

Cash Handling and Transfer Procedure

SAMPLE

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SAMPLE

Purpose

This Cash Handling and Transfer Procedure sets out the minimum work health and safety (WHS) requirements for planning, conducting and reviewing all activities involving the handling, counting, storage and transfer of cash and other valuables at [Company Name].

The procedure aims to:

- Prevent or minimise the risk of robbery, assault, intimidation and psychological harm to workers.
- Control risks associated with manual handling, slips, trips and falls, and vehicle use during cash transfers.
- Ensure secure management of cash in line with relevant Australian WHS legislation, industry standards and insurance requirements.
- Provide clear responsibilities, step-by-step processes and emergency responses for workers and contractors.

This procedure applies to all workers, including managers, supervisors, casual and part-time staff, security personnel, contractors and any other persons who handle or transport cash on behalf of [Company Name] in retail and wholesale, hospitality and events, and security services operations.

Scope

This procedure covers all cash-related activities carried out under the management or control of [Company Name], including but not limited to:

- Receiving, handling and counting cash at point of sale (POS), bars, ticket booths and service counters.
- Cash floats, till preparation and reconciliation.
- Cash skimming and movement of cash within the workplace (e.g. from tills to back office safe).
- Storage of cash in safes, lockable drawers, drop safes and cash transit containers.
- Internal cash transfers between departments, outlets or event locations.
- External transfers to banks, armoured vehicle services or centralised cash offices.
- Incident response related to robbery, attempted robbery, theft, threats or suspicious behaviour.

This procedure does not cover electronic funds transfer processes except where they intersect with physical security arrangements (e.g. ATM cash replenishment undertaken by workers).

Definitions

Term	Definition

Key Definitions

- **Cash** – Notes, coins, vouchers, gift cards, gaming tokens and other negotiable instruments that can be readily converted to money.
- **Cash handling** – Any activity involving receiving, counting, holding, reconciling, or transporting cash.
- **Cash transfer** – Movement of cash from one secure location to another, within the same site or to an external location, such as a bank.
- **High-risk cash handling** – Activities that significantly increase exposure to robbery or violence, such as late-night trading, large cash volumes, isolated workers or known crime hotspots.
- **Worker** – Any person carrying out work in any capacity for [Company Name], including employees, contractors, labour hire workers and volunteers.
- **Supervisor/Manager** – Any person with delegated responsibility for directing or supervising workers.
- **Security provider** – Licensed security company or individual engaged to escort or transport cash.
- **PPE (Personal Protective Equipment)** – Any clothing or equipment worn to reduce exposure to WHS risks (e.g. high-visibility vests, communication devices).

Roles and Responsibilities

Officers (e.g. Directors, Senior Executives)

Officers must exercise due diligence to ensure [Company Name] complies with WHS duties related to cash handling and transfer. This includes:

- Ensuring adequate resources (budget, equipment, security services) are provided for safe cash handling.
- Verifying that risk assessments are completed, reviewed and acted upon.
- Monitoring incident reports and trends related to robbery, theft and violence.
- Supporting consultation with workers and health and safety representatives (HSRs).

Managers and Supervisors

Managers and supervisors are responsible for implementing this procedure at their workplace or event site. They must:

- Conduct and regularly review cash handling risk assessments.
- Ensure safe work practices are in place for tills, floats, banking and in-house transfers.
- Arrange appropriate training and supervision for workers who handle cash.
- Ensure that security equipment (CCTV, alarms, safes, communication devices) is installed, functional and maintained.
- Set and enforce limits on cash holdings at tills and in unsecured areas.
- Coordinate secure transport arrangements with external security providers where required.
- Respond to and report incidents, near misses and security concerns.

Workers

Workers who handle or transfer cash must:

- Follow this procedure and any local work instructions or safe work method statements (SWMS).
- Participate in training and refresher sessions.
- Use security and communication systems as instructed.
- Immediately report suspicious behaviour, threats, robbery incidents or near misses.
- Never place their own safety at risk to protect cash or property.
- Maintain confidentiality about cash levels, transfer times and security arrangements.

Security Personnel and Contractors

Security personnel and contractors engaged in cash handling or transfer must:

- Comply with this procedure and any contract-specific security protocols.
- Hold and maintain appropriate licences and insurances.
- Use secure vehicles, containers and communication systems.
- Coordinate collection and delivery times discreetly with nominated [Company Name] contacts.
- Report all security incidents, hazards and near misses to [Company Name] as soon as practicable.

Health and Safety Representatives (HSRs)

HSRs, where in place, should: