



DRAFT

PORT OF SKAMANIA COUNTY CASH HANDLING POLICY AND PROCEDURES

1. PURPOSE

In order to assure that all Port employees and/or contracted representative responsible for handling cash are aware of their duties, the following policy and procedures will provide guidelines for all cash handlers.

For purposes of this policy, "cash" refers to all forms of payment, including currency, checks, and bank transactions.

2. CASH HANDLER RESPONSIBILITY AND LIABILITY

- A. All Port cash handlers shall comply with the Cash Handling Policies and Procedures. Cash handlers who fail to comply with the Cash Handling Policies and Procedures may be subject to disciplinary action.
- B. All cash handlers who obtain custody of Port money are personally responsible for that money until such time as the money is deposited in the bank, and may be held liable for any loss, theft, or statutory exception.
- C. All people's handling cash shall sign or initial the receipt.

3. CASH HANDLER TRAINING

- A. All Port employees involved with the handling, receipting, reconciling, or depositing of money shall read and understand the Cash Handling Policy and Procedures.
- B. Any employee determined to have cash handling duties or responsibility shall read the Cash Handling Policy and Procedures within 30 days of hire or assignment of duties.

4. CASH HANDLER COMPLIANCE

- A. The Port Auditor will inspect cash receipts monthly.

5. CASH DRAWERS

- A. All funds must be placed in a secure drawer. The drawer must be locked when staff is not present.
- B. Cash handlers shall complete a transaction in its entirety before proceeding to another transaction or offering assistance to another customer.

6. RECEIPT OF PAYMENTS

All moneys (checks or cash) must be receipted immediately upon acceptance.

A. Payments by mail

- a. Two employees shall open mail whenever possible and segregate remittance from other mail. Checks must be endorsed upon receipt.
- b. Prepare all payments for deposit. Be sure checks are signed.
- c. Put all unprocessed mail in a secure location, such as a vault or locked cabinet or drawer overnight.

B. Acceptance of checks

When accepting checks over the counter or by mail, the cash handler should:

- a. Check the written amount and the numerical amount. They must be the same. A bank will return checks with incorrect amounts. If the written amount is correct you can circle the amount and the bank will accept the written amount.
- b. Check for signature if accepting a check in person. If checks received in the mail have no signature, try to contact the sender to come and sign the check. Watch for special wording on the check that may cause it to be void, e.g. "not good for over \$1,000.00," "Void after 30 days," or "Two signatures required." Any special instructions take precedence over state law.
- c. Do not accept post-dated checks.
- d. Accept checks for the exact amount owed. No cash back is permitted.
- e. Do not accept checks written more than 180 days (6 months) prior to remittance. Banks may not honor a stale-dated check.
- f. Checks drawn on foreign banks should not be accepted unless "Payable in US Funds" is written on the face of the check.
- g. Do not accept two-party checks. All checks must be made payable to The Port of Skamania County.
- h. No checks may be cashed from a cash drawer, change fund, or petty cash fund.
- i. Employees should never process their own business or that of immediate family or close friends.
- j. A restrictive endorsement should immediately be placed on the back of all checks.
- k. Checks should always be placed in a secure location out of the reach of the public or customers; and

- i. Utilize BARS Manual guidelines for cash receipting.

C. Accepting Cash

All cash received will be processed in double custody, with each person signing the receipt. Cash over \$200.00 will be taken to the bank in double custody as soon as possible after receiving the funds. Cash will immediately be locked in the fire safe until it is taken to the bank.

7. ACCOUNTING FOR PHYSICAL CONTROL OVER CASH RECEIPT FORMS

Accounting control and physical control over cash receipts should be established at the point where funds first become accessible to port personnel.

- A. Initial control of over-the-counter receipts should be established through the use of pre-numbered multi-copy cash forms, or automated receipting software.
- B. The Finance Manager and Auditor will account for all pre-numbered multi-copy cash receipt forms. Voided receipts shall not be destroyed, but kept in the receipt book and retained in accordance with the state recommended retention period of six years.
- C. Preparing Receipts. The following information should be entered on all receipts:
 - a. Amount;
 - b. Date;
 - c. Name of individual, company;
 - d. Breakdown of type of moneys received i.e. cash, check, ACH, etc.; and signature or initials of person receiving the monies.

8. DEPOSIT OF FUNDS

- A. All cash over \$200.00 will be deposited the same business day when possible. If not able to deposit the same business day it will be locked in the fire safe and deposited the next business day. Checks will be deposited at least weekly. Make sure to keep a photocopy of all checks.
- B. Automated Clearing House (ACH) or Electronic Fund Transfer (EFT) Deposits.

Staff should check bank account daily for ACH payments.

9. BANK RETURNED NON SUFFICIENT FUNDS (NSF) CHECKS

This policy applies to all checks which are made payable to the Port of Skamania County and later returned by the bank. Checks may be returned due to insufficient funds, closed accounts, invalid signature, stop payment, or any other condition making the check invalid.

