Cash Handling Procedure

SOP · UK · Updated 2026-07-11 · Square brackets are placeholders to replace with your own details.

A cash handling procedure is the written set of rules for every point where money moves in your business — till floats, taking payments, refunds, cashing up, the safe, and banking. It protects your takings and, just as importantly, protects honest staff from suspicion when the numbers do not add up.

Cash loss is rarely one big theft; it is small, repeated leakage that unwatched processes allow — unlogged no-sales, unchecked refunds, floats counted by one tired person. A consistent procedure makes discrepancies visible on the day they happen, not at the end of the quarter.

This template covers floats, till discipline, cashing up, safe management, banking, and how discrepancies are investigated and recorded.

Purpose and scope

This procedure sets out how [Your company] handles cash at [site name]: floats, payments, refunds, cashing up, the safe, and banking. It applies to everyone who operates a till or handles takings.

The controlling principle is accountability: one person per drawer per shift, two people for counts wherever possible, and a record for every movement of cash.

Roles and responsibilities

- Till operators: responsible for their own drawer from float check to cash-up; never leave a drawer unlocked or unattended.
- Duty manager ([role]): issues floats, authorises refunds and voids above [amount], witnesses counts, and completes the daily reconciliation.
- [Name/role]: controls safe access, banking, and change orders, and investigates discrepancies above the threshold in this procedure.

Floats and start of shift

1. Collect your float ([amount]) from the duty manager and count it before your first sale.
2. Report any float discrepancy immediately — do not start trading on a wrong float.
3. Sign the float log to confirm the amount, and lock the drawer whenever you step away.
4. Request change from the duty manager, never from another till.

Till discipline during service

- One operator per drawer per shift wherever the till system allows; sign in with your own code, never someone else's.
- Close the drawer after every transaction; never process a sale with the drawer already open.
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No-sales, voids, and refunds above [amount] need duty manager authorisation at the time, logged with a reason.

- Check large notes by [method, e.g. detector pen or UV] and drop excess cash to the safe when the till holds more than [amount].
- Never count cash in view of customers or leave the till area with the drawer unlocked.

Cashing up

1. Cash up away from public view at [location], with two people wherever staffing allows.
2. Count the drawer, restore the float to [amount], and record takings against the till report.
3. Record card, voucher, and other tender totals separately and reconcile each to the till report.
4. Note any variance on the reconciliation sheet — never adjust a figure to make it balance.
5. Seal takings in [bags/pouches], sign across the seal with both counters' names, and place them in the safe.

Safe and banking

The safe is kept locked at all times, with access limited to [named roles]. Contents are checked against the safe log at each open and close, and the combination or keys change when an authorised holder leaves.

Banking runs happen [frequency], at varied times and routes, by [number] people wherever possible. Cash in transit is carried discreetly in [bag type]; if challenged, hand it over — no sum of money is worth an injury.

Discrepancies

Variances up to [amount] are recorded and monitored for patterns. Anything above that, or a repeating pattern on one till or shift, is reported to [name/role] the same day and investigated: till reports, refund and void logs, CCTV [if held], and accounts from staff on shift.

Investigations are factual, not accusatory — most discrepancies are process errors. Where evidence suggests theft, the matter moves to the disciplinary procedure. Till shortages are not deducted from pay without [name/role] checking the legal position first.

Records and review

Float logs, reconciliation sheets, safe logs, banking records, and authorisation logs are kept in [system/location] for [period]. They are the audit trail for your accountant, your insurer, and any investigation.

This procedure is reviewed [frequency], after any robbery, burglary, or confirmed theft, and when tills, tender types, or banking arrangements change. Owner: [name/role]. Next review due: [date].

How to use this template

1. Set the numbers first: float amounts, the refund authorisation limit, the till drop threshold, and the discrepancy investigation threshold.
2.

Match the drawer rules to your till system — one operator per drawer only works if the system supports individual sign-ins.

3. Walk the cash-up with your duty managers and adjust the steps to your actual till reports before training anyone.
4. Vary banking times and routes from day one; a predictable run is the single biggest robbery risk.
5. Recount a random drawer weekly for the first month to check the procedure is being followed, not just signed.

Official guidance

- HSE — Violence at work
- GOV.UK — Deductions from pay