

CTO2019 July 2023

SECTION 9 TRAVEL MONEY V4.0  
POLCC 60/23 REVIEW: 01/08/2024

# Travel Money Card

Every branch can sell a Travel Money Card for home delivery. Customers can purchase the Travel Money Card in branch and it will be delivered to their home address in 2-3 working days. All home delivery Travel Money Cards are personalised with the customer's name printed on the back and are sent by Royal Mail 1st Class delivery.

The Travel Money Card is available in 22 currencies:

- |                    |                      |                      |                    |
|--------------------|----------------------|----------------------|--------------------|
| • Sterling         | • Australian Dollar  | • South African Rand | • Japanese Yen     |
| • Singapore Dollar | • New Zealand Dollar | • Norwegian Krone    | • Chinese Yuan     |
| • Euro             | • Canadian Dollar    | • Swiss Franc        | • Hong Kong Dollar |
| • US Dollar        | • UAE Dirhams        | • Thai Baht          | • Saudi Riyal      |
| • Polish Zloty     | • Czech Koruna       | • Turkish Lira       |                    |
| • Swedish Krona    | • Hungarian Forint   | • Danish Kroner      |                    |

**Remember:** When processing the sale, ensure that the customer has the relevant forms of identification before commencing the transaction.



## How to process a Home Delivery

- From the 'Home Screen' select 'Travel', then 'Multi Currency Card'
- Select 'Home Delivery' and follow the screen prompts
- Select Currency screen
- Select the appropriate option for the type of currency requested by the customer from the option list
- Ensure the customer is aware of the minimum (£50) and maximum (£5,000) values of currency that can be loaded onto the card

The screen will show the currency options to choose from:

- Select the relevant option and enter the appropriate sterling value (or foreign value if appropriate)

Horizon will automatically display the relevant options available to the customer:

- The foreign currency amount
- The exchange rate
- The total sterling value that the customer needs to pay
- Discuss with the customer the relevant choices
- Select the agreed quote and press 'Enter'

Horizon will display the print quote screen:

- Press the appropriate option
- Continue to 'Selecting the customer's method of payment'

After the quote has been printed or you have selected 'No' (to print the quote), select method of payment:

- Cash
- Credit or debit card

**Remember:** There is a minimum initial load value of £50. If you enter an amount less than £50, you'll see a message asking you to increase the amount to meet the minimum value.

**Check that the customer has one of the following as evidence of identification:**

- Valid UK Passport
- Non-UK Passport (although the customer has to be a UK permanent resident, they may still hold a non-UK Passport)
- UK photo full or provisional driving licence
- Valid EEA identity card

All documents need to be valid and in date.

- Check the customer is a permanent resident of the United Kingdom
- Check the customer is 18 years of age or over
- If the customer is using a debit or credit card as payment, keep the customer's identification document until the end of the transaction as you will need to capture the details on Horizon

Ensure that you select the correct method of payment and agree the appropriate method of payment with the customer. At this stage you are not taking payment, just selecting how the customer will pay. Only when the value is in the basket can the payment be taken.

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## Identification

Horizon will prompt you to select the appropriate identification for the Travel Money Card.

- Select the relevant identification

**Remember** – If you select 'No ID Available' the transaction will be cancelled

- Input the reference number of the identification – double check that you have entered this correctly and press 'Enter'
- Input the Country of Issue (only required if passport is used as identification). Enter the country name in full (no abbreviations) and press 'Enter'
- Input the Expiry Date and press 'Enter'
- Input the Date of Birth – double check that this is correct, and press 'Enter'
- Horizon will then ask you to enter the customer's details. Enter all details as prompted ensuring that everything is entered accurately, and with only one name entered into the forename field



**Important:** Please check that you have entered the customer's details accurately. If any details are incorrect, the customer will be unable to activate their card and will need to contact the Travel Money Card contact centre.

**Remember:** Always print a duplicate copy of the customer's credit/debit card session receipt (which shows the customer's name, identification details and the card prefix) and retain it for two years. This is to comply with our Bureau regulations for cash advance transactions.

## Settling the transaction

If the customer is paying by cash, settle the transaction to cash. If they are paying by debit or credit card, follow the details below.

Before selecting the debit or credit card button on Horizon:

- Ask the customer for the payment card and ID
- Check that the security features are present on the card

Once the card has passed all the checks:

- Remind the customer that the debit or credit card issuer may charge a cash advance fee, but Post Office will not
- Select 'Debit Card' or 'Credit Card' on Horizon
- Press 'Enter' and continue to enter all details as prompted by Horizon

Once you have entered all the details, settle the transaction to 'Debit/Credit Card'.

