Warwickshire POLICE	POLICY

Security Classification	Official
Disclosable under Freedom of Information Act 2000	Yes

POLICY TITLE	**Cash Handling**
REFERENCE NUMBER	**WP176**
Version	**1.0**

POLICY OWNERSHIP	
DIRECTORATE	Finance
BUSINESS AREA	Financial Accounting

INITIAL IMPLEMENTATION DATE	**March 2024**
NEXT REVIEW DATE:	**March 2026**
RISK RATING	**MEDIUM**
EQUALITY ANALYSIS	**LOW**
TIER	**2**

Warwickshire Police welcome comments and suggestions from the public and staff about the contents and implementation of this policy. Please e-mail policiesandprocedures@warwickshire.police.uk

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1.0 POLICY OUTLINE

Cash transactions carry an inherently greater risk of loss and are cumbersome, time consuming, and costly to handle and process, therefore the use of cash should be kept to a minimum. Where this is unavoidable, procedures should be followed to reduce the risk of loss.

All staff and officers involved in the process of handling cash are responsible for the safe keeping and prompt banking of cash collected in their area or department.

Cash should never be left unattended unless adequately secured.

All cash should be receipted, secured, and banked as soon as possible and, in any event, always within a week of being received. Cash needs to be stored securely and in line with insurance limits prior to banking, see Appendix A for the limits. Access to safes and safe keys should be restricted and controlled.

Cash income, paid over to the force, should never be used to directly fund force expenditure, to substitute for petty cash or make advances to individuals. Sources of income and funds should be kept separate and banked and recorded in line with the purpose for which they were collected.

Cash income must be kept separate from private money or unofficial funds (such as tea funds or collections for colleagues) at all times and must never be used for private purposes, including encashment of personal cheques. Private money and force money should be kept separate at all times.

Cash in hand and petty cash shall be checked independently of the employee responsible at least monthly, in accordance with guidance from the Force's insurers.

2.0 PURPOSE OF POLICY

The policy ensures that we minimise cash transactions, however, where handling cash is unavoidable, this policy is written to protect income, for the benefit of policing and to protect the interests of those individuals and organisations that have paid money to the force and to protect staff and officers. This will be best achieved by ensuring cash is banked promptly, recorded accurately and in a timely manner to ensure accounting for income complies with Financial Regulations. Adherence to this policy will minimise the risk of loss, whether through error or fraud and ensure monies are credited to the correct account and presented accurately.

3.0 IMPLICATIONS of the POLICY

The term 'officer' applies to both officers and staff.

Failure to comply with the policy may result in financial loss to the force and may lead to disciplinary proceedings.

Financial Regulation No.7.6 covers banking arrangements and imprest / petty cash transactions.

Cash handling and petty cash is subject to regular routine audit, the findings of which are reported to relevent officer and monitored by Joint Audit Committee and they are used to inform the Head of Internal Audit annual letter of assurance.

IT IS ESSENTIAL THAT ALL STAFF RESPONSIBLE FOR CASH ARE FULLY AWARE OF THE CONTENTS OF THIS POLICY AND ARE BRIEFED ON ITS CONTENT AS PART OF THE INDUCTION PROCESS. A SIGNATURE IS REQUIRED TO ACKNOWLEDGE RECEIPT AND UNDERSTANDING.

PLEASE READ IT THOROUGHLY, KEEP IT SECURE AND AVAILABLE FOR FUTURE REFERENCE AND FOLLOW THE GUIDELINES CAREFULLY AND CONTINUOUSLY.

4.0 PROCEDURE

In order to minimise cash transactions other forms of non-cash payment should be encouraged.

Many of the instructions contained in this procedure are taken from conditions laid down by the Force's insurance company under the Money Policy. For this purpose, in particular and when considering security generally, cash includes postage stamps, open (uncrossed) cheques and postal orders.

Money in transit

Where possible, the routes used and the time and day of the deposit or delivery should be varied and the knowledge of the movement of cash should be restricted to as few people as possible.

Cash should not be carried in an obvious manner and the use of alarm bags should be considered for regular large amounts. The use of cases that fasten to the body is not recommended as the risk of injury is increased. Alarm cases that are attached to the person but become readily disconnected when snatched, causing the alarm to sound, are satisfactory. The safety of employees is of major importance and the risks should be minimised by not attempting to resist an attack.

Cash must not be moved in amounts exceeding £10,000 and the following number of escorts should be used:

Where the value of **money** in transit as described in the **schedule** exceeds GBP 2,500 the **insured** will arrange for the **money** to be accompanied as follows:

a) over GBP 2,500 and up to GBP 5,000 - at least two (2) able bodied adults;

b) over GBP 5,000 and up to GBP 10,000 - at least three (3) able bodied adults;

c) over GBP 10,000 and up to GBP 15,000 - at least four (4) able bodied adults;

d) over GBP 15,000 - by a professional security company.

Insurance cover is invalidated if these conditions are not met.

For safety, staff should carry a mobile phone with them during trips to the bank. If you do not have access to a mobile phone, please inform the Business Operations Services Manager who will be able to assist.

