



CASH HANDLING POLICY CHEATSHEET

Important Policies to Know

Sec. #	Description
2.6.	Each employee receiving payments must have their own cash drawer and change fund.
2.6.1.	The key to the cash drawer should remain in the sole custody of the cashier and should never be given to anyone else or left in the lock to the cash drawer when the cashier is away from the window or cashier's area.
2.7.	If a department or office cannot provide a separate cash drawer for each employee on shift, then it shall take all reasonable steps to show control methods to ensure employee accountability of the funds contained in the cash drawer.
2.9.	When processing or holding cash and checks for overnight storage, employees shall secure the cash and checks in an appropriate safe or vault (as described in Section 2.10), and shall not keep the cash in a desk drawer, file cabinet, or other similar storage area, even if the desk drawer or file cabinet has a lock
3.1.	Employees must inspect all \$50 and \$100 bills , and any "suspicious" bills of any denomination with at least counterfeit detection pen or run them through a counting device that has a counterfeit bill detector.
5.9.	Cash handlers should examine the check to ensure it is accurate and has the required and necessary information to process or deposit the check for Carson City: <ul style="list-style-type: none">the datethe customer's signaturemade payable to Carson City or appropriate Department or Officethe numerical amount (numbers printed in the payment box) and the written amount (the words used to list the amount) are the same
5.17.	Checks are to be processed and deposited when received and should not be held for any reason.
5.18.	If a department must maintain a copy of a check for any specific billing reasons, such as to a third-party vendor, it shall cover: <ul style="list-style-type: none">bank routing numberaccount number
8.1.1	All City employees, volunteers, or other individuals assigned duties that involve handling City cash or funds must take the required cash handling training within the first 30 days of performing cash handling duties.
11.1.	Employees will inspect the credit/debit card swiper device, also known as a point-of-sale device, at least two (2) times per week.
11.3.	City employees shall not store any type of credit card information or data belonging to a customer, whether on their City-issued computer, printed form, handwritten form, photocopy, photograph, or any other means. This includes, but is not limited to, maintaining any of the following: <ul style="list-style-type: none">Customer's name as printed on the credit or debit card;16-digit credit card number;Date of card expiration; andThree-digit card verification value (CVV) or security code (found on back of card).
11.4.	Employees will not take any credit card, debit card, or e-check payment over the phone (as this violates the City's PCI policy).
11.4.1.	If a customer wishes to make a payment over the phone using a credit card, debit card, or e-check, the Employee: <ul style="list-style-type: none">will transfer the customer to the dedicated Interactive Voice Recognition (IVR) payment telephone line for the customer to make the payment.(if the office/department does not have an established IVR line), will advise the customer that he/she cannot take a credit card, debit card, or e-check payment over the phone.

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revision date: Thurs., 7/3/25



CASH HANDLING POLICY

SECTION I **INTRODUCTION**

1. PURPOSE:

1.1. Due to the length of this document and to better serve employees and focus their attention on what they need to review and know for their assigned duties, this policy is divided into two sections:

Operational Policies: these are *required for all* employees, supervisors and department heads to review and know.

Administrative Policies: these are focused more for department and office supervisors and department heads to review and know. *However, all employees* shall review and know those Administrative Policies those that are *printed in red and italicized* regardless of the employee's assignment.

1.2. This policy provides Carson City employees with a general guideline for accepting and processing cash, check and credit card payments, and also provides guidance for regular cash handling processes that employees may encounter. Because of this, the policy provides controls and recommendations designed to promote accuracy, reliability and efficiency of operations. However, it cannot cover or consider every cash handling situation that an employee may encounter. The processes and controls listed in this policy will help employees:

- 1.2.1. minimize the risk of errors;
- 1.2.2. ensure that employees handle funds properly;
- 1.2.3. help employees safeguard against fraud and loss; and
- 1.2.4. help promote employee safety.

1.3. Because this policy serves as a general guideline, each City department should develop its own supplemental procedures to address the daily cash handling needs and procedures unique to that department or office.

1.4. For purposes of this policy:

- 1.4.1. Employee refers to any employee, supervisor, contract employee, or volunteer who conducts cash handling duties on behalf of the Consolidated Municipality of Carson City, Nevada.
- 1.4.2. Department refers to any department, office, division, or bureau under the Consolidated Municipality of Carson City, Nevada.

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1.5 Cash handling refers to the entire process involved with:

- 1.5.1 Accepting cash as payment
- 1.5.2 Processing and posting the cash payment in the department's appropriate data system, such as applying a payment to:
 - 1.5.2.1 the customer's utility account;
 - 1.5.2.2 any service used by the customer, such as at the Landfill, MAC, or pool;
or
 - 1.5.2.3 a fine owed by the customer.

