

POLICY ON CASH HANDLING AND MANAGEMENT

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DEFINITIONS

For purposes of this policy, the terms used are defined as follows

<u>Term</u>	<u>Definition</u>	<u>Chapter</u>
<u>Cash</u>	Payment for goods or services or a gift or contribution to SANTOS MANUEL STUDENT UNION that is received in any one of the following forms: currency, coin, check, money order, traveler's check, electronic funds transfer, credit card transaction, or debit card transaction	Cash Handling
<u>Cash collection points</u>	Departments or other units that receive and handle cash on a regular basis	Cash Handling
<u>Deposit</u>	The deposit of cash with the Student Financial Services Office, or in the case of credit or debit card payments, deposit directly into the appropriate bank account under the rules established by the Student Financial Services Office	Cash Handling
<u>Gift or contribution</u>	An unconditional transfer of cash or other assets to SANTOS MANUEL STUDENT UNION, or cancellation of a liability of SANTOS MANUEL STUDENT UNION	Cash Handling
<u>Petty cash</u>	Tangible cash that is stored for use in purchasing or in the reimbursement of inexpensive out-of-pocket expenditures. When maintained on an	Cash Handling

IMPREST BASIS, the exact amount of expenditures from the fund is replaced periodically.

Cash receipts

A payment for goods or services or a gift or contribution to SANTOS MANUEL STUDENT UNION that is received in any one of the following forms: currency, coin, check, money order, travelers check, electronic funds transfer, credit card transaction, or debit card transaction

Cash Management

Deposit

The delivery of cash to the SANTOS MANUEL STUDENT UNION Business Office.

Cash Management

Disbursements

Payment by cash or check.

Cash Management

BACKGROUND AND PURPOSE

ALL Santos Manuel Student Union (SMSU) departments and units that handle cash must receive cash handling training. They must have awareness of and show a commitment to strong internal controls for cash receipts that prevent mishandling of funds and safeguard against loss. Strong internal controls also protect employees from inappropriate charges or mishandling funds by defining responsibilities in the cash handling process. This policy outlines the rules and procedures employed by the Santos Manuel Student Union for the proper handling of cash as that term is defined below, including the responsibilities of SMSU employees in the cash handling process. These rules and procedures are intended to maximize SMSU's cash flow and aid in preventing and/or detecting cash loss. Managers of those units handling cash are responsible for establishing and maintaining the proper environment of internal controls.

POLICY STATEMENT

It is the policy of the Santos Manuel Student Union (SMSU) to establish immediate control over all cash and checks received and to ensure their prompt deposit to SMSU's bank accounts. Cash receipts shall be protected from misappropriation by limiting physical access to cash receipts and cash receipt records to authorized personnel only. A select few SMSU employees (full or part time) are permitted to handle cash as defined under this policy and in accordance with the procedures outlined below. This policy applies to all SMSU personnel who handle cash during the processing of any transaction or who retain, store, and/or safeguard cash prior to its deposit with Student Financial Services.

1.0 CONDITIONS FOR EMPLOYMENT IN CASH HANDLING ENVIRONMENT

Individuals who are hired as full-time or part-time staff that handle cash will require a live scan check (an inkless, electronic means of capturing fingerprints in a digitized format and then transmitting them to a state repository) prior to employment. The employee will also be required to do mandatory cash handling training provided by the SMSU. All personnel who handle cash will be provided with step-by-step instructions and directions regarding cash handling and vault operations.

2.0 CASH COLLECTIONS

All cash must be collected at the SMSU Administrative Office front counter by a Student Assistant except as noted below under “Cash Collection Points.” In the absence of a Student Assistant, another staff member shall be assigned to the front desk to perform this duty. If received in person, cash collections will be recorded on a sequentially pre-numbered, multiple-copy receipt and entered in the cash/check payment log. Check payments received by mail will be endorsed and recorded in a sequentially pre-numbered receipt book, then entered into the cash/check payment log.

All receipts must identify the office/department/individual making the deposit. The staff or student receiving the cash must sign or initial the receipt. All checks must be endorsed immediately upon receipt.

