

# OP Cash Services

Customer Guidelines



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## 1 INTRODUCTION

These guidelines describe practical measures for daily receipts settlements and small change services in **euros** provided by OP's Cash Services. By following the guidelines, we can ensure that funds are entered in the customer's account as quickly as possible, and avoid extra costs and investigations.

Non-euro cash settlements are subject to a separate agreement with the bank.

A calculating centre means a calculating service office of the cash services partners specified by the bank, Avarn Cash Solutions Oy (formerly G4S) or Loomis Suomi Oy.

## 2 ELECTRONIC CASH SERVICES

OP's cash services partners, Avarn and Loomis, enable versatile online services free of charge through which all basic cash services are available. Via the online service it is possible to:

- make, fill in and print out a daily receipts settlement report
- order small change
- administer the organisation's user identifiers
- view the entire organisation's cash transactions and settlements and order history
- create reports and graphics

In order to adopt the online service, the customer must have an effective cash services agreement with an OP cooperative bank.

## 3 OPTIONS FOR DAILY RECEIPTS SETTLEMENTS

### 3.1 Direct transport

The simplest and most secure option for customers who handle cash is to make a direct transport agreement with one of OP's cash services partners, Avarn or Loomis. This means that daily receipts settlements are collected directly from the customer's outlet.

The price for direct transport is customer-specific and the customer agrees on it with OP's cash services partner. Cash calculation, on which the customer agrees with OP, is subject to a charge based on OP's list of service charges and fees for corporate customers.

Benefits of direct transport for the customer:

- Flexibility: the customer can agree on the desired collection and delivery days with the partner
- Time saved: the working hours of the company's employee are not wasted in collecting small change or carrying daily receipts settlements

- Security: the cash-in-transit company delivers cash directly to the customer's outlet in which case the company is responsible for the cash until the customer takes delivery.

### 3.2 Deposit ATMs

When using deposit ATMs maintained by Automatia Pankkiautomaatit Oy, cash needs not be pre-handled and the settlement is shown immediately in the account. Use of a deposit ATM is subject to a charge based on OP's list of service charges and fees for corporate customers.

ATMs come in two types:

- TalletusOtto ATMs where euro banknotes and coins can be deposited into the account linked to the card. The maximum deposit is 200 banknotes or 5,000 euros including coins.
- OttoPlus ATMs where euro banknotes can be deposited. The maximum deposit is 100 banknotes or 5,000 euros.

More information and a video walkthrough related to the ATM use can be found on Automatia's website at [otto.fi/talletus](http://otto.fi/talletus). You can check your nearest ATM at [otto.fi/missa-talletus](http://otto.fi/missa-talletus).

### 3.3 Night safe facilities

The customer can also lodge its daily receipts settlements in Avarn's or Loomis's night safe, in Nouto. safe in banks' joint use or in the night safe on the OP cooperative bank's wall.

The customer agrees separately on the use, cost and terms of Avarn's or Loomis's night safe with the partner concerned. Cash calculation is subject to a charge based on OP's list of service charges and fees for corporate customers.

The customer agrees on the use of Nouto.safe facilities and OP cooperative banks' night safe facilities with its bank. At the time of concluding the agreement, the bank gives the customer a night safe user manual and a key to the safe. Settlements lodged in the night safe are packed in security bags according to these guidelines. It is necessary to exercise care in packing the settlements because wrongly packed settlements are subject to a settlement charge. Cash calculation and use of the night safe are subject to a charge based on OP's list of service charges and fees for corporate customers.

The calculating centre enters the cash lodged in the safe in the customer's account mainly on the business following the day when the safe has been emptied.

## 4 DAILY RECEIPTS SETTLEMENTS

### 4.1 General information on daily receipts settlements

The customer agrees with OP on daily receipts settlements through a Cash Services Agreement.

Cash left via the direct transport service or lodged in safe facilities for calculation purposes must be packed in closable security bags for cash settlement, not in Minigrip bags or similar. A settlement report must be made for every settlement on the online service of one of OP's cash services partner, Avarn or Loomis (unless otherwise instructed by the bank).

Selecting a suitable settlement type is determined by the quantity and quality of cash to be settled.

A small quantity of banknotes and coins (less than 50) can be settled together but as a rule settling banknotes and coins separately is less costly. We recommend using coins as small change in a till.