### Customers requesting to withdraw the full balance from their Travel Money Card

This can be completed by processing a cash withdrawal. Any balance remaining on the card in any currency will be converted to Sterling automatically. Please be aware that:

- A balance enquiry will be needed first, to check the available balance on the card
- Sterling cash withdrawals cost £1.50 per transaction. The available balance will therefore be the balance, minus the £1.50 fee
- The maximum daily cash withdrawal from a Travel Money Card is £300

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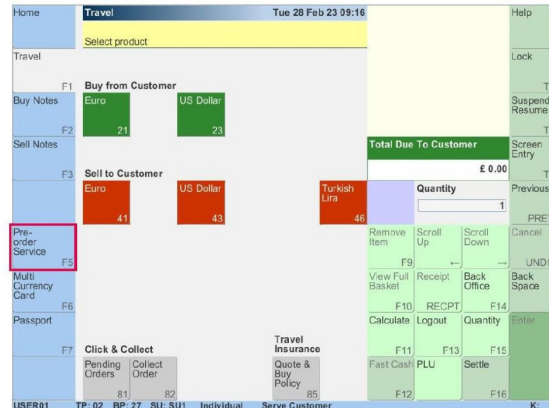
# Travel Money

## Travel Money Pre-Order in branch

Placing a Pre-Order for currency is made up of a single transaction:

- From the 'Home Screen' select 'Travel', then 'Pre-Order' service
- Select 'Create Order'
- A prompt will be displayed reminding you that ID is required for purchases over £1,000, and to check with the customer before continuing. Select 'Enter' to acknowledge the prompt
- Select the country of destination, and advise the customer of any restrictions displayed. Press 'Enter' and select the currency required
- Select 'Sterling' or 'Foreign Currency' and input the amount requested
- The 'Would you like to print a quote' screen appears. Select 'Yes' to print a quote or select 'No' to go to the next screen
- Confirm the amounts with the customer and press 'Enter'
- Ask the customer how they will be paying and select the appropriate payment method. If you select 'Cash', this can't be changed. If 'Debit' or 'Credit card' is selected, a prompt will be displayed to remind the customer of the potential cash advance fee
- For debit or credit card payments follow the instructions in the red box opposite. For Cash payments under £1,000, select 'Settle' to complete the transaction; Horizon will print two receipts
- Hand the customer their receipt and advise them to bring it in with their ID when collecting their order
- Retain the second receipt in branch

Once payment has been taken, the order will automatically be sent to First Rate. There is no need to submit the order separately.



### Debit or credit card payments for Travel Money:

- After selecting debit or credit card, Horizon will prompt you for the last four digits of the card number. Input these and press 'Enter'
- Input the customer's surname, forename (and initials if appropriate)
- Select the customer's title and press 'Enter' and continue as below

### For debit or credit card payments, and cash payments for £1,000 and over:

- Select the customer's proof of ID and enter the details as prompted
- The 'Order Created' message will appear; select 'Enter'
- Select 'Settle' to complete the transaction or select 'Pre-Order' service to create an order for a different currency

### Accepted ID for Travel Money (Bureau de Change) transactions:

- Valid UK Passport (UK or foreign issued)
- UK photo full driving licence
- Photocard EEA Driving Licence
- EEA Identity card

All documents need to be valid and in date.

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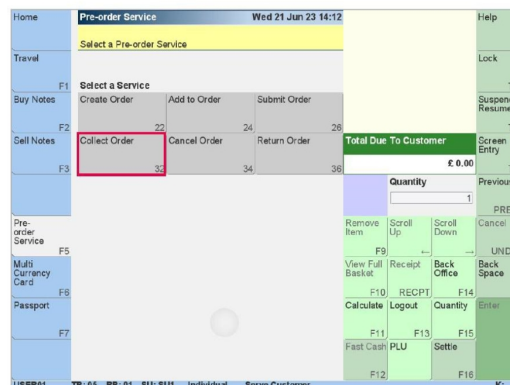
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# Travel Money

## Customer collecting a Pre-Order placed in branch

Currency Pre-Orders placed before the 2pm cut-off will be delivered to the branch the next working day.