Reductions of recorded cash (e.g., voids and refunds) must be approved in writing by the supervisor and supported by documentation. All voided receipts will be retained and filed numerically with the other receipts.

The sequence of pre-numbered cash receipts must be accounted for, and follow-up made on any missing documents. Stacks of new receipts to be placed in use must be accounted for to ensure that the numerical sequence with the prior stack is maintained.

Cash drawers will be balanced daily by the student assistants authorized to handle cash. The funds and supporting documentation will be given to a staff member in the SMSU Administration Office for deposit into the vault.

2.1 RECEIPT OF PAYMENTS BY MAIL

All payments by mail must be received in the SMSU Administrative Office. Any department that in error receives a payment by mail must forward that payment immediately to the Administrative Office.

The opening of mail will be assigned to an employee (Staff or Student) who will prepare a detailed listing of cash and checks received each day. This listing must include the name, amount, invoice number (if applicable), and date. This list will be totaled each day.

All checks should be made payable to “Santos Manuel Student Union.” The student assistant or staff member will endorse all checks immediately upon receipt.

2.1.1 UNIDENTIFIED CASH

If cash received cannot be identified and/or applied to the appropriate general ledger account, the cash will be deposited to a suspense account and a copy of any remittance advice (check, money order, correspondence, etc.) will be forwarded to the Division of Administration & Finance Department of Student Financial Services, to assist in identifying the proper deposit of the funds.

2.2 CASH COLLECTION POINTS

Cash collection points are defined as departments or other units that receive and handle cash on a regular basis. Departments that wish to be designated as cash collection points must make a written request to the University Controller in the Division of Administration and Finance and demonstrate the ability to follow appropriate cash handling procedures. Departments or units that manage cash receipts on an occasional basis are also required to follow procedures and guidelines that apply to cash collection points.

2.2.1 DEPARTMENT REQUIREMENTS

To qualify as a cash collection point, a department must meet the following minimum requirements:

1. The department must have a cash register. All cash received must be recorded through the cash register. If use of a cash register is not feasible, the department must provide a pre-numbered receipt form issued to the customer with a duplicate copy retained by the cash collection point.
2. Departments that wish to accept debit cards and/or credit cards must request point-of-sale terminals through the University Controller in the Division of Administration and Finance and complete a Payment Card Account Application. The department will be responsible for all installation charges and service charges.
3. The department manager must request that the SMSU Human Resources Department performs a criminal background check (live scan) before any full-time and designated employees are permitted to handle cash. There should be no outstanding or unexplained items resulting from the background check.

4. The department must always restrict access to cash. The department must have the physical capability to properly safeguard cash from fire and theft.
5. Departments will only accept personal checks when presented with photo identification. All checks must have a preprinted name, and physical address (PO Box is not acceptable). Departments may not accept counter checks/starter checks/temporary checks or checks with an expiration date (i.e., credit card checks). If a check is returned by a financial institution for any reason, the check writer will be assessed a fee to offset bank charges. Customers with more than one returned check in a fiscal year shall lose their check-writing privileges with the SMSU. Debts which remain unpaid due to returned checks may also result in criminal prosecution of the responsible party under California Penal Code Section 476a.b.
6. The department must have staff available to meet with the SMSU Administration Office to reconcile cash received to the cash register or to the pre-numbered receipts on a daily basis or on an alternate schedule as agreed with the SMSU Budget Analyst.
7. The department may not pay expenses from cash receipts nor cash checks from income collections. It will be the department manager's responsibility to ensure that any amount deposited with the SMSU Administration Office includes all monies received.
8. The department supervisor/manager must approve reductions of recorded cash (e.g., voids and refunds) in writing, preferably with the cashier present, and provide supporting documentation for all voids and refunds. All voided receipts will be retained and filed numerically with the other receipts.

9. The department must have its own written procedures tailored to its specific organization that include, but are not limited to, the following:
- a. Segregation of duties (see section 2.3 below)
 - b. Written cash collection or cash register procedures (if applicable)
 - c. Forms control, including pre-numbered tickets/receipts (if applicable)
 - d. Physical security

Each department must send its procedures to the Director of Student Financial Services.

For assistance in developing departmental procedures, departments can contact Student Financial Services.