The cost of a settlement is determined by the bank's current list of service charges and fees and the used settlement type:

1. **Banknote settlement:** includes only banknotes.
2. **Coin settlement:** includes only coins.
3. **Mixed settlement:** includes banknotes and a small quantity of coins (less than 50 coins).
4. **Voucher settlement:** includes Finnish domestic cheques

#### 4.1.1 Banknote settlement

Banknote settlement includes only banknotes. The banknotes may be in different denominations. Banknote settlement includes neither coins nor vouchers. If the settlement includes banknotes, coins and/or vouchers, it will be considered a mixed settlement.

1. Write on the security bag (not on a separate note):
  - sender details; name of outlet, address and contact person
  - recipient details; OP-Laskenta and
  - letter S (or setelilititys) standing for banknote settlement that sticks out from the other text.
2. Fill in a breakdown form from the settlement on the online service of OP's cash services partner (unless otherwise instructed by the bank) and print it out and put it in the security bag.
3. Sort out the banknotes by denomination and stack them up from biggest to smallest. The stack of banknotes must be placed parallel with each other (not crosswise or folded around each other), but the direction of the denomination side may vary among the banknotes within the stack.
4. Fasten the stack of banknotes (or several) with an elastic band.
5. Seal the stack(s) of banknotes and the breakdown form in the security bag, only one settlement per security bag.
6. Keep the sender's slip from the security bag that indicates the security bag's number. The number, time and place of lodgement will be of help in the case of any investigation.

#### 4.1.2 Coin settlement

Coin settlement includes only coins. If the settlement includes a single banknote, it will be considered a mixed settlement.

1. Write on the security bag (not on a separate note):

- sender details; name of outlet, address and contact person
- recipient details; OP-Laskenta and
- letter K (or kolikkotilitys) standing for coin settlement that sticks out from the other text.

2. Fill in a breakdown form from the settlement on the online service of OP's cash services partner (unless otherwise instructed by the bank) and print it out and put it in the security bag.

3. Put the loose coins in a security bag intended for coin settlements that is verified to sustain the weight of the coins.

4. Seal the coins and the breakdown form in the security bag, only one settlement per security bag.

5. Keep the sender's slip from the security bag that indicates the security bag's number. The number, time and place of lodgement will be of help in the case of any investigation.

Settlements with over 50 coins may not be lodged in the night safe because of risk of clogging or breakage. We strongly recommend using the direct transport service or a TalletusOtto ATM in coin settlements.

#### 4.1.3 Mixed settlement

Mixed settlement may include banknotes and a small number of coins (max. 50 coins/settlement). A separate coin settlement applies to a large number of coins.

1. Write on the security bag (not on a separate note):

- sender details; name of outlet, address and contact person
- recipient details; OP-Laskenta

2. Fill in a breakdown form from the settlement on the online service of OP's cash services partner (unless otherwise instructed by the bank) and print it out and put it in the security bag.

3. Sort out the banknotes by denomination and stack them up from biggest to smallest. The stack of banknotes must be placed parallel with each other (not crosswise or folded around each other), but the direction of the denomination side may vary among the banknotes within the stack.

4. Put the coins in a separate closed bag.

5. Seal the sorted banknotes and the bag of coins and the breakdown form in the security bag, only one settlement per security bag.

6. Keep the sender's slip from the security bag that indicates the security bag's number. The number, time and place of lodgement will be of help in the case of any investigation.

#### 4.1.4 Voucher settlement

Voucher settlement includes **domestic** cheques. The endorsements of the cheques to be settled must be adequate.

1. Write on the security bag (not on a separate note):

- sender details; name of outlet, address and contact person
- recipient details; OP-Laskenta.

2. Fill in a breakdown form from the settlement on the online service of OP's cash services partner (unless otherwise instructed by the bank) and print it out and put it in the security bag.

3. Seal the bundled cheques and the breakdown form in the security bag, only one settlement per security bag.

4. Keep the sender's slip from the security bag that indicates the security bag's number. The number, time and place of lodgement will be of help in the case of any investigation.

The bank will debit the recipient's account once it has checked the endorsements and the funds received from the payer's account.

