

CTO2014 July 2023

SECTION 4 Banking & PES V4.0

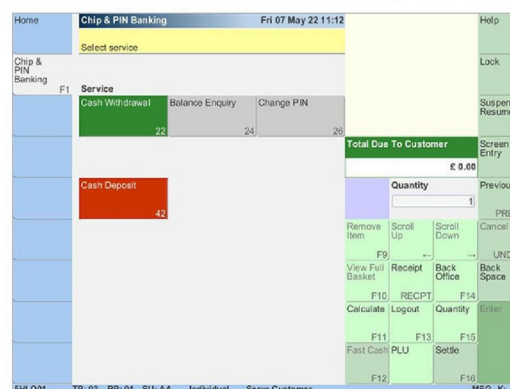
Personal banking and Payment Exception Service (PES)

Cash withdrawal (Chip and PIN cards)

Initiate the transaction by selecting 'Chip and PIN' on the 'Home Screen'

- Select the 'Cash Withdrawal' option and ask the customer how much cash they wish to withdraw
- Input the required value and press 'Enter'
- Horizon will inform you that the PIN pad is prompting the customer to insert their card
- Ask the customer to follow the instructions on the PIN pad
- The PIN pad will notify the customer of the outcome, and Horizon will notify you
- If the cash withdrawal is authorised, ask the customer to remove their card, count out the cash value agreed, and hand it to them with the receipt facing down
- Settle the transaction to 'Fast Cash'

Remember: An online cash withdrawal can only be used when the customer has confirmed they wish to withdraw cash.



Cash deposit (Chip with or without PIN)

Initiate the transaction by selecting 'Chip and PIN' on the 'Home Screen'

- Select the 'Cash Deposit' option and ask the customer how much they wish to deposit
- Accept the cash from the customer, count it and confirm the deposit value with the customer
- Enter the value of the deposit and press 'Enter'
- Re-enter the value of the deposit and press 'Enter'
- Horizon confirms the cash deposit and amount:
 - If it is correct, press 'Confirm'
 - If it is incorrect, press 'Re-enter Amount'
- Horizon will inform you that the PIN pad is prompting the customer to insert/swipe their card
- Ask the customer to follow the instructions on the PIN pad
- The PIN pad will notify the customer of the outcome, and Horizon will notify you
- If the cash deposit is authorised, secure the cash and settle the transaction to 'Fast Cash'
- Hand the customer their receipt facing down

Note: For some transactions, the customer will be required to swipe their card through the PIN Pad themselves, and some customers will need to enter their PIN to confirm the value of a deposit.

Declined transactions

If a cash deposit transaction is declined, acknowledge the Horizon screen message and Horizon will print two receipts:

- Ask the customer to sign in the receipt box to confirm that the transaction has been declined and all funds have been returned
- Hand the customer the declined transaction receipt and advise them to use an alternative card and/or contact their bank/other financial institution (phone numbers are available on Horizon Help)
- Remember to return the cash to the customer
- Retain the signed receipt in branch for two years

Always check that a cash withdrawal has been approved before counting any cash out to the customer. If a cash withdrawal is declined:

- Acknowledge the Horizon screen message and Horizon will print one receipt
- Hand the void receipt to the customer

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Cash deposit (barcoded deposit slip)

- Obtain the barcoded deposit slip and cash from the customer
- Count the cash to be deposited and verbally confirm the amount of the cash deposit with the customer
- From the 'Home Screen' scan the barcode on the deposit slip
- Enter the value of the deposit and press 'Enter'
- Re-enter the value of the deposit and press 'Enter', then 'F7' to confirm when prompted
- Settle to 'Fast Cash' and put the cash in your till
- Horizon will print the receipt. Hand the customer their receipt face down, along with their barcoded deposit slip. Please do not date-stamp the deposit slip

Note: Santander customers may have two barcodes on their deposit slip. Always scan the top barcode first, followed by the second barcode.

Manual cash deposit (Using personalised Giro Credit deposit slip/Lodgement slip)

- Check that the value of the cash agrees with the value entered on the personalised Giro Credit deposit slip
- From the 'Home Screen', select 'Banking', then 'Manual Cash Deposit'
- Select the relevant bank from the list displayed
- Enter the Sort Code and the 8 digit Account Number. Confirm the customer's bank details and press 'Enter'
- Note: For 9 digit account numbers drop the first digit
For 7 digit numbers add a zero as the first digit
- Follow the Horizon on-screen prompts for any other details required
- Enter the value of the deposit and press 'Enter'
- Re-enter the value of the deposit and press 'Enter', then 'F7' to confirm when prompted
- Settle the transaction to 'Fast Cash' and put the cash in your till
- Hand the customer their receipt and the original deposit slip. Please do not date-stamp the deposit slip