Departmental procedures will be reviewed, signed, and dated by the department manager indicating compliance with the University Cash Handling Policy.

2.2.2 MONITORING THE CASH COLLECTION PROCESS

Managers not directly involved with the cash receipt process will be responsible periodically for:

- Reviewing the nature and extent of overages and shortages.
- Comparing actual deposits recorded with expected receipts.
- Reviewing daily cash activity reconciliation.
- Evaluating internal controls to ensure that reasonable controls exist to safeguard cash and make certain employees understand and follow them.
- Notifying the Director of Student Financial Services of any deposit or recording of deposit discrepancy that cannot be readily explained and/or corrected.

- In the event of a loss or theft of funds, immediately notify the Director of Student Financial Service, the University Controller in the Division of Administration and Finance and the University Police.

2.3 SEGREGATION OF DUTIES

Departments managing cash must separate, to the greatest extent possible, all duties related to cash handling. A system of checks and balances must be implemented in which tasks are performed by different individuals to ensure adequate controls. Departments must separate the components of cash handling (collecting, depositing, and reconciling) so that one individual does not have responsibility for more than one component. Small departments must separate the handling of the actual cash from the reconciliation of the cash. Ideally, the department manager or their designee will not handle or have access to cash.

The department manager will contact Student Financial Services with any questions regarding the development of or adequacy of mitigating controls. Internal audits will be conducted to periodically review the adequacy of the controls.

3.0 CASH OVER/SHORT

All cash overages and shortages must be documented by the individual cash drawer owner on a daily basis and documented with that day's activities. Shortages may be covered by overages within the following guidelines provided that adequate internal controls are in place. Any single shortage of \$100 or more must be reported to the Executive Director and the Director of Student Financial Services immediately. Any combined daily shortage over \$250 must be reported immediately to the University Controller and the SMSU Executive Director.

- Daily shortages of less than \$5 per individual cash drawer may be covered by department overages.
- Regardless of amount, if the shortage is the result of a suspected or documented theft, the shortage must be reported immediately in writing to the University Controller, the SMSU Executive Director, and the University Director of Internal Auditing for investigation.

3.1 DISCIPLINARY ACTION

Failure of an employee to follow internal controls is considered negligence and could be considered misconduct resulting in disciplinary action. Employees who handle cash are expected to be accurate and careful when reconciling their funds each day eliminating overages or shortages. Nonetheless, SMSU recognizes the possibility that differences may occur from time-to-time, and has developed the following disciplinary protocol:

- If an employee has a cumulative cash over/short total of \$25 or more in one month, a verbal warning will be given to the employee. If an employee exceeds a cumulative cash over/short total of \$100 or more in any month, the employee will be reported to department supervisor and an investigation will ensue.
- A second violation will result in a written warning.
- The next violation will result in termination of employment. In addition, any single shortage of \$100 or more may be grounds for immediate dismissal.

The department supervisor must document each disciplinary action in writing under the advisement of the SMSU Human Resources Office.

Any exception to the above actions must be approved in writing by the SMSU Human Resources Manager, the University Controller, and the SMSU Executive Director.

4.0 PROTECTION AND STORING CASH

Cash funds must never be left unattended, and access must be restricted to the cashier or the employee in a department acting as a cashier. During hours of operation, coins, currency, and checks must be secured in a lockable place (i.e., drawer) to restrict access. At other times, coins, currency, and checks shall be stored in a safe or other locked secure place until they are deposited. For departments with computerized point-of-sale registers, each cashier will be assigned a register code/password and will be held accountable for their transactions. For those areas without computerized point-of-sale registers, each cashier should be assigned their own cash drawer.

4.1 SAFE ACCESS AND SECURITY

The combination to the safes in the SMSU Administration Office and the RecWell Department shall be known by select staff members only. A secured record will be maintained with the University Controller showing the date the combination was last changed and the names of persons knowing the present combination. Combinations to these safes shall be changed when a change of personnel takes place.

These two safes, stationed in the SMSU Administration Office and the RecWell back office, are monitored by security cameras and are always in a locked room after normal business hours.

