

Personal banking

Cash withdrawal (Chip and PIN - debit card and POca)

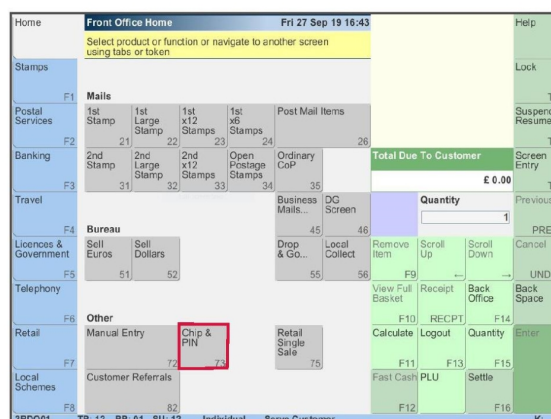
- Ask the customer to insert their card into the PIN pad
- From the 'Home Screen' select 'Chip & PIN', then 'Withdrawal'
- Ask the customer how much cash they wish to withdraw.
Input the required value and press 'Enter'
- Ask the customer to confirm the value by checking the value displayed on the PIN pad and enter their PIN
- Check if the transaction is authorised or declined and ask the customer to remove their card
- If the transaction was authorised, count out the cash value agreed, and hand it with the receipt to the customer
- 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, if they are paying by debit card then settle to debit card.

Remember: Banking transactions cannot be reversed, so please take extra care when keying in the value of the transaction

Cash deposit (Chip and PIN)

- Ask the customer to insert their card into the PIN pad and confirm they wish to deposit cash into that account
- From the 'Home Screen', select 'Chip & PIN', then 'Cash Deposit'
- 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 checks that the two figures match. If they do not match, you will be asked to re-enter the value again
- Horizon will confirm the cash deposit and amount:
 - If it is correct, press 'Confirm'
 - If it is incorrect, press 'Re-enter Amount'
- Ask the customer to confirm the value displayed on the PIN pad by pressing 'Enter'
- Settle the transaction to 'Fast Cash', put the cash deposit in your till and give the customer their receipt



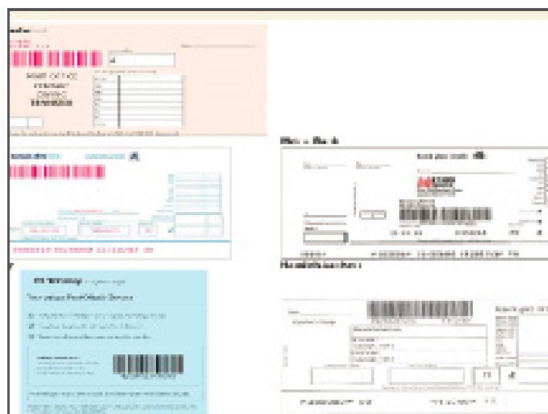
Declined transactions

- If the transaction is declined, acknowledge the Horizon Online screen message and Horizon Online will print two receipts
- 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 Online Help)
- Retain the signed receipt in branch for 2 years
- For declined cash withdrawals, please ensure you don't give the customer any cash
- For declined deposits, please remember to return the cash to the customer

Note: For deposits, some customer cards are swiped rather than using the PIN Pad and some customers will need to enter their PIN to confirm the value

Cash deposit (barcoded deposit slip)

- Obtain a barcode deposit slip and the 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 customer's deposit slip
- Input the amount of the deposit
- Settle to 'Fast cash' and put the cash in your till
- Horizon will print two receipts. Hand the customer their receipt along with their barcoded deposit slip. Please do **not** datestamp 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

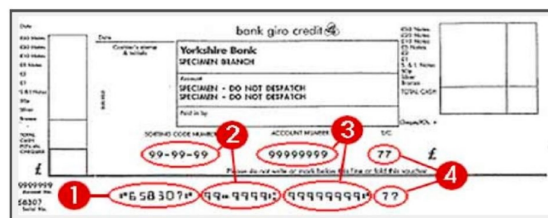
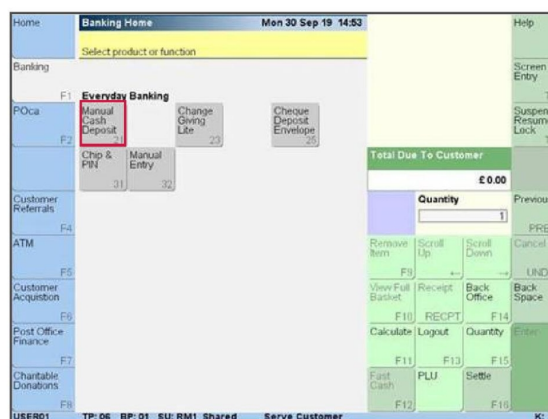
Manual cash deposit (personalised deposit slip)