Safes

Every effort should be made to keep the cash held to a minimum, particularly overnight. Amounts of insurance cover may be varied from time to time for a given safe as directed by the insurers.

A list of current safe limits is included as an appendix at the end of this document.

UNDER NO CIRCUMSTANCES SHOULD LIMITS BE EXCEEDED OVERNIGHT

If limits are likely to be exceeded after the bank has closed, arrangements should be made direct with the bank for night safe facilities so that the cash can be placed in the night safe, when necessary. Prior arrangement must be made before this occurs so that the facility is immediately available.

Where this is not possible, the Claims and Insurance Manager should be contacted on 07773043736 or emailed Sharon.dobinson@warwickshire.police.uk (alternative email: legal@warwickshire.police.uk) to arrange a temporary uplift to the safe limit. Safe limits can also be increased temporarily to accommodate large cash seizures.

If a safe is to be moved, or a new safe is to be installed, the Claims and Insurance Manager should be contacted as per the details above to ensure that the specifications and location of the new safe are sufficient to meet the needs of the insurance company.

The insurance limits depend on the safe's location and specification so it is imperative these details remain correct or the Force's insurance may be invalidated.

Cash Offices

- Alarm systems should be considered where risks are high.

- **Do not** leave cash, cash boxes and keys in unattended desks at any time, nor in unlocked drawers or on general view to any other persons.

- Admittance to the cash office should be limited during periods when banking is being completed and the room should be securely locked when unoccupied.

Loss of cash

Should a loss of cash occur as a result of burglary or hold-up, a senior officer should be contacted immediately. Avoid contaminating the scene, so do not touch anything. Do not try to determine the extent of the loss by handling drawers or cash containers.

In the case of loss or suspected losses due to possible irregularities or fraud, the Director of Finance **must** be contacted immediately, who will report the matter to the Chief Constable and Treasurer as per Financial Regulations. Internal Audit will normally be requested to undertake a review of controls and work in conjunction with the Professional Standards Department. They will take appropriate action confidentially throughout, will report as necessary and liaise with chief officers and others concerned. Further action will be taken after full consultation.

Insurance claim forms are available from the Claims and Insurance Manager (details above) and notification of a loss should be made without delay to enable a claim form to be supplied for completion by the officer in charge of the establishment. This should then be returned immediately to Finance Department, Headquarters.

5.0 DOCUMENT HISTORY

Date	Author / Reviewer	Amendment(s) & Rationale	Date of Approval / Adoption
February 2024	Mike Kaine	Updated from previous alliance policy no. A013	March 2024

6.0 CONSULTATION

Head of Dep't/ Chief Officer Consulted	Date Communication Sent
Jeff Carruthers, Director of Finance	February 2024
Sharon Dobinson, Claims and Insurance Manager	October 2023
Pam Lotta, Business Operations Services Manager	February 2024

6.3 A summary of the extent of any consultation should be included here and should include details of bespoke interested groups, both internal and external, which have been involved in the development and/or consultation in respect of this policy e.g. with JNCC, Independent Advisory Group and relevant Business Areas.

7.0 ASSESSMENT AND ANALYSIS

7.1 Every policy and procedure will be subject of an Equality Analysis (EA), Health and Safety Assessment (HAS) and Risk Assessment (RA) to be completed by the policy writer, and will be referred to if requested by the reader. There is a separate template for this purpose available in the Policy Writers' Pack in the force document search page.

7.2 **It is compulsory to consult with, and receive a response from Risk Management, Health & Safety and Equality & Diversity as part of the Assessment form to be completed and also your Business Lead on every policy**

Appendix A

Insured section **Computer breakdown**	**NOT INSURED**

Insured section **Machinery breakdown**	**NOT INSURED**

Insured section **Money**	**INSURED**

		Limit of liability
Non-negotiable money	GBP	500,000
Negotiable money:		
In buildings outside **business hours** not contained in locked safes or strong rooms	GBP	1,000
In buildings outside **business hours** but contained in unspecified locked safes or strongrooms	GBP	5,000
In buildings outside **business hours** but contained in specified locked safes or strongrooms		
Buildings manned 24 hours a day and 7 days a week	GBP	100,000
Buildings not manned 24 hours a day and 7 days a week	GBP	10,000
Specified safe details as lodged with Insurer		
In buildings during **business hours**	GBP	100,000
In the private residence of the **insured** or any authorised partner, director or employee under a contract of employment	GBP	1,500
Whilst in transit	GBP	100,000
All **Money** recovered and/or in the custody and control of the Insured including but not limited to **Money** seized under the Proceeds of Crime Act 2002	GBP	1,500,000
All **Money** recovered and/or in the custody and control of the Insured including but not limited to **Money** seized under the Proceeds of Crime Act 2002 prior to the **Money** being counted provided agreed recording protocols have been followed	GBP	75,000
Show/Trap **Money** (being **Money** in the custody of any Police Officer for use in connection with crime investigation operations including whilst in the possession of suspects whilst under the direction of the Police Commander)	GBP	100,000
Pre-Evidence **Money** for Kidnap and Extortion owned by ROCU partner forces held at West Midlands Police C3 building Park Lane.	GBP	11,000