



## **PRO SHOP CASH HANDLING POLICY AND PROCEDURES**

### **GOLF DIVISION Salt Lake City Corporation Effective March 26, 2018**

#### **POLICY: GOLF DIVISION PRO SHOP CASH HANDLING POLICY**

##### ***Purpose***

This policy describes the handling, receipting, depositing, and reporting of all *cash-related* operations or *cash-related* activities in the Golf Course Pro Shops of the Salt Lake City Golf Division. Although, the term cash is used in this policy, it also applies to and includes currency, coin, checks (certain restrictions apply), money orders, cashier's checks, traveler's checks, gift certificates, coupons, vouchers, customer accounts and credit card transactions.

##### ***Audience***

This policy applies to all Golf Division employees who handle cash transactions in the Golf Division's Pro Shops or Golf Administration Office.

##### ***Introduction***

The collection and control of *cash* in the Golf Division Pro Shops are very important functions. Historical practices shall not constitute justification for deviation from the procedures and guidelines presented in this document. The material in this document supersedes all previous policies and procedures regarding the handling of *cash* within the Golf Division.

**Failure to follow these policies and procedures may result in disciplinary action.**

## **RESPONSIBILITIES**

### ***Golf Professional Responsibilities***

Golf Professionals are responsible for overseeing all cash handling activities conducted in the Golf Division's Pro Shops. Golf Professionals are responsible for training their staff and assuring that the appropriate policies and procedures are strictly followed by every employee for whom they have supervisory responsibility who engages in handling or monitoring cash. All cash received should be accurately reported and handled using proper internal controls.

### ***Pro Shop Employee Responsibilities***

Each Golf Division Pro Shop employee who handles cash or conducts cash transactions is responsible for following all of the policies and procedures outlined in this document and for maintaining the safety and security of the City's funds.

Overages and shortages are monitored closely by Golf Administration. Pro shop employees who consistently show unexplained overages or shortages on their shifts, or have overages or shortages after all corrections and adjustments have been made by Golf Administration staff, may be subject to disciplinary action.

### ***Golf Administration Responsibilities***

Golf Administration will review the Z-Out reports from each course to determine if further reconciliation is needed. This includes a review of any comments or information from the pro shop employee regarding overages or shortages. Adjustments will be made as necessary.

Golf Administration will review the over/short reports on SharePoint to ensure each discrepancy is recorded and in certain cases conduct further review.

Golf Administration will facilitate the recording of sales, credit card payments and cash deposits in the City's accounting system.

At least annually Golf Administration or Treasurer's Office will perform cash procedure compliance review and verification of change and start-up cash funds.

## **SAFETY AND SECURITY**

### ***Security and Safety Measures***

When not in use, all cash and related items must be stored in a fire-proof safe that is located in a secure area. All safes must be kept locked at all times, except during immediate use. Personal funds and property should not be secured in a Golf Division safe or vault. Safe combinations should be changed whenever there is employee turnover or on an annual basis, at a minimum, to preclude access to funds by non-authorized individuals.

Cash register drawers should be shut and locked at all times unless a cash transaction is taking place. During business hours, cash registers containing cash funds must be locked and the keys removed. During non-business hours, cash register funds must be secured in a safe or vault with the cash register drawer left open.

The amount of funds secured in a safe or vault overnight, over a weekend, or over a long holiday, must be kept to a reasonable minimum. Excess funds must be deposited in the City's designated depository bank through the use of the City's designated armored car service.

Access to cash handling and storage areas should be physically restricted to authorized personnel. Where possible, cash deposit preparation areas should be both physically and visually restricted to authorized personnel.

Whenever funds are discovered to be missing or presumed to be missing, the Golf Professional or the Assistant Golf Professional should report this immediately to the Police Department and the Golf Director to facilitate the appropriate investigation. The case number should be obtained. The Golf Director must inform the Golf Accountant and the Public Services Finance Manager about the case details.

### ***Information Security***

Each individual operating the Golf Division's point of sale system, hereafter referred to as POS system, will login with a unique personal user-ID and a unique password. Chosen passwords should be difficult to guess and be kept confidential.

User-IDs may not be utilized by anyone but the individuals to whom they have been issued. Users must not allow others to perform any activity with their user-IDs. Similarly, users must not perform any activity with user-IDs belonging to other users.

Each individual operating the POS system is responsible for all daily activities performed with their personal user-ID, including entry errors, overages and shortages. All POS transactions are intended to be identified to a specific individual to establish accountability. Actions or attempts which negate individual accountability in processing cash transactions may be cause for disciplinary action.