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SECTION II

OPERATIONAL POLICIES

(Required for all employees to review and know)

2. KEY INTERNAL CONTROLS WHEN HANDLING CASH, CHECK AND CREDIT CARD PAYMENTS:

- 2.1. It is important for proper internal controls to be in place to protect cash because cash is negotiable and easy to spend and transport. Therefore, the following procedures for internal control should be maintained by each department that collects cash or maintains a petty cash or change fund.
- 2.2. For the purposes of this policy, the Carson City Treasurer's Office defines cash as:
 - 2.2.1. coin, currency, checks, money orders and both credit card and debit card transactions.
- 2.3. Government offices for the Consolidated Municipality of Carson City, Nevada shall only accept:
 - 2.3.1. cash, coin, currency, checks and/or money orders that are United States currency.
 - 2.3.2. Credit card payments from only the following credit card vendors:
 - 2.3.2.1. Visa
 - 2.3.2.2. Mastercard
 - 2.3.2.3. Discover
 - 2.3.3. Electronic payment methods that transact in United States dollars such as:
 - 2.3.3.1. Apple iPay
 - 2.3.3.2. Google Pay
 - 2.3.3.3. Pay Pal
- 2.4. Carson City offices **WILL NOT ACCEPT:**
 - 2.4.1. any cash, coins, or checks that are from another country, including, but not limited to, Mexico, Canada, or the European Union.
 - 2.4.2. Credit cards issued by **American Express**
 - 2.4.3. Any cryptocurrency including, but not limited to:
 - 2.4.3.1. Bitcoin
 - 2.4.3.2. Dogecoin
 - 2.4.3.3. Etherium
 - 2.4.4. Carson City employees will not accept credit card, debit card, or e-check payments from a customer over the telephone unless the department has a recorded line to document a customer's verbal consent when accepting a payment over a telephone line.
 - 2.4.4.1. The National Automated Clearing House Association (NACHA) requires the use of a recorded line to document a customer's verbal consent when accepting a payment over a telephone line.

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- 2.5. Bills, coins, checks, credit card receipts and debit card receipts must be kept in a locked cash box or drawer, cash register, safe, or vault.
- 2.6. Each employee receiving payments must have their own cash drawer and change fund.
 - 2.6.1. The key to the cash drawer should remain in the sole custody of the cashier and should never be given to anyone else or left in the lock to the cash drawer when the cashier is away from the window or cashier's area.
- 2.7. If a department or office cannot provide a separate cash drawer for each employee on shift, then it shall take all reasonable steps to show control methods to ensure employee accountability of the funds contained in the cash drawer. Examples of why a department may not be able to issue a separate cash drawer for each employee, include, but are not limited to, the following:
 - 2.7.1. limitations to the necessary physical space or installation design of the work area to allow for multiple cash drawers for each employee;
 - 2.7.2. operational or technological limits that prohibit the use of a separate cash drawer; or
 - 2.7.3. costs associated with the use of separate cash drawers for each employee, such as requiring a stand-alone computer or technology system needed by the software system used by the department to accept payments from customers.
- 2.8. Departments or offices have the responsibility to submit a waiver to the Treasurer explaining:
 - 2.8.1.1. The reasons why they cannot provide or install individual cash drawers for each employee who accepts cash payments; and
 - 2.8.1.2. A description of the control methods it has implemented to ensure the accountability of funds for each employee, especially for:
 - 2.8.1.2.1. those employees who must share a cash drawer with another employee; or
 - 2.8.1.2.2. situations where one employee must transfer a cash drawer to another employee, such as at the end of a shift or to cover required breaks.
- 2.9. When processing or holding cash and checks for overnight storage, employees shall secure the cash and checks in an appropriate safe or vault (as described in Section 2.10), and shall not keep the cash in a desk drawer, file cabinet, or other similar storage area, even if the desk drawer or file cabinet has a lock.
- 2.10. Office Safes or vaults used for secured overnight storage of cash or checks must be:
 - 2.10.1. Stationary.
 - 2.10.2. Securely affixed to the ground or some type of reasonably permanent structure, or be of such dimension, design, size, or weight that it cannot be removed without mechanical, extraordinary, or time and/or labor restrictive means,
 - 2.10.2.1. or located within a locked and secured room with controlled access by those with a right and need to have access.
- 2.10.3. Constructed and/or designed in a manner that provides a reasonable level of protection against fire and water.