Important:

- Banking transactions cannot be reversed, so please take extra care when keying in the value of the transaction
- All banking transactions can only be completed with the customer present (Unless they are TimeSaver or Santander Black Pouch deposits)
- Never retain a payment card or deposit card on the customer's behalf

- 6 digit Sort Code
- 8 digit Account Number
- 2 digit Transaction Code
- 6 digit Serial Number

This slip should not be accepted if any of the above is handwritten

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Payments Exception Service: i-movo voucher

Customers using the i-movo voucher service for a cash withdrawal

Customers can use the i-movo voucher service to complete a cash withdrawal of Government payments. i-movo send customers a voucher on either a card, a text message or a PDF document in an email. When a customer presents an i-movo voucher:

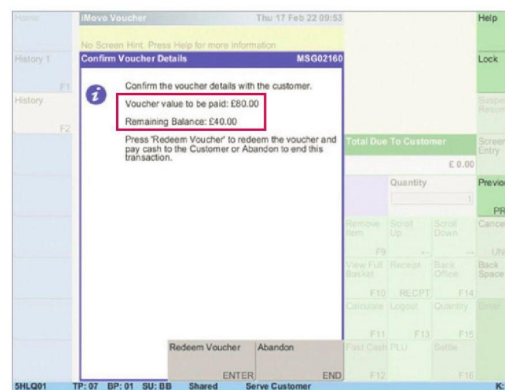
- From the 'Home Screen' scan the barcode on the card/ voucher or text
- For card and PDF document vouchers, the customer* needs to provide ID. Confirm the name on the voucher matches the ID they have provided and press 'Enter'
- Horizon will display the voucher details. Confirm these with the customer and, if correct select 'Enter' to redeem (cash) the voucher

Note: The balance showing is the remaining balance on the card/voucher, please do not pay this to the customer; the amount due to the customer will be confirmed in the customer basket

- A receipt will print, and a message will be displayed on Horizon confirming that the transaction has been approved. Press 'Enter'; the redeemed voucher will now be recorded in the customer basket
- If the customer has further vouchers to redeem, scan the barcode and repeat the steps above. Each redeemed voucher will be recorded in the customer basket
- With the redeemed vouchers in the customer basket, count out the total cash due to the customer
- Select 'Fast Cash' to complete the transaction
- Hand the customer their receipt face down



Top Tip: If an i-movo voucher does not scan or swipe, press the 'Banking' menu button followed by 'i-movo (PES) Barcode'. Type in the barcode number, press 'Enter' and follow the prompts to complete the transaction



Important:

- *A representative can present the customer's voucher and ID on their behalf
- i-movo voucher transactions can't be reversed
- If there is a Horizon system failure, i-movo transactions can't be recovered

i-movo helpdesk for all voucher customer enquiries:

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Payments Exception Service: i-movo voucher continued

1. PDF document vouchers:

- Contain one single use voucher per PDF document, up to a value of £100 each

2. Payment card:

- Has both a barcode and a magnetic stripe, and either can be used to start the transaction
- Can contain multiple vouchers, up to a value of £100 each

3. Text (SMS) vouchers:

- Contain one voucher per barcode, up to a value of £100 each

There is no daily limit on the number or total value of i-movo vouchers that can be redeemed.

All i-movo vouchers expire after 90 days.

1



If an i-movo voucher can't be redeemed

Horizon will display a message to show the reason why the voucher cannot be redeemed and will print a 'Voucher Enquiry Declined' receipt which is handed to the customer. The receipt shows the i-movo helpdesk number which the customer can call if they have any queries with their vouchers.

2

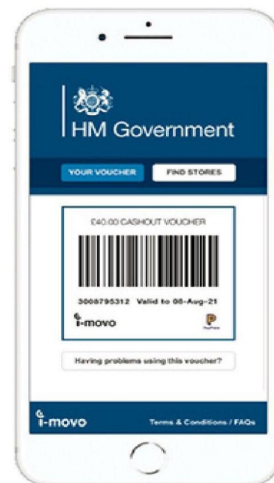


Temporary i-movo vouchers

Some customers may present a reusable temporary payment barcode voucher, which is sent to the customer via SMS text or a PDF in an email.

Despite their similarity to the standard Text (SMS) vouchers and PDF document vouchers, these temporary payment barcode vouchers are processed in the same reusable way as the i-movo Payment card, and require the customer to provide the relevant ID.