These two main safes (SMSU Admin and RecWell) must be balanced regularly. Counts and balancing will be performed as needed with documentation approved by a Student Financial Services Representative. The balancing documents must be retained for audit purposes.

4.1.1 CASH LEVELS

Levels of cash on hand in the SMSU Administration Office and RecWell safes shall be maintained at a level to meet corporate needs for cashiering and petty cash reimbursement purposes.

4.2 USE OF OTHER SAFES

Under certain conditions, departments that serve as cash collections points may acquire and use combination safes for the safekeeping and security of cash collected. The combinations of all safes must be filed under seal with the University Controller. These records are subject to audit and periodic location checks will be conducted by the Financial Services Representative. Acquisition of new safes should be reported immediately by the department to the University Controller via a sealed envelope containing the combination with the following information typed on the outside of the envelope:

- SMSU tag number (if applicable).
- Brand name and serial number of the safe.
- Location of the safe.
- Name of individuals with access to the combination.
- Date information is being provided.

Multiple safe combinations and descriptions should not be included in the same envelope. Safe combinations must be changed if a department experiences theft, employee turnover of individuals having access to the combination, or any other security concern. Requests to change safe combinations should be made only by the University Controller.

If a safe is moved from one location to another, the University Controller must be informed immediately. The notification must provide the description of the safe and the location change but should not include the safe combination.

5.0 DEPOSITING CASH

The full amount of all cash collected, including cash collected by departments, shall be deposited with the Student Financial Services Office. Cash collected may never be used to make disbursements or refunds; Cash deductions may not be made to pay expenses; Cash cannot be used to reserve small cash purchases; Cash collected cannot be used for a disbursement or expenditure reason under any circumstance.

5.1 CASH COLLECTED AT THE SMSU ADMINISTRATION OFFICE

Cash collected at the Administration office, including records of credit or debit card payments deposited directly to the bank, shall be delivered directly to the Student Financial Services Office weekly, or as needed, for counting, reconciliation, and depositing into the appropriate SMSU accounts.

5.2 CASH FROM OTHER COLLECTION POINTS

Departments (except for the Recreation and Wellness Center) acting as cash collection points must deposit cash intact with the Administration office staff by next business day following the day of receipt. The Administration office staff member shall record each transfer of cash collection from a cash collection point (e.g., bowling alley, gamers lounge and scheduling department). All cash deposits must be counted under dual custody. It is suggested that a deposit or deposits be made earlier in the day whenever possible.

Whenever the cash accumulated by a department reaches \$1,000 or more, the cash must be counted and secured in a departmental safe until deposited as specified above.

When depositing cash, the individual making the deposit shall wait for the Administration Office Staff to completely process the cash receipt transaction. Once the cash deposit is counted, a receipt shall be given to the person making the deposit. The department should retain copies of these receipts for a period of three (3) years.

5.2.1 TRANSPORTING CASH

The Student Financial Services Office provides a courier service for transporting cash. Facilities outside of the SMSU should use caution when transporting cash from one facility building to another. It is recommended that individuals transporting cash to the SMSU alternate their routines by using different routes to the SMSU and varying the times at which they make deposits. It is recommended that campus police be called to escort these individuals when a large amount of cash is being transported.

6.0 BANK DEPOSITS

All bank deposits are made by the Student Financial Services Office on behalf of the Santos Manuel Student Union. Please refer to CSUSB Cash handling policy for current cash handling procedures.

7.0 CHECKS RETURNED BY BANK

Checks returned by SMSU's depository bank for non-sufficient funds (NSF), stop payments, or closed accounts result in additional service fees to SMSU. Individuals whose checks are returned for any of the reasons above will be assessed a return check fee as set by the Student Financial Services Office. Persons with two or more returned checks in a fiscal year may

no longer be permitted to present personal checks to SMSU as a form of payment. When checks are returned for NSF, stop payments, or closed accounts, the departments that accepted the checks will be debited for the check amount.