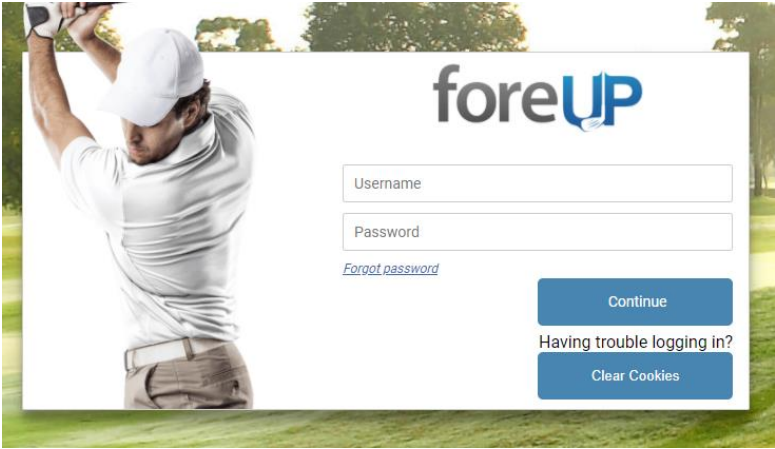
**OPENING PROCEDURES**

At the start of business and at each shift change, the employee responsible for operating the POS system will log on to the current golf software using their personal user-ID. The beginning cash drawer will be removed from the safe and counted to verify the correct amount of cash to open a shift. The amount of start-up cash for each specific POS location is identified in the table below:

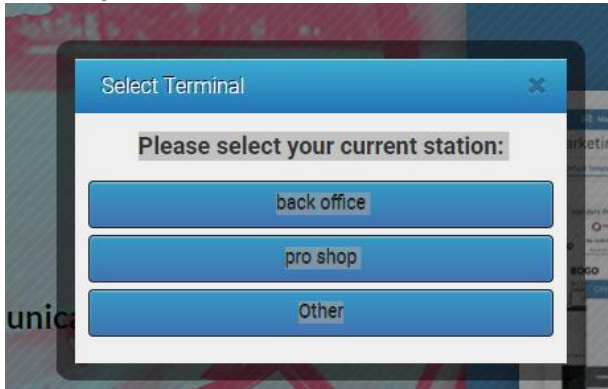
POS Location	Drawer 1	Drawer 2	Total
Seville	\$200.00	\$200.00	\$400.00
St Dale	\$200.00		\$200.00
Dale	\$200.00	\$200.00	\$400.00
Stain Dell	\$250.00	\$250.00	\$500.00
My Park	\$200.00		\$200.00
Park	\$200.00	\$200.00	\$400.00