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2.10.3.1. While not required, the Carson City Treasurer's Office recommends safes rated by the Underwriters Laboratory (UL) as having a fire rating of one-half hour class 350 rate.

2.10.4. A design that reasonably ensures that the combination, code, or key access cannot be readily bypassed by most mechanical means or individuals with average skills.

2.10.5. Restricted to authorized personnel with the right and need to know any access codes.

2.10.6. Able to have the combinations to any safes or vaults changed following personnel changes or no less than once every three years.

2.11. Employees should avoid counting cash or balancing their cash drawers in direct view of the public while preparing a deposit unless they have some type of physical barrier that prevents a customer from reaching into or accessing the area in which the employee is counting cash.

2.12. Employees shall place all cash collections in a sealed bank deposit bag immediately upon balancing their drawer and change fund for the day.

2.13. Due to changes implemented in April 2022 at the Treasurer's Office and effective October 2023:
if a City department or office accepts any type of cash payment, it must submit a deposit and accompanying documentation for that day—regardless of the amount—for transfer to the Treasurer's Office or the City's designated bank **by the following business day**. Daily deposits will ensure that the necessary bank reconciliation takes place to identify any discrepancies, errors, or questions about the processing or posting of a payment.

2.14. **If any department or office cannot submit the deposit and accompanying documents by the following business day, it must notify the Treasurer's Office immediately.**

2.15. The City's designated courier will collect and transport all deposits from each City department or office to the Treasurer's Office for verification and then to the City's designated bank.

2.15.1. Unless granted an exemption or authorized by the Treasurer's Office, **City employees shall not transport cash, checks, coins, or deposits:**

2.15.1.1. From their office to the Treasurer's Office;

2.15.1.2. From their office to the City's designated bank; or

2.15.1.3. From the City's designated bank to their office or location of activity

2.16. All cash collected is to be deposited. Cash in the change fund is not to be used to pay any expenses or disbursed for any reason other than making change and issuing customer refunds.

2.17. Voids, discounts, adjustments, or refunds must be authorized by a department manager or supervisor. If a manager or supervisor is not available at the time of the transaction, a refund shall be delayed until it can be appropriately approved. Refunds should be returned using the same payment method as the original payment.

2.18. Cash overages and shortages must be recorded and investigated as necessary.

2.19. Cash duties should be segregated among employees so that related activities are assigned to different individuals.

2.19.1. Different individuals should: Receive cash; and



- 2.19.2. Account for and record the money transaction.
- 2.20. In a small office where separation of duties is difficult, department or office management need to increase their oversight of cash handling procedures to ensure compliance with this policy.
- 2.21. Cash operations shall be subject to daily supervisory review.
- 2.22. The Treasurer's Office will conduct surprise cash audits at least once per year to monitor and ensure that City employees are in compliance with the City's cash handling policies and procedures.

3. BILLS AND COINS:

- 3.1. Employees **must inspect all \$50 and \$100 bills**, and any "suspicious" bills of any denomination with a counterfeit detection pen.
 - 3.1.1. If an office has a cash counting device with a counterfeit bill detector, the cash handler should run all bills through this device regardless of the denomination amount as an added layer of security to identify any potential counterfeit bills.
- 3.2. If asked by a customer, employees shall advise customers not to send payments of any cash bills and/or coin through the United States Postal Service or any other certified delivery services such as UPS/FedEx. Employees shall advise those customers who wish to make a payment in cash to do so in person or by depositing the cash into a locked cash box designed to receive cash payments for the City.
- 3.3. All money received should be counted and the amount verified before it is placed in the cash drawer.
- 3.4. Currency for which change will be given should be placed in view of both the cashier and the customer until the transaction is completed.
- 3.5. All change given should be counted out loud to the customer.
- 3.6. If an interruption occurs during the counting/change making process, the process should be stopped and started again.
- 3.7. Payments received in excess of \$1,000.00 require a second count and verification by another employee.