- Ask the customer for their pre-printed, personalised deposit slip and cash. Check that the value of the cash agrees with the value entered on the 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 into Horizon and press 'Enter'
- 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 datestamp the deposit slip

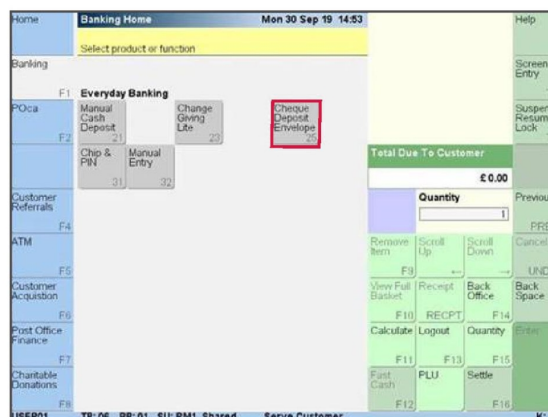


- Head Office Collection Account (HOCA) code + Serial number
- 6 digit Sort Code
- 8 digit Account Number
- 2 digit Transaction Code

Personal banking: cheque deposits

Cheque Deposit

- Ask the customer for the sealed cheque deposit envelope, make 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
- Datestamp the front of the deposit envelope and place it in your drawer. Give the Horizon receipt to the customer



Note: The deposit slip will indicate which bank the cheque is to be paid into, to allow the appropriate envelope to be used

If a customer presents a plain envelope to deposit cheques:

Ask the customer which bank they wish to deposit their cheque into and offer an appropriately branded envelope from the supply kept behind the counter or refer the customer to their bank for further envelopes.

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

Remember: The brand of the envelope needs to be the same as the customer's bank, as shown on the deposit slip. Never offer an envelope branded by one bank for deposit into the account of another.

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 they should include their sort code and account number on the reverse of the cheque and advise the customer that it could delay the credit to their account



Business banking

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). If the customer has an indemnity agreement in place, you will have received a letter from the Banking Support Team to confirm this.

- 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
- Note:** Contents of sealed oddment envelopes and PBNEs don't need to be opened and counted at the time of acceptance
- Swipe the magnetic stripe card and enter the deposit value onto Horizon Online
 - Give the customer their card, paying in book and Horizon Online receipt

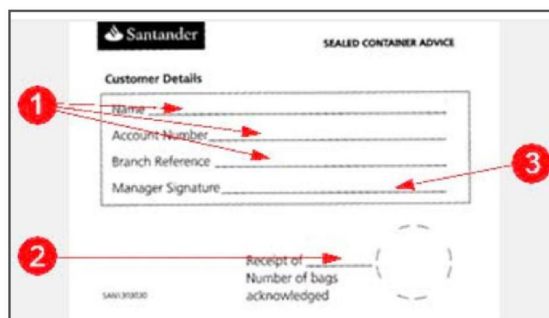


1. Customer's name and account number
2. Customer's site name/reference
3. Datestamp with the name of the branch, date and cashiers initials
4. Customer signature to say they have checked and sealed the PBNE

Remember: PBNEs need to be opened and checked or remitted to the cash centre for checking, within 7 calendar days of the transaction taking place. This is to ensure that the customer is notified of a discrepancy within the 7 day indemnity period.

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 datestamp the barcoded book and return it to the customer or swipe the magnetic stripe card and give the customer the Horizon Online receipt
- Keep the pouch and check the contents later the same day. If there is a cheque included, these are to be processed separately as a cheque deposit envelope



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

Change giving

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

Customers can visit any branch to request change and you should provide the service if you can operationally spare the change.

To guarantee that change will be available for either of the change giving services, a customer must 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.

Change Giving Standard

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



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

Mis-keys

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:

- whether the value of the over-credit is less than the withdrawal limit on the customers 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 with the customer, please follow this process:

- Inform the customer that unfortunately an over-credit has been made that cannot be reversed
- Contact the Branch Support Centre on 0333 345 5567, they will take the transaction details and provide you with a reference number for the incident
- Inform the customer 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 duplicate receipt
- Issue the customer with a Miscellaneous Receipt P1091. Record the appropriate information and get a signature from the customer

Please note: Under no circumstances should a direct approach be made to the customer at their home/office 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 mis-keyed 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 Online help: 'Banking & Financial Services', 'Banking Services', 'Errors (Including Error Messages and Transaction Errors)', 'Keying Errors'