

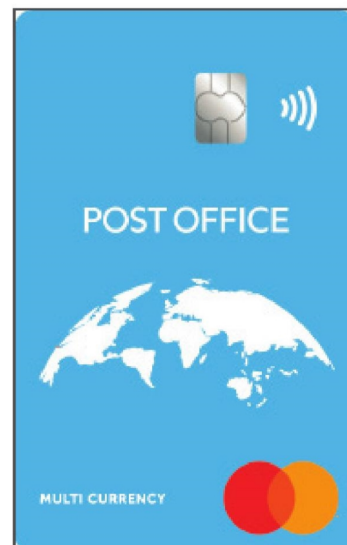
Travel Money Card

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 front and are sent by Royal Mail 1st class delivery.

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

The Travel Money Card is available in 23 currencies:

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



How to process a Home Delivery

- From the 'Home Screen' select 'Travel', then 'Travel Money Card'
- Select 'Home Delivery' and follow the on-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 (£5000) 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)

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.

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 will need to pay
- Discuss with the customer the relevant choices
- Select the agreed quote and press 'Enter'

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 UK permanent resident, they may still hold a non UK Passport)
- UK Photo Driving Licence (full or provisional)
- UK Paper Full Driving Licence

Please note: A provisional paper Driving Licence is not acceptable as a means of identification for this product. 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

Travel Money Card continued

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', select method of payment:

- Cash
- Credit or Debit Card

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 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'. **If you enter this incorrectly the customer will not be able activate their card and will need to speak to the Travel Money Card contact centre**

The Horizon system will then ask you to enter the customer's details. Enter all details as prompted ensuring that everything is entered accurately.

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 of the details, settle the transaction to Debit/Credit Card.

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.



Always print a duplicate copy of the customer's credit/debit card session receipt (which shows the customer 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.