- A. The Bank will debit to the account any NSF checks and deliver the checks to the Port.
- B. Staff will contact the individual/company to collect the payment and associated fees. No new goods or services should be provided until payment is received for the NSF check. Staff should document the action taken in their files and records.

- C. A processing fee of \$40 or the face amount of the check, whichever is less, will be charged on all NSF checks, plus any additional costs and fees awarded pursuant to RCW 62A.3.515.
- D. In addition, fees charged by the bank for returned checks will be charged to the individual/company.

10. PETTY CASH

The Port of Skamania County does not maintain a petty cash account.

11. RECONCILIATION OF BANK ACCOUNTS

All Port bank accounts must be balanced (reconciled) to the bank statement monthly. Accounts shall be reconciled by a person not having the responsibility for signing the checks.

12. REPORTING LOSSES

In the event of a suspected loss of public funds, it is essential that correct procedures be followed in order to minimize the loss, assist investigations, prevent improper settlements, expedite bond claims, and protect employees from false accusations.

- A. Any person who discovers a loss or theft of Port money shall immediately notify their Executive Director, Finance Manager, or Auditor.
- B. The Port Finance Manager or Auditor should immediately report the suspected loss to the State Auditor's Regional Audit Manager, if theft or fraud is suspected.
- C. A report shall also be made by the Executive Director, Finance Manager, or Auditor to the Prosecuting Attorney or appropriate law enforcement.
- D. DO NOT attempt to correct the loss. Report it as previously stated.
- E. DO NOT destroy any pertinent records. All original records should be secured in a safe place, until the State Auditor's Office completes the investigation.

13. COUNTERFEIT AND ALTERED MONEY

It is important for Cash Handlers to examine all currency received to determine its legitimacy at the time that it is first presented to Port personnel. If funds being accepted by a cash handler are suspected of being counterfeit or altered, the following procedure is to be observed:

- Notwithstanding the following guidelines, **never do anything that puts yourself at risk.**
 - a. DO NOT return the currency to the passer;
 - b. DELAY the passer, if possible;
 - c. TELEPHONE local law enforcement non emergency # 509-427-9490.
 - d. Note the passer's description, the description of any companion, and if possible, the license number of any vehicle used;

- e. Handle the bill as little as possible in order to preserve any fingerprints, and place it in a protective cover;
- f. Surrender the bill only to law enforcement authorities;
- g. Notify the Executive Director, Finance Manager and Auditor;
- h. Counterfeit money received by the bank will be recorded as a loss;
- i. If you have a camera get a copy of the recorded incident.

14. SAFEGUARDING FUNDS IN AN EMERGENCY

In the event that an emergency occurs and/or evacuation, after determining the safety of all persons in the immediate work area, all cash must be secured in a locked location.

FIRE – If there is adequate time secure all money by locking it in the fire proof drawer, and then vacate the building as soon as possible.

15. ROBBERY

Robbery is the most threatening condition you might experience. You must be informed on how to counteract robbery as well as know the procedures to follow during and after a robbery. The average robbery takes 90 seconds from start to finish, so be prepared to react quickly.

- A. Procedures to follow during a robbery. These procedures should be familiar to all cash handlers long before they are needed.
 - a. **Always assume the robber has a weapon even if you do not see one.**
 - b. Be polite and accommodating. A nervous person is committing the robbery. Do not upset or antagonize the robber. The calmer you are, the calmer the robber will be.
 - c. Keep talking to the robber. Explain your every movement such as, "I'm taking the key out of the drawer to unlock..." Avoid making any quick movements that might alarm the robber.
 - d. **DO EXACTLY AS THE ROBBER ASKS.**
 - e. Attempt no heroics. You may put your life and the lives of others in jeopardy if you try to be a hero.
 - f. Observe the robber, but do not stare. Try to remember the distinguishing features of the robber. Try to remember the language (specific words) used, or any accent or any specific pronunciations or phonations. You will be asked to describe the robber at a later time.
 - g. Try to notice everything the robber touches.

- h. Listen to the voice, inflections, names, slang, grammar, and so on that the robber uses.
- i. Notice any other people around who may be witnessing the robbery.
- j. Do not leave the premises or call 911 until it is safe to do so.

B. Procedures to follow after a robbery. Once the robber has left the building:

- a. Lock the entrance door and notify Executive Director, Finance Manager, or Auditor about the robbery;
- b. Call 911 and stay on the phone until law enforcement arrives;
- c. Provide 911 with the following information
 - i. Your address
 - ii. Who you are
 - iii. What happened
 - iv. Where you are located
- d. Protect the area where the robber may have left fingerprints until law enforcement arrives;
- e. Speak to no one other than law enforcement until you have completed a Robbery Description Report;
- f. You may be asked to provide the names and addresses of those who may have witnessed the robbery; and
- g. No one except authorities and the Executive Director, Finance Manager or Auditor should be allowed in the facility after the robbery until authorized by law enforcement.

DRAFT