#### 4.2 Daily receipts settlements investigation

An investigation performed for daily receipts settlements at the calculating centre is subject to the Cash Service's investigation charge based on the list of charges and fees. Investigation of a settlement is caused by the following:

- **Cash difference is 20 euros or larger:** a daily receipts settlement shows a difference of over 20 euros between the cash and the total amount settled entered in the breakdown form, in which case another employee at the calculating centre performs a new settlement. The customer will be informed of the difference in an agreed manner.
- **Breakdown is missing:** a breakdown of cash by type is missing from the deposit slip accompanying a daily receipts settlement that is used to ensure that settlements are exact and to facilitate investigation in the case of differences.
- **Defective deposit slip:** the following is missing from the deposit slip:
  - Recipient's name
  - Recipient's account number or part of it (or the account number is incorrect)
  - Message or reference
  - Settlement amount
  - Signature (if the settlement report is not filled in on the online service)
- **Content of settlement incorrectly packed:** banknotes are unsorted or disorganised, banknotes have been folded around the stacks of banknotes, banknotes have been packed using paper clips or otherwise against instructions, in which case sorting will be performed at the calculating centre. Mixed settlement contains more than 50 coins. The cheque has insufficient endorsements in which case the calculating centre will return the cheque.
- **Erroneous use of security bag:** the security bag's identification details are insufficient or incorrect or the bag has been sealed in a way that the identification details cannot be seen properly, in which case the settlement directed to the calculating service outlet may be delayed and cause extra investigation. The security bag has several settlements in which case the settlement cannot be specified in the service chain. Settlement has been divided into several security bags with a shared deposit slip, in which case the content of the bag does not correspond to the cash amount shown in the slip and a deposit slip is missing from other settlement.

#### Settlement differences at the calculating centre

If a difference of the amount is discovered during calculation compared with the amount the customer has indicated in the breakdown form, the calculating centre will perform a recalculation. If the difference is less than 20 euros, the amount will be credited to the

customer's account based on the calculation performed by the calculating centre. If the difference is 20 euros or higher, the calculating centre will inform the contact person of the customer's outlet of it by email or in the bank statement.

#### 4.3 Supplies

The customer can order security bags via WaPa's web portal at <https://rahahuolto.wapa.fi/>. If the customer uses direct transport service provided by a partner, he/she can obtain the security bags directly through the partner. Settlement forms are primarily filled in on the online services of the OP's cash services partners, Avarn or Loomis (unless otherwise instructed by the bank). It is also possible to order settlement forms via WaPa's web portal.

## 5 SMALL CHANGE SERVICE

The customer agrees with OP on the small change service through a Cash Services Agreement.

The customer can order small change through the online services of OP's cash services partners, Avarn or Loomis.

The online services are available to customers free of charge, providing all basic cash services. Via the online services the customer can:

- make, fill in and print out a daily receipts settlement report
- order small change
- administer the organisation's user identifiers
- view the entire organisation's cash transactions and settlements and order history
- create reports and graphics

In order to adopt the online service, the customer must have an effective cash services agreement and a C2B agreement and a power of attorney for small change for debiting small change to the account. Orders for small change must be made by 12.00 noon no later than two business days before the date of delivery.

We strongly recommend using the direct transport service for which the customer concludes a separate transport agreement with Avarn or Loomis. In such case, Avarn or Loomis will deliver small change directly to the customer's outlet while also collecting daily receipts settlements. The customer agrees on the price of the transport service with the partner concerned. In other respects, the service is subject to a charge based on OP's list of service charges and fees for corporate customers.

Small change can also be delivered to the bank's branch but then the customer is responsible for transporting the cash to its outlet. Delivery days may vary by bank.

The amount equalling the ordered cash will be debited to the customer's/orderer's account on the business day preceding the delivery day. The customer must ensure that the account has sufficient funds to enable the delivery of the order. For small change, the amount debited to the account with insufficient funds is subject to the Cash Services investigation charge.



The calculating centre delivers coins in full rolls or packages. Banknotes are, as a rule, ordered in lots of 100 banknotes but always in lots of at least 10 banknotes or are divisible by 10.

## **6 COMPLAINTS**

The customer files a written complaint with its own account-holding bank within one month of the date when the possible error has occurred. The account-holding bank handles complaints with other parties.

## **7 CUSTOMER SUPPORT SERVICES**

In questions and in the case of investigations related to the service, the customer should contact its own bank.

If the customer has, for example, agreed on transport services directly with the cash-in-transit company, the company is responsible for the service and its quality in these respects.