**Opening Process in foreUP**

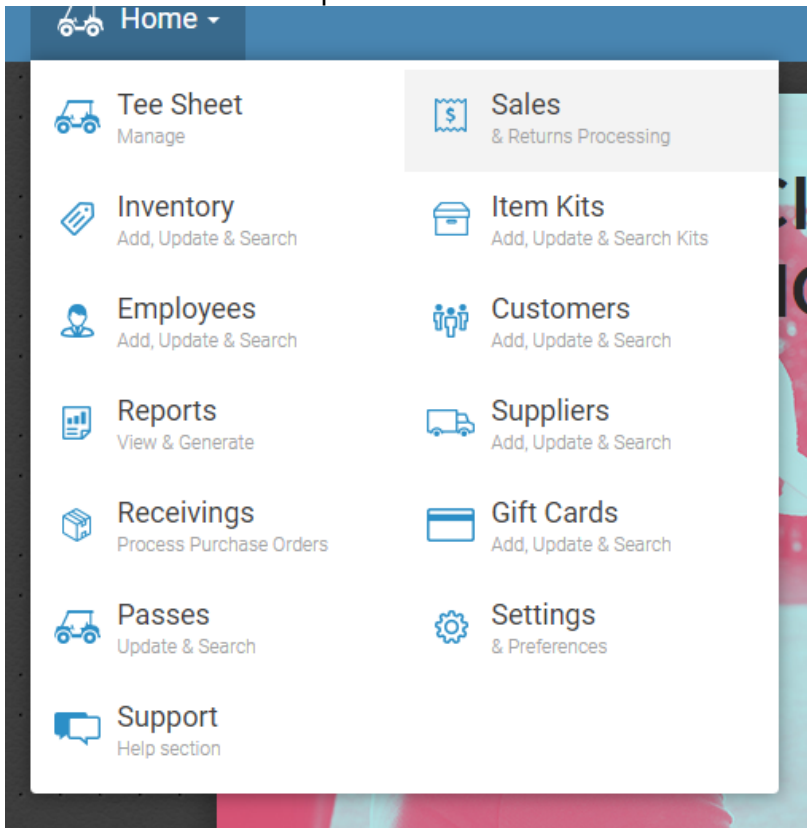
Log in to foreUP software



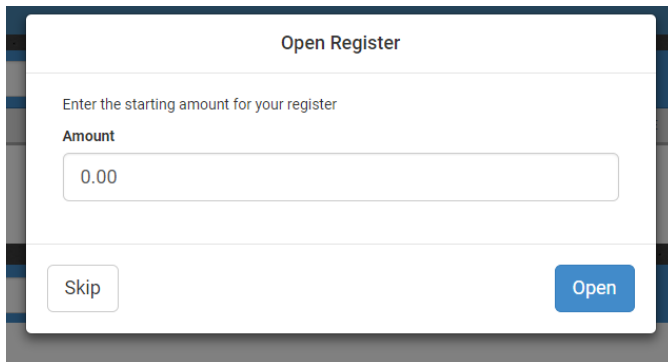
## Select your POS Station



## Select Sales from dropdown menu



## Open Register



Open Register

Enter the starting amount for your register

Amount

0.00

Skip Open

### ***Recording Transactions***

All transactions should be accurately recorded through the POS system at the time of sale, according to the appropriate payment type (i.e. cash, credit card, gift certificate, etc). All complimentary golf rounds must be documented in accordance with the Golf Division's complimentary rounds policy. Every employee transaction should be recorded in the POS system by another employee with their user-ID.

Any checks (including traveler's checks, cashier's checks and money orders) received will be recorded into the POS system and stamped by the end of the business day with the City endorsement (See Section 2.02.01, §1, of the City's Cash Receipts Policy). Checks are accepted for the following transactions: Tournament groups and Passports.

A POS transaction receipt must be offered to customers for each transaction.

### ***Return Transactions***

Every effort should be made to insure that transactions recorded into the POS system are entered correctly. Return transactions are performed by the following steps in the POS system:

- Select the Sales screen and in the upper right corner click return.

- If receipt is present you can scan barcode on receipt to pull up transaction or type the POS number that is below the barcode. "POS" must be typed with space before number for the manual entry to work.
- Unselect any items that are not being returned by clicking the X or return the entire transaction.
- Then click Return Now button in the payment section to complete the return.

If no receipt is presented Inventory Control Procedures should be followed for merchandise returns.

***Reconciling/Restocking the Change Fund***

The change fund will be stored in the safe. The change fund for each location will be equal to the amounts identified in the table below:

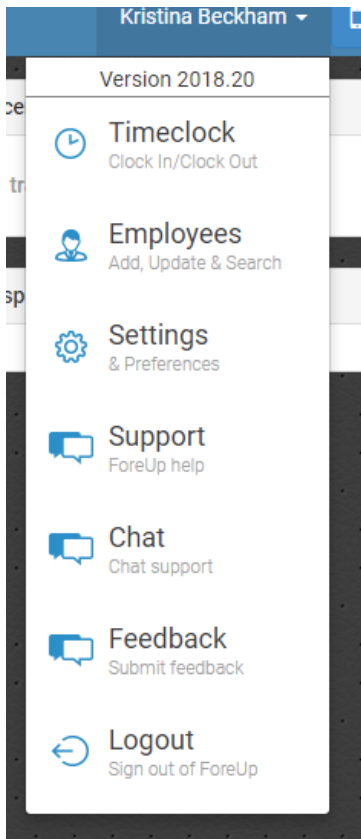
eville	\$1000.00
t Dale	\$700.00
lale	\$1000.00
tain Dell	\$1900.00
y Park	\$800.00
Park	\$800.00

*The change fund must be counted each day by the pro shop employee who opens the first shift.*

A daily log should identify the amount counted and signed as verification. As needed, the golf professional or a designee will take money from the change fund to the bank to exchange it for smaller denominations such as nickels, dimes, quarters, dollar bills, etc. Unreconciled discrepancies in funds determined during the counting process should be immediately reported to the Golf Director and the Golf Accountant.

**CLOSING PROCEDURES**

Log out



## **End of Day Procedures**

Closing pro-shop employee will count cash and record denominations in the POS system. Place all cash, receipts and calculator tape in sealed bag for Golf Professional or Assistant to count the following day.