4. HOW TO HANDLE SUSPECTED COUNTERFEIT BILLS:

- 4.1. Employees should refer to the "Counterfeit Currency Awareness Presentation" available from the Treasurer's Office on its webpage at <https://carson.org/treasurer> for additional details on how to recognize suspected counterfeit bills and how to respond to a customer who has tried to make payment with a suspected counterfeit bill.
- 4.2. If an employee receives a suspected counterfeit bill, the employee should:
 - 4.2.1. **(First)** Attempt to verify if the bill shows immediately identifiable signs of being counterfeit:



- 4.2.1.1. Identify the feel of the bill (does the “paper” feel the same way a legitimate U.S. bill should feel).
- 4.2.1.2. Use a counterfeit detection pen on the suspected bill.
- 4.2.1.3. Use a bill counting device (that has a counterfeit detection capability).
- 4.2.1.4. Examine known security features used in legitimate U.S. currency including:
 - 4.2.1.4.1. security threads;
 - 4.2.1.4.2. microprinting; and
 - 4.2.1.4.3. watermarks.
- 4.2.2. **(Second)** Notify a supervisor or other employee of the suspected counterfeit bill and ask that employee or supervisor to attempt to verify if the bill is suspected counterfeit.
- 4.2.3. **(Third)** *Politely* inform the customer that the bill is suspected to be counterfeit, and that by law, the employee cannot return the counterfeit bill to the customer and must now turn it over to law enforcement as it is a federal crime to utter (transfer/exchange/return) a counterfeit U.S. bill (18 USC Chap. 25 subsection 472).
- 4.2.4. **(Fourth)** Explain to the customer that:
 - 4.2.4.1. The employee must contact the Carson City Sheriff's Office (CCSO) and turn the counterfeit bill over to a deputy.
 - 4.2.4.2. The customer is *not under arrest*.
 - 4.2.4.3. CCSO will issue a case number for the event and will seize the counterfeit bill as evidence.
 - 4.2.4.4. The customer can contact CCSO for a copy of the incident report.
 - 4.2.4.5. The employee *cannot exchange* a real U.S. bill for the counterfeit bill.
- 4.2.5. **(Fifth)** Remember as many details about the incident as the employee can because the employee will need to contact CCSO and submit a statement about his/her involvement in locating a suspected counterfeit bill. Details should include, but are not limited to:
 - 4.2.5.1. Customer's name and reason for attempting to make payment with a counterfeit bill.
 - 4.2.5.2. Any statements or actions the customer made.
 - 4.2.5.3. The date/time/location.
 - 4.2.5.4. What steps the employee took that reasonably led him/her to suspect that the item was a suspected counterfeit bill.
- 4.3. If a customer becomes angry about losing money (due to the suspected bill being counterfeit), employees shall:
 - 4.3.1. NOT ENGAGE in an argument with the customer about the customer's loss of money or not being able to keep the suspected counterfeit bill(s).
 - 4.3.2. NOT OFFER any legal advice on what the customer should do to be paid back.
 - 4.3.2.1. Employees can advise the customer that NRS 7.285 prohibits them from providing any legal advice.



4.3.3. Advise the customer that he/she can obtain an incident report with the Carson City Sheriff's Office after the employee and/or department has filed a report with the Sheriff's Office.

5. CHECKS:

- 5.1. Acceptable check types are:
 - 5.1.1. Personal;
 - 5.1.2. Business;
 - 5.1.3. Bank;
 - 5.1.4. Cashiers; and
 - 5.1.5. Certified checks.
- 5.2. Money orders are acceptable and shall be treated and processed like checks.
- 5.3. Unacceptable check types:
 - 5.3.1. Travelers' checks.
- 5.4. Employees shall not accept "second party checks,"—checks made payable to other parties or individuals.
- 5.5. Employees shall not accept checks in which the customer has made the check payable to "Cash."
- 5.6. Customers shall make checks payable to:
 - 5.6.1. Carson City; or
 - 5.6.2. the applicable City department or office.
- 5.7. Customers shall not make checks payable to the employee or official holding the office, such as making the check payable to the actual elected official such as the Sheriff, Treasurer, or Judge.
- 5.8. Checks must not be ripped, torn, or have any appearance of alterations unless the alteration is initialed by the writer of the check.
- 5.9. Cash handlers should examine the check to ensure it is accurate and has the required and necessary information to process or deposit the check for Carson City:
 - 5.9.1. the date;
 - 5.9.2. the customer's signature;
 - 5.9.3. made payable to Carson City or appropriate Department or Office;
 - 5.9.4. Both the numerical amount (numbers printed in the payment box) and the written amount (the words used to list the amount) are the same;
- 5.10. If the numerical amount and the written amount listed by the customer do not match, the cash handlers will ***process the check for the written amount*** and not the numerical amount (the numbers printed in the box).
- 5.11. No City employee should alter any negotiable instrument from its original form presented for payment unless directed to do so by the customer or issuer of the check.