3



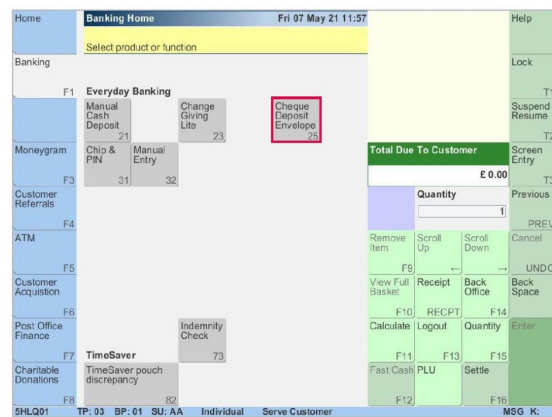
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Personal banking: Cheque Deposits

Cheque Deposit

- Ask the customer for the sealed cheque deposit envelope, making sure the sort code and account details have been completed by the customer
- From the 'Home Screen' select 'Banking', then 'Cheque Deposit Envelope' and enter the Sort Code and Account Number
- Check the bank displayed on Horizon matches the envelope being presented. If not, advise the customer that they need to use the correct envelope
- Date-stamp the front of the deposit envelope and place it in your drawer. Give the Horizon receipt to the customer



Cheque deposit envelopes

If a customer requests a cheque deposit envelope, please ask them which bank they bank with and provide them with the relevant envelope.

If a customer presents a plain envelope to deposit cheques:

Ask the customer which bank they wish to deposit their cheque into and offer them the correctly branded envelope for their bank. There should be a supply of envelopes kept in branch or you can refer the customer to their bank for more envelopes.

Note: To check which bank envelopes you can stock, go to Horizon Help, 'Stock Codes', 'Transaction Stock Catalogue' 'Banking Services' or look on Branch Hub



Northern Ireland Branches – There is an option for 'Danske'.



Remember: If a customer wishes to present a sealed envelope without a pay-in slip, this should be accepted and processed. Please make the customer aware that they should include their sort code and account number on the reverse of the cheque and advise them that it could delay the credit to their account.

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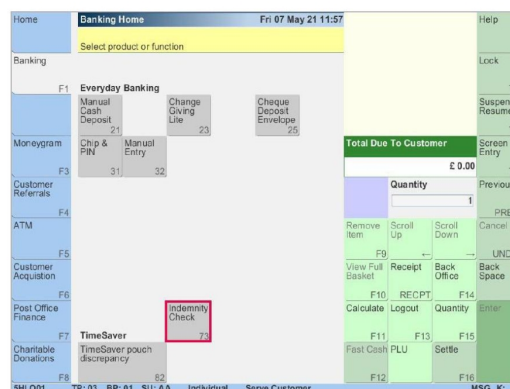
Additional Business Banking services

Plastic Bank Note Envelopes (PBNEs) – Santander customers only

Some customers have an indemnity agreement in place with Santander which allows them to deposit cash in plastic bank note envelopes (PBNEs).

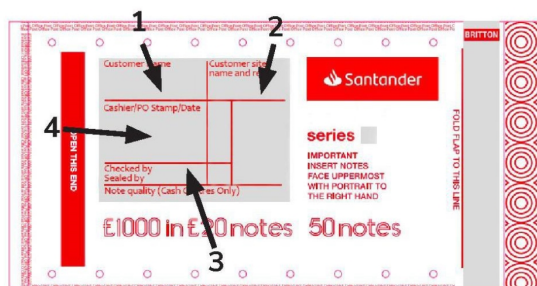
To check if a customer has an indemnity agreement in place:

- Select 'Banking' and then select 'Indemnity Check'
- Enter the customer's 8 digit account number and press 'Enter'
- Horizon will display a message advising if an indemnity agreement is in place
- If the customer's account does not appear on the indemnity list, the PBNE has to be opened and checked in front of the customer



The customer will present you with a magnetic stripe card, paying-in book or slip and the cash, which can be a mixture of PBNEs, coin or loose notes sealed in an oddments envelope – you can't accept a mixed cash and cheque deposit.