Golf Professional or Assistant will print out the Z-Out closing report for the day and review for over/short and any other inaccuracies. If a difference (over/short) is identified between the total listed on the Z-Out closing report and the deposit, the Golf Professional or Assistant should try to determine the cause of the difference and write an explanation on the Z-Out closing report. Then the Golf Professional or Assistant will log on to SharePoint software on the back office computer and record the cash discrepancy and reason.

Golf Professional or Assistant will then sign the Z-Out report and scan along with the deposit slip and place in the designated online Dropbox.

The following supporting documentation is to be sent into the Golf Administration office weekly:

- white copy of individual credit card slips
- gift certificates
- membership/loyaltee purchase and renewal forms with any corresponding vouchers

## DEPOSITS

All cash receipts, including those of prepaid tournaments, must be deposited in the City's designated depository bank, through the use of the City's designated armored car service, within three business days after the receipt of funds (Utah Code, Section 51-4-1).

During the "off-season" deposits can be delivered in person to the designated depository bank by the Golf Professional or Assistant within three business days after receipt of funds. The deposit receipt must be identified for what Golf Course and what Day of activity it represents. The receipts will be sent into the Golf Administration office weekly.

1. Unseal the shift deposit bag(s) and separate money into denominations and with a rubber band bundle all currency, as follows:

One hundreds	10 bills = \$1,000.00
Fifties	20 bills = \$1,000.00
Twenties	25 bills = \$500.00
Tens	25 bills = \$250.00
Fives	20 bills = \$100.00
Ones	25 bills = \$25.00

2. On the deposit slip in the "Currency" area write the currency amount. In the "Coin" area, write the combined amount of loose coins. On the calculator add the two amounts together and write the total amount on the line that says "Total Cash."
3. Include the calculator tape count sheet with the bundled cash.
4. If there are any money orders, cashier's checks or traveler's checks to be deposited they are to be entered under "Checks." List each check separately and write the money order, cashier's check and traveler's check numbers that are located in the upper right-hand corner on the deposit slip.
5. Add "Total cash" and "Checks" together and enter the amount on your deposit slip at the bottom where it says "Total" and also on the side of the deposit slip. Check both "Totals" to make sure they match. Initial next to the total on the side of the deposit slip validating the total amount indicated.

6. Put the completed white copy of the deposit slip on top of the cash, loose coin envelope and checks and secure with an elastic band. Place this deposit in a completely filled out tamperproof bank bag, then seal the bag. After recording the deposit in the log or manifest book, place the deposit bag in the safe and ensure that the safe is locked and secured.

Pro shop employees will be responsible for opening the safe to give the deposit to the armored car service contractor.

A log or manifest is required by the armored car service. The log will list each of the deposit bags with the amount of money they each contain. The current date, the bank name and the bag/seal number are also required on the log. *If a deposit bag is voided this should still be accounted for in the log.* The log book should have a sequential order to the bag numbers. The armored car driver must sign this log acknowledging receipt of each deposit. This log must be stored in an accessible location for a period of one year from the date of the last entry.

## **CREDIT CARD POLICY**

All credit card transactions should be accurately recorded in accordance to the appropriate type of payment through the POS system at the time the sale occurred.

Credit card payments should be processed using ETS as the payment processing partner. For immediate assistance ETS support is available at 1-800-834-7790.

A credit card *must* be held as collateral for *high-end rental clubs* or card numbers may be secured in order to guarantee group tournaments. While in possession of the credit card or credit card numbers the Golf staff should ensure the security of personal information. Credit cards including any private information of the cardholder should never be left unattended or unsecured during business hours. Access should be limited. After use of the credit card the attendant should safely return the credit card to the cardholder and the credit card numbers should be destroyed.

All credit cards should be signed. If the card has no signature on it, ask for a current Government-issued photo ID. Compare the name on the card to the name on the ID, and the picture to the customer. Ask the customer to sign the card. Compare the signature on the ID to the signature on the card. This process protects the card owner and the City.



If the signature field has been erased and signed again, many cards will then show the word "void" behind the signature, or there will be a noticeable lack of the angled printing of the card brand name. Such cards are not acceptable.

Always swipe the magnetic strip through the card reader. Hand-keying information should be avoided as it can bypass security features built into the magnetic strip, expose the City to more risk and additional fees, and leave more room for human error. *Note:* Some cards such as pre-paid or gift cards are only valid if swiped.