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- 5.12. The only time a City employee may write on a check when the signer of the check is not present is when the City employee needs to write any of the following on the memo line of the check to ensure the City posts the check to the correct account or entity for the payment to process:
 - 5.12.1. account number;
 - 5.12.2. parcel number;
 - 5.12.3. bill number;
 - 5.12.4. file, record, or case number;
 - 5.12.5. citation number;
 - 5.12.6. service provided;
 - 5.12.7. payment made for the benefit of (i.e., payment made on behalf of relative or other individual); or
 - 5.12.8. telephone number of the account holder.
- 5.13. Employees shall deposit checks for the entire amount listed on the check and shall not deposit the check for a partial amount listed on the check.
- 5.14. Checks dated more than 30 days in the past or showing a date in the future should not be accepted. However, should a situation occur in which a City office receives a check that is more than 30 days old, the City office will notify the Carson City Treasurer's office by email (treasurer@carson.org) to advise the Treasurer's Office of the late check and the reason for its processing after 30 days.
- 5.15. Checks must include the correct number of signatures as required on the check.
- 5.16. Checks must be immediately, upon receipt, restrictively be endorsed to Carson City's bank account.
- 5.17. Checks are to be processed and deposited when received and should not be held for any reason. If an office must hold-on to a check, such as the Carson City Clerk-Recorder's Office which cannot record a map until all the required reviews and conditions of the approval process have been met but must receive a check from the applicant to cover the recording fees, then the office will notify the Carson City Treasurer's office by email (treasurer@carson.org) to advise the Treasurer's Office of the late check and the reason for its processing after 30 days.
- 5.18. If a department must maintain a copy of a check for specific billing reasons, such as to a third-party vendor, **it shall cover the bank routing and account numbers located at the bottom of the check in a way to make the account and routing numbers unreadable.** This will ensure the security of the customer's check in the event someone illegally or improperly gains access to this account information and cannot use the customer's banking information.
- 5.19. If the City's bank returns a customer's check as unpaid, the department or office that originally received the check shall charge the customer the appropriate fee:
 - 5.19.1. \$25.00 returned check fee (such as non-sufficient fund, closed/frozen account)
 - 5.19.2. \$5.00 fee for inactive account /invalid account number.
- 5.20. Checks or any attached documentation must clearly reflect the customer's outstanding balance to which the payment should be applied. Those checks that still cannot be readily associated with a customer's outstanding balance after a phone call (when a customer's phone number is



listed on the check or maintained in a department data system) to the sending party should be returned to the sender within two (2) business days of receipt with a message that the purpose of the payment is not identifiable.

6. PAYMENTS BY CREDIT CARD, DEBIT CARD OR ELECTRONIC TRANSFERS OF MONEY:

- 6.1. Credit and debit card payments shall be made through online payment platforms or made in person in departments that have an electronic terminal.
- 6.2. Each credit or debit card transaction will be only for the amount due as a payment to the City.
The City does NOT allow “Cash back” or “cash advance” transactions.
- 6.3. Offline transactions are authorized only when a terminal is non-operational due to a power failure and only for on-site customers.
- 6.4. All City employees, volunteers, or other persons with assigned duties that involve accepting credit and debit cards must comply with the applicable provisions of the Nevada Revised Statutes and rules set forth by the Payment Card Industry Data Security Standards (PCI DSS). Departments and offices accepting card payments are expected to protect cardholder data and to prevent its unauthorized use—whether the data is printed, stored locally, or transmitted over an internal or public network to a remote server or service provider.

7. PETTY CASH AND CHANGE FUNDS:

- 7.1. Departments must obtain approval from both the Chief Financial Officer and the Treasurer to establish a petty cash and/or change fund or change the amount of an established petty cash and/or change fund. Petty cash funds and change funds are not to be commingled and must be kept separate from all other funds. They must have a designated custodian and alternate custodian. Only the designated custodian or alternate custodian shall have access to the petty cash or change fund. The custodian should keep the fund in a safe or locked container to which the custodian maintains possession of the key or direct access to the fund.
- 7.2. Employees should use the petty cash fund for purchases less than \$100.00 within a department. Departments must maintain a petty cash log to record all removals and additions to the fund. Petty cash expenditures must be documented for fund reimbursement, which includes a receipt and the signature of both the employee requesting reimbursement and the employee authorizing the expenditure.
- 7.3. The petty cash fund should always balance: the total cash on hand plus the total receipts should equal the original amount of the petty cash fund.
- 7.4. Depending on the activity or need for replenishment, the petty cash fund must be reconciled by the petty cash custodian no less than once per quarter. When the fund requires replenishment, the custodian should complete a Petty Cash Replenishment Request and include the receipts for backup. This request must be reviewed and approved by a person with signature authority for the department. The Petty Cash Custodian may NOT approve petty

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cash replenishment requests. Additionally, replenishment to the petty cash fund must be done by the end of each fiscal year to ensure that expenditures from the fund are recorded and posted to the correct fiscal year.