- Take the deposit value of the sealed oddment envelope and value of PBNEs and check the value against the paying-in book
- Check that the customer has completed sections 1, 2 and 3 on the PBNE (see image right)
- Date-stamp and initial section 4 (see image right)
- Swipe the magnetic stripe card and enter the deposit value onto Horizon
- Give the customer their card, paying-in book and Horizon receipt



1. Customer's name and account number
2. Customer's site name/reference
3. Customer signature to say they have checked and sealed the PBNE
4. Date-stamp and initial

Remember: Contents of sealed oddment envelopes and PBNEs don't need to be opened and counted at the time of acceptance, however:

- PBNEs need to be opened and checked, or remitted to the cash centre for checking, within seven calendar days of the transaction taking place. This is to ensure that the customer is notified of any discrepancy within the seven-calendar day indemnity period

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Black pouch deposits – Santander customers only

- The customer presents you with a black pouch with a 'sealed container advice' barcoded book or magnetic stripe card
- Check the number of pouches agrees with number recorded on the 'sealed container advice' and there is no evidence of tampering
- Check the sealed container advice is filled in (see image)
- Sign and date-stamp the barcoded book and return it to the customer or swipe the magnetic stripe card and give the customer the Horizon receipt
- When you open and check the pouch, if there are cheques included, these are to be processed separately as a cheque deposit envelope
- Any black pouch deposits should be opened by the end of the next trading day

The image shows a 'Santander SEALED CONTAINER ADVICE' form. It has a header with the Santander logo and the title 'SEALED CONTAINER ADVICE'. Below this is a section titled 'Customer Details' with fields for 'Name', 'Account Number', 'Branch Reference', and 'Manager Signature'. To the right of these fields is a red circle with the number '3'. Below the 'Customer Details' section is a section titled 'Receipt of' with a field for 'Number of bags acknowledged' and a dashed circle next to it. To the left of this section is a red circle with the number '2'. A red circle with the number '1' is positioned to the left of the 'Name' field. Red arrows point from these numbered circles to their respective fields: from '1' to 'Name', from '2' to 'Number of bags acknowledged', and from '3' to 'Manager Signature'.

1. Name of the account holder, account number, branch reference (if any)
2. Number of bags received
3. Customer's signature

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Change giving

All change giving transactions are a notes for coins exchange service.

Business banking customers of participating banks can visit any branch to request change. You should provide the service if you can operationally spare the change, providing the customer produces the correct change giving card or barcoded document for their bank.

To guarantee that change will be available for either of the change giving services, a business banking customer needs to be registered by their bank and visit their assigned Post Office. If a customer has been assigned to your branch, you will receive a change-giving mandate that identifies the customer and advises their initial change order and frequency. If a customer is not registered for the change giving service, ask them to speak to their bank directly to register for the service.

Change Giving Standard

- Swipe the magnetic stripe change giving card through Horizon or scan the barcoded document presented to you by the customer
- Check the notes against the value of change requested by the customer – they should provide you with a breakdown of what change they need
- Input the total value into Horizon and complete the transaction
- Count out the bags of change to the customer and give them the Horizon receipt



Change Giving Lite

- Select 'Banking' and 'Change Giving Lite'
- Select the customer's bank from the list of participating banks and follow the on-screen prompts
- Check the notes against the value of change requested by the customer – they should provide you with a breakdown of what change they need
- Input the total value into Horizon and complete the transaction
- Count out the bags of change to the customer and give them the Horizon receipt



Note: £5 notes can be included in the change orders for both Change Giving Standard and Change Giving Lite customers.

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If you input a value greater than the cash received and you have settled the transaction, please inform the customer that unfortunately an over-credit has been made to their account and it needs to be corrected.

Please ask the customer:

- If the value of the over-credit is less than the withdrawal limit on their card
- If they are aware of the PIN to allow a withdrawal to take place
- If they are happy to perform a withdrawal that corrects the over-credit

If these apply, a withdrawal can be made to balance the over-credit amount.

If it is not possible to correct the over-credit, please follow this process:

- If the customer is still in the branch, inform them that unfortunately an over-credit has been made that cannot be reversed in branch
- Contact the Branch Support Centre. They will take the transaction details and provide you with a reference number for the incident
- Inform the customer (if they are available) that their account will be adjusted by their bank/financial institution
- Print off a duplicate receipt
- Write the Branch Support Centre reference number on both the customer's and the duplicate receipt
- Keep the original receipt
- Record the appropriate information on a Miscellaneous Receipt P1091 and ask the customer to sign it
- Keep the undercopy of the signed Miscellaneous Receipt P1091 and the original receipt in branch as this may be required as part of the investigation to reclaim miskeyed funds

Please note: Under no circumstances should a direct approach be made to the customer at their home/ business location or via social media to recover the funds, even if you know the customer well.

By following the correct process, Post Office will be able to support you and we'll work with the Partner Banks to try to recover any miskeyed funds. There is no guarantee that the funds will be recovered and the customer will have to confirm the error with their financial institution.

For more information go to Horizon Help: 'Banking & Financial Services', 'Banking Services', 'Errors (Including Error Messages and Transaction Errors)', 'Keying Errors'.