Treasurer's Office  
 451 S State Room 225  
 Salt Lake City, UT 84111  
 801-535-6415

PE1234567		
Fee 21123	Paid Full	1.48
Fee 21234	Paid Full	96.08
Fee 22345	Paid Full	147.82
Total Card		\$245.38

Card \*\*\*\*\*1001  
 Date 3/19/2013 11:10:00 AM  
 Rcpt 123456789  
 Auth XYZ123456  
 Ref# VU123456

X C J Frost

**Forged signature; Mishapen initial "C" stroke, no loop in "o" or "r", Sharp angles on "F"**



While the transaction is processing, check the card's security features such as embossing, holograms, the signature strip, etc. Make sure the card is valid and has not been altered in any way.

The embossed or raised information on the front of the card should be visible from the back of the card.

Ask the customer to sign the printed slip, and compare the signatures on the slip and card. If the signatures do not seem to match, you can then ask to see the customer's government-issued ID to verify the customer's name and signature match the ID. Look at the picture and customer to verify the ID is for that customer.

Magnetic strips can be re-encoded with information from another card. Compare the last four digits on the slip to those on the card to verify the magnetic strip information matches the card's embossed/printed information. This helps ensure the security features on the card have not been bypassed, and protects the customer and the City.

## **COUNTERFEIT POLICY**

US Currency has several security features that are easily verified. For more information about the redesigned currency, counterfeit bills, training and education please visit the New Money website at <http://www.newmoney.gov/>

### **1. Paper and Printing**

- a. The "feel" of US Currency is difficult to reproduce because all US Currency is made with linen and cotton fibers instead of wood, as in most common papers.
- b. Red and blue fibers are imbedded into the paper for US Currency and are visible upon close inspection. They are not printed on the surface.
- c. Much of the printing, though not all, will feel slightly embossed or raised. Lines will be sharp and crisp with rich details.

### **2. Watermark**

- a. A watermark, created during the paper-making process, depicts the same historical figure as the portrait. It is visible from both sides when held up to a light. On the

redesigned \$10 note, a blank oval has been incorporated into the design to highlight the watermark's location.

b. There are now two watermarks on the redesigned \$5 bill. A large number "5" watermark is located in a blank space to the right of the portrait replacing the previous watermark portrait of President Lincoln found on the older-design \$5 bills. A second watermark -- a column of three smaller "5"s -- has been added to the new \$5 bill design and is positioned to the left of the portrait.

### **3. Security Thread (Notes Designed Since 1990)**

a. An embedded polymer strip, positioned in a unique spot for each denomination, guards against counterfeiting. The thread itself, visible when held up to a bright light, contains microprinting – the letters *USA*, the denomination of the bill, and a flag. When viewed under ultraviolet light, the thread glows a distinctive color for each denomination.

b. The embedded security thread runs vertically and is located to the right of the portrait on the redesigned \$5 bill. The letters "USA" followed by the number "5" in an alternating pattern are visible along the thread from both sides of the bill. The thread glows blue when held under ultraviolet light.

### **4. Color-Shifting Ink on Notes Designed Since 1996 (*Notes Designed in 1990*)**

The ink used in the numeral in the lower right-hand corner on the front of the bill looks copper (*green*) when viewed straight on but green (*black*) when viewed at an angle. This numeral will also feel slightly embossed.

### **5. Microprinting (Notes Designed Since 1990)**

a. Microprinting, which can be read with a magnifier and becomes blurred when copied, appears in unique places on each denomination.

b. Refer to the information found on the New Money website and/or in the Cashier Resources folder (L:\TREAS\Cashiering Resources or I:\Policy & Procedures\Cashiering Resources).

### **6. Dealing with Counterfeit Bills**

a. If a counterfeit bill is detected while the customer is present, delay the passer if possible.

- b. Observe the passer's description, as well as that of any companions, and the license plate numbers of any vehicles used, if you can do so safely.
- c. The bill should be retained and an explanation should be given to the customer that the bill is suspected of being counterfeit. If the bill is not determined to be counterfeit, the bill will be returned to the customer.
- d. The customer should be asked to pay the bill with another form of payment.
- e. Write your initials and the date in the white border areas of the suspect note.
- f. Limit the handling of the note. Carefully place it in a protective covering, such as an envelope.
- g. Fill out the "Counterfeit Note Report" found online at <http://www.secretservice.gov/forms/ssf1604.pdf> and L:\TREAS\Cashiering Resources or I:\Policy & Procedures\Cashiering Resources. Follow the instructions on the form. For the purpose of this form, the City is the "Bank," the City employee is the "Bank Teller," and the person who presented the bill is the "Customer." A "Raised Note" is a lower denomination bill that is altered to make it seem like a higher denomination.
- h. Make a copy for the customer, which will act as their receipt. Make a second copy to present to the Police/Secret Service with the original and the bill. Make a third copy to keep with your paperwork.