- 7.5. A change fund is necessary in departments that are authorized to receive payments on behalf of the City. It shall consist of a fixed amount of cash solely for making change when a payment received is not in the exact amount of the amount owed. A department may have several change funds at a single location but each of these types of funds should be assigned to only one employee/custodian.
 - 7.5.1. One exception is that a change fund may be assigned to more than one employee if they work different shifts, and the change fund must be balanced between each shift.
 - 7.5.1.1. An example of this type of fund: the “sucker fund” at the Landfill where customers have left the remaining change from their cash transaction, and in turn, the Landfill then uses these funds to purchase suckers/candy/lollipops for young children.
 - 7.5.1.1.1. Department employees shall reconcile these types of change funds on a regular basis and will then submit them to the Treasurer’s Office for deposit into the City’s bank with a posting of the funds in the correct general ledger account.
- 7.6. Change funds should be counted and balanced daily when preparing the daily revenue reports and deposit. If a discrepancy in a change fund occurs, it is to be posted to the cash over/short account on the day of discovery and be accounted for in the daily revenue report as such. The day’s deposit will be short or over by the amount of the discrepancy and the change fund will be maintained at its original amount.
- 7.7. If the amount of overage or shortage is \$35.00 or more, the responsible employee shall report it immediately to the department manager or supervisor so that the department can investigate the matter appropriately. If there is a pattern of overages/shortages (regardless of amount), this should also be reported to the department manager or supervisor for further investigation.
- 7.8. Petty Cash and Change Funds may not be used for the following:
 - 7.8.1. To cash checks for customers, vendors, or employees;
 - 7.8.2. To make personal loans or advances to employees (including advance travel funds);
 - 7.8.3. To make change for personal use;
 - 7.8.4. To cover any shortages in a change fund;
 - 7.8.5. For any other non-City transaction; or
 - 7.8.6. To balance a shortage with an employee’s cash drawer.

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SECTION III

ADMINISTRATIVE POLICIES

(All employees shall review and know any policies *printed in red and italicized*.)
(Supervisors shall review and know all administrative policies listed under this section.)

8. TRAINING AND COMPLIANCE:

- 8.1. All City employees, volunteers, or other individuals assigned duties that involve handling City cash or funds must take the required cash handling training:*
 - 8.1.1. Within the first 30 days of performing cash handling duties;*
 - 8.1.2. Every two years thereafter as a refresher course; and*
 - 8.1.3. Whenever the Treasurer's Office must update the Cash Handling Policy.*
- 8.2. All City employees, volunteers, or other individuals assigned duties that involve handling City cash or funds must also comply with the requirements of this cash handling policy.*
- 8.3. City departments and offices are responsible for ensuring that each employee, volunteer, or other individual involved with cash handling for the City adheres to the written cash handling policies and procedures for both the City and their individual department.
- 8.4. The Carson City Treasurer's Office will provide training for all City employees or supervisors handling cash when needed or requested. If a City department or office does not choose to have the Treasurer's Office provide training for its employees, that City department or office is responsible to ensure that each employee, volunteer, or individual assigned with cash handling duties in that department or office receives the necessary training within the appropriate timeframes as required in Section 8.1.
 - 8.4.1. Training will consist of the following methods which best serve the needs and time available of the respective departments, Treasurer's Office, and affected employees:
 - 8.4.1.1. In-person training;
 - 8.4.1.2. Training video;
 - 8.4.1.3. Written materials; or
 - 8.4.1.4. A combination of in-person, video, and written methods.
 - 8.4.2. The Treasurer's Office will maintain records of the training and attendance that it directly provides to City employees, and those departments or offices that provide cash handling training to their respective employees have the responsibility to maintain any records documenting the training and attendance for its employees.
- 8.5. Departments that accept credit and debit card payments are responsible for satisfying the associated training and administrative requirements as outlined in Section 11 of this document: Credit Cards and Payment Industry (PCI) Compliance Training and Administration

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revision date: Thurs., 7/3/25



9. MAINTENANCE AND UPDATES:

- 9.1. The Treasurer's Office is responsible for maintaining cash handling procedures and guidelines in an electronic format that is accessible by all departments, reviewing and updating these procedures every year, and for notifying departments whenever new or updated procedures are implemented.

