

OP Cash Services,  
Customer Guidelines

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## 1 Introduction

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

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

## 2 Electronic cash services

OP's cash services partners, Nokas and Loomis, provide versatile online cash 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 settlement report
- order change
- administer the organisation's user identifiers
- view the entire organisation's cash transactions and settlements and order history
- create reports and graphics

To begin using the online cash service, the customer must have a valid 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, Nokas or Loomis. This means that daily receipts settlements **will be collected directly from the company's outlet**.

The price of direct transport is customer-specific and the customer agrees on this with OP's cash services partner. The customer agrees with OP on cash calculation: OP charges for this in accordance with its 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: a company employee does not have to spend time collecting 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 deposit TalletusOtto ATMs or OttoPlus ATMs maintained by Automatia are used, cash does not need to be pre-handled and the settlement shows 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. With the OP Visa Business card, the maximum one-time deposit is 200 banknotes or 5,000 euros including coins.
- OttoPlus ATMs where euro banknotes can be deposited. With the OP Visa Business card, the maximum one-time deposit is 200 banknotes or 5,000 euros



With personal customers' cards, the maximum monthly deposit is 1,000 euros.

More information and a video walkthrough on ATM use can be found on Automatia's website at [otto.fi/tal-letus](http://otto.fi/tal-letus). To find the location of your nearest ATM, go to [otto.fi/missa-talletus](http://otto.fi/missa-talletus).

### 3.3 Night safe

The customer can also lodge its daily receipts settlements in Nokas's or Loomis's night safe, or in the night safe embedded in an OP cooperative bank's wall.

The customer must agree separately on the use, cost and terms of Nokas'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 must agree with its bank on the use of OP cooperative banks' night safe facilities. When 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 deposit bags according to these guidelines. Care must be exercised when 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 mainly enters the cash lodged in the safe in the customer's account on the business day following the day when the safe was emptied.

## 4 Daily receipts settlements

### 4.1 General information on daily receipts settlements

The customer must agree 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 deposit bags for cash settlement, not in Minigrip or similar bags. A settlement report can be made for every settlement via the online service of one of OP's cash services partners, Nokas or Loomis. If a settlement report is completed via an online service, there is no need to insert a settlement report in the deposit bag.

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

A small quantity of banknotes and coins (fewer than 50) can be settled together, but settling banknotes and coins separately tends to be 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 settlement type used:

- 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).

#### 4.1.1 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 the following on the deposit bag (not on a separate note):
  - **sender's details;** name of outlet, address and contact person



- recipient details; OP-Laskenta and
  - the letter S (or setelilititys) standing for banknote settlement easily distinguishable from the other text.
- 2 For settlement purposes, a breakdown form must be completed via the on line service of OP's cash management partner. If a settlement report is completed via an online service, there is no need to insert a settlement report in the deposit bag.
  - 3 Sort out the banknotes by denomination and stack them from biggest to smallest. Each banknote must be stacked parallel with the others (not crosswise or folded around each other), but the direction of the denomination side may vary in the stack.
  - 4 Fasten the stack of banknotes (or several) with an elastic band.
  - 5 Seal the stack(s) of banknotes in the deposit bag, only one settlement per deposit bag. If you complete a settlement report via online cash services, you do not need to insert a settlement report in the deposit bag. 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.
  - 6 Keep the sender's slips indicating each deposit bag's number.
  - 7 The number, time and place of lodgement will be of help if an investigation is needed.

#### 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 the following on the deposit bag (not on a separate note):
  - sender details; name of outlet, address and contact person
  - recipient details; OP-Laskenta and
  - the letter K (or kolikkotilitys) standing for coin settlement and easily distinguishable from the other text.
- 2 For settlement purposes, a breakdown form must be completed via the online service of OP's cash management partner. If a settlement report is completed via an online service, there is no need to insert a settlement report in the deposit bag.
- 3 Place the loose coins in a deposit bag intended for coin settlements that is certain to take the weight of the coins.
- 4 Seal the coins in the deposit bag, only one settlement per bag. If you complete a settlement report via online cash services, you do not need to insert a settlement report in the deposit bag.
- 5 Keep the sender's slips indicating each deposit bag's number.
- 6 The number, time and place of lodgement will be of help if an investigation is needed.

