Cash handling procedures

Organisation	[Your company name]
Policy owner	[Policy owner]
Version	[Policy version]
Effective from	[Policy date]

1. About these procedures

1.1 These procedures explain how you must handle cash, cards and tills while working for [Your company name]. They apply to everyone who uses a till, handles cash or banks takings.

1.2 They are there to protect you as well as the business: following them every time means any difference can be explained, and nobody is wrongly suspected.

1.3 We may update these procedures from time to time. We will tell you when we do.

2. Your till

2.1 Use only the till and log-in you have been given. Never share your log-in or use anyone else's, and lock or sign out of the till whenever you leave it.

2.2 At the start of your shift, count your float with a colleague or manager and confirm it is correct before you serve anyone.

2.3 Keep the till drawer closed between sales. Do not leave cash, keys or the till unattended.

2.4 Do not take cash from the till for any reason other than giving change, unless a manager has authorised it and it is recorded.

3. Taking payments

3.1 Ring up every sale before you take payment, and give the customer a receipt.

3.2 Count change back to the customer, and keep the note they gave you on the till until the sale is complete.

3.3 Check notes with the method we provide. If you think a note is counterfeit, politely refuse it, or call a manager to follow our procedure. Never put it in the till or give it out as change.

3.4 For card payments, never handle the customer's PIN or write down their card details.

3.5 Do not accept a large cash payment, or several linked cash payments, above the limit your manager has set without their authority at the time.

[Note: If your business accepts cash payments of £10,000 or more, in one go or in linked payments, you must register with HMRC as a high value dealer before you do (the threshold was 10,000 euros until 30 June 2026). If you do not want to register, set a lower limit here and keep to it.]

4. Refunds, voids and discounts

4.1 Process refunds only with proof of purchase, or as our returns policy allows, and always back to the original method of payment where possible.

4.2 Refunds above [Refunds needing a manager], voids after the sale is complete, and discounts not set up on the till need a manager's authorisation at the time.

4.3 Never refund, void or discount a sale for yourself, a friend or a relative. A manager must deal with it.

5. Cashing up and banking

5.1 At the end of your shift, count your till with a colleague or manager present, or under camera where we allow lone counting, and record the takings and any difference.

5.2 Report any difference straight away. A difference above [Till difference to investigate] will be looked into.

5.3 Keep cash in the safe, and take banking only by the route and at the times your manager sets. Vary your route where you can, and never carry cash alone if you feel unsafe.

5.4 If you are threatened or robbed, do not resist. Hand over the cash, keep yourself safe and report it to the police and your manager as soon as you can.

6. Shortages and investigations

6.1 If a till is short, we will look into it fairly, with you, before reaching any conclusion. A single unexplained shortage will not on its own be treated as misconduct.

6.2 Not following these procedures, or taking or misusing money, may lead to action under our disciplinary procedure and, in serious cases, a report to the police.

6.3 Where an investigation shows that a shortage was caused by your failure to follow these procedures, you agree that we may deduct it from your wages. Any such deduction will be no more than one tenth of your gross wages on any pay day, will start within 12 months of the shortage being found, and will never take your pay below the National Minimum Wage. We will tell you in writing of the amount and the reason before we make it.

[Note: The deduction in clause 6.3 is lawful only if the employee agreed to it in writing before the shortage happened, or it is in their contract. The one-tenth limit applies to workers in retail employment, which includes anyone who handles cash from customers, and does not apply to the final payment when someone leaves. Before the first deduction, you must tell the employee in writing of the total amount and make the demand on a pay day (sections 18 and 20). The promise not to go below the National Minimum Wage is a choice: the minimum wage rules allow a deduction for a shortage the worker is contractually liable for, but keeping it makes the clause fairer. Take advice before making a deduction, and consider whether you really need this clause.]

7. Your acknowledgement

I confirm that I have read and understood the cash handling procedures, version [Policy version], and I agree to follow them: ☐

I understand and agree to clause 6.3 on deductions for shortages: ☐

Signed by the employee

Signature _____

Name _____

Job title [Job title] _____

Date _____

About this template

A starting point to adapt, not legal advice. The law differs between England and Wales, Scotland and Northern Ireland, and it changes: check this fits your situation, and take legal advice for anything significant. Replace each [placeholder] in violet, follow or delete each [Note], then delete this box. Last reviewed October 2026. Send it for signature with Sign2Approve: sign2approve.com/templates/cash-handling-acknowledgement