10. IMPLEMENTATION AND USE OF CREDIT CARD VENDOR OR PAYMENT SYSTEMS:

- 10.1. Because the Treasurer's Office has the legal responsibility and authority for managing Carson City's bank accounts and banking contracts, and Carson City's Information Technology Department has the responsibility for all technology and information systems in use by the City, NO department or office shall enter into any contracts, agreements, or services for credit card payment services without receiving the written approval from both the Treasurer's Office and Carson City's Information Technology Department. Prior review and approval will ensure:
 - 10.1.1. The timely deposit and reconciliation of funds from the credit card vendor into Carson City's designated bank account as well as the timely deposit of funds held by third party vendors.
 - 10.1.2. The required banking information needed for the vendor to deposit any funds into Carson City's general bank account is available.
 - 10.1.3. Carson City does not breach any existing contracts with other vendors who can sue Carson City or seek other legal action against the City.
 - 10.1.4. Carson City Information Technology Department can support or authorize the necessary platforms needed or used by the credit card vendor or payment system. This includes the necessary purchase and installation of required data ports, equipment, or other items needed to utilize a new vendor's payment system.
 - 10.1.5. Necessary adherence with Carson City's Payment Card Industry (PCI) compliance policy. Violations of Carson City's PCI compliance policy can result in large monetary fines or sanctions against Carson City, especially as it relates to the protection of customer information and credit card data. For example, one violation of the PCI compliance policy can cost Carson City \$500,000.
- 10.2. Before a department can utilize a separate or stand-alone online payment platform other than what Carson City makes available to the public at <https://www.carson.org/> or <https://www.carson.org/services/pay>, or to make payments available to the public through a mobile device application, it must first have the review and approval of the Treasurer's Office and Carson City's Information Technology Department. This review and approval will ensure compliance with Carson City's banking and technology policies and requirements.
- 10.3. Departments accepting payments via credit or debit card will charge a convenience fee to the cardholder, unless:



- 10.3.1. The department has approval from the Carson City Board of Supervisors as part of its annual budget to pay the convenience fees associated with using a credit or debit card. Examples of this are the Carson City Landfill which has budget approval from the Board of Supervisors to pay the credit and debit card fees normally paid by customers.
- 10.4. Cash handlers should advise customers if the credit card vendor charges a convenience fee, and if so, what the fee will be so and that the credit card fee will be added to the total amount that the customer must pay. This allows the customer the opportunity to select another payment method if the customer does not wish to pay a convenience fee.
- 10.5. Electronic transfers of money may be accepted without charging a convenience fee; however, the respective department supervisors will determine if they wish for their department to waive any fees or pay for any fees for the customer.
- 10.6. Pursuant to [Nevada Revised Statute 354.770](#), the total convenience fees charged by the City in a fiscal year must not exceed the total amount of fees charged to the City by the credit/debit card vendor or payment processing systems that provide for the electronic transfer of money.

11. CREDIT CARDS AND PAYMENT CARD INDUSTRY (PCI) COMPLIANCE TRAINING AND ADMINISTRATION:

- 11.1. Employees will inspect the credit/debit card swiper device, also known as a point-of-sale device, at least two (2) times per week to ensure that the device:*
 - 11.1.1. Is properly connected to its power source and data line;*
 - 11.1.2. Is functioning correctly as intended;*
 - 11.1.3. Shows no signs of tampering; and*
 - 11.1.4. Does not have any “skimming” devices attached to that device.*
- 11.2. If an employee discovers that a credit card swiper/point-of-sale device is not functioning correctly or has concerns about the device, the employee will immediately contact the Carson City Information Technology department at 775-283-7000 or helpdesk@carson.org.*
- 11.3. City employees shall not store any type of credit card information or data belonging to a customer, whether on their City-issued computer, printed form, handwritten form, photocopy, photograph, or any other means. This includes, but is not limited to, maintaining any of the following:*
 - 11.4.1. Customer's name as printed on the credit or debit card;*
 - 11.4.2. 16-digit credit card number;*
 - 11.4.3. Date of card expiration; and*
 - 11.4.4. Three-digit card verification value (CVV) or security code (found on back of card).*
- 11.4. Employees will not take any credit card, debit card, or e-check payment over the phone.*
 - 11.4.1. If a customer wishes to make a payment over the phone using a credit card, debit card, or e-check, the employee will transfer the customer to the dedicated Interactive Voice Recognition (IVR) payment telephone line for the customer to make the payment.*
 - 11.4.2. If the employee's department does not have a dedicated IVR telephone line for customers to make payments over the phone, the employee shall:*