Settlements with over 50 coins may not be lodged in the night safe, due to the risk of clogging or breakage. We strongly recommend using the direct transport service or a TalletusOtto ATM for 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 should be used for a large number of coins.

- 1 Write the following on the deposit bag (not on a separate note):
  - sender's details; name of outlet, address and contact person
  - recipient details; OP-Laskenta
- 2 For settlement purposes, a breakdown form must be completed via the online service of OP's cash management partner. If a settlement report is completed via an online service, there is no need to insert a settlement report in the deposit bag.



- 3 Sort out the banknotes by denomination and stack them from biggest to smallest. Each banknote must be stacked parallel with the others (not crosswise or folded around each other), but the direction of the denomination side may vary in the stack.
- 4 Place the coins in a separate closed bag.
- 5 Seal the sorted banknotes and bag of coins in the deposit bag, only one settlement per bag. If you complete a settlement report via online cash services, you do not need to insert a settlement report in the deposit bag.
- 6 Keep the sender's slips indicating each deposit bag's number. The number, time and place of lodgement will be of help if an investigation is needed.

## 4.2 Daily receipts settlements investigation

Any investigation of 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 entered in the breakdown form, in which case another employee at the calculating centre will perform a new settlement. The customer will be informed of the difference in an agreed manner.
- **Breakdown is missing:** a breakdown by cash type is missing from the daily cash receipts settlement report used to ensure that settlements are exact and to facilitate investigation in case of differences.
- **Defective deposit slip:** the following is missing from the settlement report
  - payee's name
  - recipient's account number or part of it (or the account number is incorrect)
  - message or reference details
  - 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 deposit bag's identification details are insufficient or incorrect or the bag has been sealed in a way that obscures the identification details, in which case a settlement directed to the calculating service outlet may be delayed and subject to extra investigation. The deposit bag has several settlements, in which case the settlement cannot be specified in the service chain. Settlement has been divided into several deposit bags with a shared deposit slip, in which case the content of the bag does not correspond to the cash amount shown on the slip and a deposit slip is missing from the other settlement.

## Settlement differences at the calculating centre

If, during calculation, a difference is discovered between the cash and the amount the customer entered on 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 by email or in the bank statement.

## 4.3 Supplies

The customer is responsible for the acquisition of the deposit bags and paper settlement forms needed in settlement. You can acquire deposit bags and settlement forms, for example, from Loomis Suomi Oy or Nokas Finland Oy, OP's cash services partners. Contact Loomis Suomi Oy or Nokas Finland Oy to get more information about how to acquire such materials.



## 5 Change service

The customer must use a Cash Services Agreement to agree with OP on the change service.

The customer can order change through the online services of OP's cash services partners, Nokas and Loomis.

Online cash services are available to customers free of charge and include all basic cash services. Via the online services, the customer can:

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

To start using the online cash service, the customer will need a valid cash services agreement and C2B agreement, and power of attorney for debiting change to the account. Orders for change must be made by 12.00 two business days before the delivery date.

We strongly recommend using a direct transport service, for which the customer will conclude a separate transport agreement with Nokas or Loomis. In such a case, Nokas or Loomis will deliver change directly to the customer's outlet while collecting daily receipts settlements. The customer must agree 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.

Change can also be delivered to the bank's branch, but in such a case the customer is responsible for transporting the cash to its outlet. Delivery days may vary by bank.

An amount equalling the ordered cash (change) will be debited from 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 delivery of the order. If the account does not have sufficient funds, OP will charge a service charge based on its service charges and fees for corporate customers, which corresponds to the charge for picking up change from an OP branch.

The calculating centre will deliver coins in full rolls or packages. As a rule, banknotes are ordered in lots of 100 banknotes (but in lots of at least 10 banknotes) or are divisible by 10.

## 6 Complaints

The customer must file possible complaints with its own account-holding bank in written form, within one month from when an error might have occurred. The account-holding bank will handle any complaints with the other parties concerned.

## 7 Customer support services

The customer should contact its own bank if it has any questions, or in the case of investigations related to the service.

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.