8.0 PETTY CASH FUNDS

Petty cash funds must be separately maintained from safe change funds. A cash count and verification of change and petty cash funds for which cashiers and cash handling employees are accountable will be performed on a periodic basis by someone other than the fund custodian. Verification of cash balances must be performed in the presence of the petty cash custodian and must be documented. For petty cash funds maintained on an imprest basis, the Administration Office Staff shall prepare a disbursement authorization, attaching the supporting vouchers, whenever the fund needs to be replenished. Any differences between the check request to bring the fund up to the imprest amount and total disbursements made will be reviewed and a justification prepared. Fund disbursements will be recorded to the General Ledger when the fund is replenished. Cash handlers may not exchange checks for currency to make change.

9.0 LOST & FOUND

There are designated Lost & Found locations for the SMSU North Information Desk, SMSU South Information Desk and the Student Recreation & Wellness Center Front Desk. In instances where cash is turned in to one of these locations, the amount will be counted, verified, and will be stored for 7 days at the Administration Safe or Recreation and Wellness Safe. Unclaimed cash will be returned to finder. Any other items of value will be turned over to the University Police Department.

10.0 ROBBERY PREVENTION AND SAFETY

In the event of a robbery, Auxiliary employees having custody of auxiliary funds will be instructed to surrender, without resistance, funds demanded if they are threatened with violence. The University Police Department will be notified immediately. In addition, agencies are required to notify the Division of Administration and Finance, and the Office of CA State Audits and Evaluations.

PROCEDURES IN THE EVENT OF A ROBBERY

- Be aware of your surroundings. Alerting other employees may make the perpetrator nervous and think twice about the robbery.
- Keep cash out of sight or when visible, keep the amount low to prevent or deter an opportunity for theft.
- Know where the silent alarms are and how to use them. Try to remain calm and not overreact.
- Comply with demands. Never take action that could endanger lives. Do nothing to alarm the perpetrator.
- If presented with a note, keep the robbery note (if possible) but do not handle it too much. Try to avoid smudging or rubbing off fingerprints.
- Discreetly observe the perpetrator and try to remember some basic characteristics such as sex or gender, race, hair color, eye color, height, weight, unusual scars, tattoos, clothing, etc.

- Do not jeopardize yourself or others by trying to activate the silent alarm prematurely.
Press alarm when it is safe.
- Once the robbery is over, notify the proper authorities.
- If possible, take note of the direction of the perpetrator's escape. Do not chase them.
- Protect evidence. Do not touch or alter anything the perpetrator may have touched.
- Write down details of the perpetrator and the robbery incident. Do not discuss them with other witnesses before discussing with law enforcement officials.
- Identify customers and staff who witnessed the robbery and might be able to give additional details to law enforcement officials.

11.0 POLICY EXCEPTIONS

It is understood that unique situations within individual departments may require exceptions to this policy. Any such exceptions must be included in the department's written procedures and must be approved by the University Controller and the SMSU Executive Director.

It is also understood that unique situations within individual departments may require a limited and/or short-term exception to this policy. Such exceptions must be approved by the University Controller and the SMSU Executive Director. All such exceptions must be restricted to specific dates or events and must be approved in advance of such dates or events.

12.0 CREDIT CARD PAYMENT PROCESSING

In accordance with CSU Information Security Policies and Procedures, **ICSUAM 3102.05**, the Cash Handling Coordinator (Information Security Officer), as the designee of the campus CFO,

has the authority to accept or reject requests for Campus Merchant Card Services from campus departments.

The Cash Handling Coordinator from Student Financial Services must approve of all physical locations, websites, third party processors, or any channel accepting credit card payments. Credit card payments shall only be made at approved locations.

Cashiering sites accepting credit card payments should use only Point of Sale terminals or equipment supplied to the location by the campus' merchant card processor.

All Point-of-Sale terminals and systems must be configured to prevent retention of the full magnetic strip, card validation code, PIN, or PIN Block cardholder data once a transaction has been authorized. If any account number, cardholder name, service code, or expiration date is retained, it must be encrypted and protected according to the standards outlined in the Payment Card Industry (PCI) Data Security Standards.

Manual requests to process a customer's credit or debit card must contain all the following elements:

- Properly signed/executed authorization from the cardholder (unless processing over the telephone as provided for in NACHA guidance on TEL transactions),
- Credit/debit card account number with expiration date,
- The card holder's correct billing address,
- Authorization codes if the cardholder is not physically present.

