMABLE AT ALL NAVY
MWR RECREATIONAL
ACTIVITIES
NOT VALID FOR FOOD, DRINKS OR
TOBACCO PRODUCTS
NOT REDEEMABLE FOR CASH

Gift Certificate – Example

MORALE, WELFARE & RECREATION		6700	
CODE 19 NAVAL CONSTRUCTION BATTALION CENTER PORT HUENEME, CA 93043-5000			
THIS CERTIFICATE ENTITLES _____		DATE _____	
TO MERCHANDISE VALUED AT _____	DOLLARS \$		<input type="text"/>
PRESENTED BY _____	GIFT CERTIFICATE		
_____ AUTHORIZED SIGNATURE			