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- 11.4.2.1. Advise the customer of the available payments that the employee's department or office offers;
- 11.4.2.2. Direct the customer to the employee's department or office's online payment page.
- 11.5. Due to the risk of fraud and various laws and regulations associated with the use and payment of credit cards, the City assumes a serious responsibility in ensuring that each employee follows the necessary policy and guidelines when accepting and processing a credit card payment.
- 11.5. Per the PCDI DSS guide (<https://www.pciddssguide.com/what-are-the-pci-compliance-fines-and-penalties/>), businesses or offices that handle credit cards can receive significant fines for failure to ensure compliance when processing credit card payments, data, and customer information. The Treasurer's Office will coordinate the purchase, installation, and training on the terminal with Carson City Information Technology (IT) Department. The Treasurer's Office will also be responsible for coordinating the installation of the required merchant account with the City's banking institution.
- 11.6. Departments wishing to accept credit card and debit card payments must submit a written request for authorization from the Treasurer's Office. The request must include:
 - 11.6.1 The name and phone number of the contact person from that department who will be responsible for coordinating the installation and the address of the location where the terminal is to be installed.
- 11.7. Departments requesting the use of credit/debit card terminals will be responsible for the cost and installation of the equipment, the costs associated with a dedicated data line and/or connection for the terminal, monthly transaction fees, and all other associated costs.
- 11.8. Initial training will be given when electronic terminals are installed at any location. Treasurer's Office will coordinate this training between City employees and the respective vendor. Thereafter, each department/facility is responsible for ensuring that all cash handlers are familiar with the general guidelines provided in the Merchant Agreement and Operating Procedures Guide and with the Retail Quick Reference Guide received with each electronic terminal. These guides cover such topics as:
 - 11.8.1 Processing credit and debit card transactions;
 - 11.8.2 Instructions on avoiding high-risk transactions;
 - 11.8.3 Recognizing and dealing with bad credit cards; and
 - 11.8.4 Properly storing a customer's identification and information

12. POLICY MODIFICATIONS:

- 12.1. Each City department's supplementary cash handling policies and procedures must be in compliance with the cash handling policies and guidelines contained in this City-wide policy. The Treasurer's Office will grant exceptions if operational needs of a department or office require procedures that differ from those set forth in this policy.



- 12.2. To qualify for an exception, the individual department or office must submit a written request to the Treasurer for review and approval.
- 12.3. The request should include the following:
 - 12.3.1. Identification of the specific section of the policy for which the department is seeking an exception.
 - 12.3.2. A description of the rationale or need for the requested exception.
 - 12.3.3. A proposed draft of the replacement language for the section with which the department is unable to comply with or follow.
- 12.4. The Treasurer shall consider all requests with particular attention to the following:
 - 12.4.1. Reasonableness of rationale.
 - 12.4.2. Verification of the operational limitations or operation-specific elements that warrant the exception.
 - 12.4.3. Assurance that strong internal controls will remain within the proposed changes. This may include the addition of other controls if needed, including but not limited to:
 - 12.4.3.1. increased monitoring;
 - 12.4.3.2. implementing secondary approval; and
 - 12.4.3.3. other process changes to ensure compliance, oversight, and/or security
- 12.5. Departments and offices that have approved alternate policies and procedures shall provide a copy to the Treasurer's Office. These departments and offices shall have the responsibility of keeping their alternate policies and procedures updated and current and shall also provide any updates to the Treasurer's Office.
 - 12.5.1. All updates are also subject to review and approval by the Treasurer's Office.

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CARSON CITY TREASURER'S OFFICE

DEPARTMENT REQUEST FOR EXEMPTION FROM CASH HANDLING POLICY

DEPARTMENT NAME: _____

OFFICE: _____

EXEMPTION REQUESTED:

(PLEASE LIST THE POLICY SECTION NUMBER, SUCH AS SECTION 2.6 (SAFES))

NEED FOR EXEMPTION:

CONTROLS IMPLEMENTED:

(DESCRIBE YOUR OFFICE'S RESOLUTION OR HOW IT WILL ENSURE COMPLIANCE WITHIN THE FRAMEWORK OF THIS POLICY.)

SUBMITTED BY (DEPARTMENT/ OFFICE):

APPROVED BY (TREASURER'S OFFICE):

PRINTED NAME/ SIGNATURE/ DATE

PRINTED NAME/ SIGNATURE/ DATE

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DEPARTMENT REQUEST FOR EXEMPTION FROM CASH HANDLING POLICY

ADDITIONAL SPACE (if needed):

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