Should a manual initiating document be created in certain circumstances (via imprint or manual transcription of card information), such documents must be secured, and retained and/or disposed after three years.

All University deployed gateways must operate in conformity with prevailing PCI Data Security Standards and must be compatible with the University's merchant card processor.

Checks received and converted into an ACH transaction, or telephone authorizations for payment shall be processed in conformance to the National Automated Clearinghouse Association (NACHA) Operating Rules and compliant to relevant State and Federal rules and regulations.

The SMSU will not accept payments by email or fax transmission.

To ensure Payment Card Industry (PCI) compliance and to reduce liability, the University has adopted standardized procedures for accepting credit card payments that meet information security and audit standards required by CSU as outlined in the CSUSB ecommerce Security Standard. To review policies on accepting credit card payments go to <https://www.csusb.edu/its/security/policies-standards>.

12.1 WEB-BASED CREDIT CARD PAYMENTS

The University uses a PayPal account for campus programs, conferences, and events, to collect online payments. A PayPal account offers a flexible and cost-effective alternative for campus departments to collect payments through the web.

The established PayPal account is managed centrally by the accounting department, including processing withdrawals and refunds, as well as journalizing deposits into departments' trust funds.

The email address established for the PayPal account is onlinepayment@csusb.edu. This account has been set up so that all email notifications are forwarded to the individuals with access, and the mail group administration is performed by IRT.

12.1.2 IN-PERSON CREDIT CARD PAYMENTS

The SMSU uses World Pay as the preferred merchant account services for in-person payments. World Pay offers a secure PCI compliant payment solution with a variety of options for accepting in-person payments.

The Recreation & Wellness Center uses Elavon as the preferred merchant account servicer for in-person payments. Elavon offers a secure PCI compliant payment solution with a variety of options for accepting in-person payments.

12.1.3 CREDIT CARD PAYMENTS BY TELEPHONE

Credit card payments by telephone are not allowed unless approved by the University Controller.

12.1.4 CREDIT CARD REFUNDS

SMSU and SRWC processes credit card payments and related refunds for daily operations, using authorized lead, supervisory and management staff to review and approve such payments and refunds. Other locations that are authorized to process credit card payments are

also authorized to process credit card refunds. All refunds must be approved by lead, supervisory, management, or other designated staff in the specific location that processed the payment. All locations that issue credit card refunds must document the refund transaction, including the approval, with forms or other evidence that adequately details the refund transaction.

To adhere to PCI Compliance requirements, locations that process credit card payments and refunds must first be reviewed and approved by the CSUSB Information Security group. Additionally, PCI Compliance requires that credit card payments will be refunded back to the original credit card if the refund request is made within 6 months; after 6 months, a refund will be sent by check.

12.1.5 CREDIT CARD DECLINES

In the event a credit card transaction is declined, immediately return the card to the customer, and ask for another form of payment.

Never manually charge the credit card.

13.00 CHANGE FUNDS

All change funds must be established through the University Controller's Office. Cashiering and sub-cashiering locations shall establish change funds as required to support change-making activity.

Cashiering and sub-cashiering locations are responsible for the security of their change funds. Accountability for change funds shall be assigned to an employee who is designated as the change fund custodian.

Change funds should not be commingled with other funds.

When change funds are no longer needed, or upon termination or departmental transfer of the custodian, change funds will be re-deposited at the Student Financial Services Office. Transfer of funds to a successor is not authorized. If a successor is to be furnished a change fund, a new request is required.

The integrity of the change fund must be always maintained. Reconciliations of change fund balances shall be performed on a regular basis as determined by the campus CFO or delegate. An unannounced cash count and verification of change funds for which cashiers and cash handling employees are accountable shall be performed on a periodic basis as determined by campus procedure by someone other than the fund custodian. Verification of cash balances must be performed in the presence of the change funds custodian and must be documented.

BOD Approval: 10/13/2022

14.00 SMSU CASH HANDLING AND MANAGEMENT: REVISION HISTORY

Review Date	Reviewed By	Updates/Changes	Section	Approved By BOD
10/4/2022	Jose Hernandez Maria Najera-Neri Christine Grott	NEW	ALL	10.13.2022

