

<b>Title:</b>	<b>Handling Customer Payments in Retailing</b>
<b>Level:</b>	E3
<b>Credit value:</b>	1
<b>GLH</b>	10
<b>Unique Reference Number:</b>	K/650/1900
<b>Aim:</b>	The aim of this unit is to provide learners with knowledge of how to take cash and card payments from retail customers.
<b>Assessment</b>	An NOCN assessment booklet has been produced which may be used to evidence all learning outcomes.
<b>Learning outcomes</b>	
<i>The learner will:</i>	
1. Know about the methods of payment accepted from retail customers.	
<b>Delivery content:</b>	
The aim of this learning outcome is to provide learners with knowledge of purchase methods used by retail customers and to introduce learners to handling payments securely.	
The learner must:	
<ul style="list-style-type: none"> <li>• list the different methods that customers can use to pay.</li> <li>• identify how to handle cash payments securely.</li> </ul>	
2. Know how to take a cash payment.	
<b>Delivery content:</b>	
The aim of this learning outcome is to provide learners with knowledge of how take cash payments, provide change and store the cash safely.	
The learner must:	
<ul style="list-style-type: none"> <li>• request the correct amount from the customer.</li> <li>• check the cash amount handed over by the customer.</li> <li>• provide the correct change.</li> <li>• store the cash safely.</li> </ul>	

3. Know how to take a non-cash payment.

**Delivery content:**

The aim of this learning outcome is to provide learners with knowledge of how to take a debit or credit card payment.

The learner must:

- request the correct amount from the customer.
- follow organisational instructions to process the payment.

**Scope of Training/Assessment**

For learning outcome 1, the learner must list the different methods that customers can use to pay and consider why that method may be used for transactions e.g. a cash payment is likely be made for smaller transactions, a bank transfer for larger amounts. The tutor must present to learners the different ways of handling cash payments securely and get learners to think through the possible implications of holding large amounts of cash on business premises and how to avoid this.

For learning outcome 2, learners could demonstrate taking a cash payment and provide correct change at a college fund raising event. A completed observation form would be sufficient evidence for this learning outcome.

For learning outcome 3, learners could outline the process of taking a debit or credit card payment from a customer.

**Assessment:**

The Assessment Workbook is available from NOCN. Alternatively, centres may submit their own evidence.

**Requirements**

**Payment methods used by customers.**

May include:

- cash
- debit/credit card – contactless payments
- store credit card
- cheques
- bank transfer.

<p><b>Handling cash payments securely.</b></p>	<p>May include:</p> <ul style="list-style-type: none"> <li>• check for stained or counterfeit notes.</li> <li>• avoid counting cash in front of customers.</li> <li>• transfer as much money into a bank account rather than have it kept on retail premises.</li> <li>• have a separate small safe for till funding and change needs.</li> <li>• keep access to tills limited.</li> <li>• keep tills away from the front of the store, and make sure that employees are the only ones who can access the money</li> <li>• use a protective glass screen and lockable doors to ensure that nobody gains unauthorised access to the tills.</li> <li>• keep the amount of cash being transported to a bank as small as possible; make regular trips to the bank rather than saving up the money all at once.</li> <li>• vary the routes which are taken to get to the bank.</li> </ul>
<p><b>Taking a cash payment.</b></p>	<ul style="list-style-type: none"> <li>• tell the customer the total amount they owe for the products they have purchased.</li> <li>• check the total amount of cash given to you by the customer.</li> <li>• store the cash safely.</li> <li>• record this amount on the till or in your cash book.</li> <li>• if using a till it should tell you the change that is owed; otherwise provide the correct amount of change from your till's 'float'. The 'float' is a certain amount of cash that you begin with so that you can give customers the correct change.</li> <li>• give the customer a receipt for their purchase.</li> </ul>

**Processing a debit or credit card payment.**

- the customer either taps their card against the card machine for a contactless payment or inserts their card into the machine and uses their PIN number.
- the card being used sends a payment request to the relevant card scheme. The card scheme checks the customer's bank to see if the customer has enough funds to make the purchase or with the credit card provider that they have not exceeded their credit limit and that the card is not blocked.
- if the payment is accepted the money is taken from the customer's bank account or from their credit card account.
- the customer should be given a receipt as proof of purchase.

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