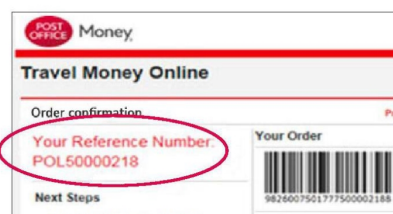
- Obtain the customer's Pre-Order receipt and ID used when placing the order
- From the 'Home Screen' select 'Travel', then 'Pre-order Service', then 'Collect Order'
- Input the order number from the receipt and press 'Enter'
- Confirm the customer's details and press 'Enter'
- Confirm the amount on the screen, open the envelope in front of the customer and count the currency out to confirm the amount. If correct, press 'Enter'
- If the value is over £500 or was paid using a debit or credit card, the customer needs to provide their driving licence or passport. When the proof of ID has been accepted press 'Enter'
- Settle the transaction and Horizon will print two receipts. Hand the first receipt to the customer, along with their order receipt, the currency ordered and their ID
- Retain the second receipt and attach it to the original receipt produced when the order was created. Keep these in branch for two years



ID is not required to collect orders under £500 if they were paid for using cash

## Customer collecting a Click & Collect order placed online

- Scan the barcode on the customer's confirmation printout. If the scan doesn't work or there is no barcode, launch the transaction by pressing 'Collect Order'
- Horizon will prompt you to check the customer has their payment card and ID
- Check the order has arrived in branch and that it is the correct order. Do not hand the order to the customer yet
- Input the customer's ID details when prompted. Follow the screen prompts and Horizon will automatically print two receipts, one for the customer and one for the branch
- Open the envelope and count the contents to the customer, then press 'Settle' to end the transaction
- Retain the 'Settled' receipt with the branch copy of the transaction receipt



You can check to see what online Click & Collect orders are coming to your branch for customer collection:

- From the 'Home Screen' select 'Travel', then 'Pending Orders'
- Horizon will display a list of Click & Collect orders on their way to your branch, and any branch fulfilled Click & Collect orders (see next page)

**Important:** As long as the customer has their order reference number (and relevant ID), it doesn't matter if they don't have their printout.

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## Branch fulfilled Click & Collect Orders (selected branches)

Branch fulfilled Click & Collect orders are limited to Euros and US Dollar notes only. To process a Click & Collect customer collection:

- Scan the barcode on the customer's receipt or press 'Collect Order' on the Travel screen and enter the order number manually
- Ask the customer for the debit/credit card that was used to place the order and their ID. Follow the prompts to enter their card details
- The order will be shown on screen with 'Branch' next to it to show that it should be made up from branch stock. Check that the customer's details on their payment card match those on the order, then press 'Yes'
- You will be prompted to make up the order using your own currency stock. Providing you have enough currency to fulfil the order exactly, select 'Yes' and continue with the order
- Follow the prompts to capture the customer's ID details; two receipts will print
- Count out the currency to the customer and hand them their receipt. Obtain the customer's signature on the branch copy receipt
- Press 'Settle' and a third receipt will print. Keep this receipt with the signed branch copy

**Important:** Customers can place a Click & Collect order for same day collection, as long as there is enough stock in your branch. Check for any pending orders regularly, as new orders can be added at any time.

## Click & Collect: not enough currency to fulfil the order

If you have not checked your pending orders regularly, you may not have enough currency to fulfil the order when the customer collects. If this happens:

- When you are prompted to make up the order using your own currency stock, select 'No'
- Your customer will be offered 'Wants Entire Order' or 'Request Partial Fulfilment'. Select the option they require
- If the customer wants the entire order, contact First Rate (number can be found in Section 01 Useful Information)
- If the customer wants a partial fulfilment, enter the amount that can be fulfilled from your stock
- Select the reason why you can't fulfil the whole order
- Enter the value of the refund to be credited to the customer. **Do not** refund the customer in cash, they will receive a refund to their payment card in approximately 3 working days

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## Buying back currency

When a customer has foreign currency that they want us to buy back:

- Check the notes are acceptable by using the Foreign Currency Guide on Horizon Help. Count the notes out and agree the total foreign value to be exchanged
- For Euro or US Dollar Buy Back, select 'Buy Euro' or 'Buy US Dollar' from the Home Screen
- For other currencies, select 'Buy Notes' from the 'Home' Screen. Select the appropriate currency if shown. If not shown, select 'Buy Currency' and select the relevant currency from the picklist and press 'Enter'
- Select 'Foreign Currency', enter the value and press 'Enter'
- Discuss the options available with the customer and select their choice. Press 'Enter'
- Settle the transaction. Count out the sterling value to the customer and hand them their receipt. Place the foreign currency in your till

**Important:** On Demand and Euro Dollar branches can purchase foreign currency from any customer.

Euro only and Pre-Order branches can only purchase currency from customers when it was purchased from a Post Office and the customer has their original receipt.

**Remember!** It is important that you do not buy or sell 500 Euro or 1,000 Swiss Franc denomination notes. These high value banknotes represent a risk to your branch and to the business, as they tend to be used by money launderers.

## Horizon Help Foreign Currency Guide

Use the Foreign Currency Guide on Horizon Help to check that any banknotes presented are the currency the customer claims they are and that they are valid.

Do not accept any notes that do not appear in the Foreign Currency Guide.

To access the Foreign Currency Guide:

- F7 Horizon Help – F4 Travel – F9 Foreign Currency Guide



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