

Office of the Controller

The Navajo Nation

Cashiers Policies Manual



THE NAVAJO NATION – Office of the Controller

Accounting Policies Manual

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DESCRIPTION:	Cashiers –	INDEX:	3.1
	Cash Receipts – Daily Recapitulation	POLICY:	X
		PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures regarding the Bank Deposit Journal for the Navajo Nation (Nation).

RESPONSIBILITY:

Cashiers Section

- Reconciliations of daily cash activity.

POLICY:

The Cashiers Section is responsible for proper reconciliation of the Bank Deposit Journal from the FMIS to the Daily Recap Sheet. The Cashiers Section is responsible for preparing the Daily Recap Sheet, which is saved in the S: Shared Drive in Excel format. The Cashiers Section is also responsible for retrieving Daily Cash, Daily Credit Card Payment, and Check Payment totals for input on the Daily Recap Sheet.



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DESCRIPTION:	Cashiers –	INDEX:	3.2
	Cash Receipts – Mailed Checks	POLICY:	X
		PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures for all Mailed Remittances for the Nation. For internal control purposes, Cashiers staff receives all checks mailed to the Office of the Controller, which are forwarded by Office Services to be deposited.

RESPONSIBILITY:

Cashiers Section

- Receive all payment remittances for the Nation.
- Reconcile the incoming check log to the general ledger and bank statement to ensure all amounts received have been recorded.

Office Services Section

- Log all incoming mailed checks received.
- Forward all logged incoming checks and money orders to the Cashiers Section.

Accounts Receivable (AR) Section

- Coordinate with the Cashiers Section to verify unidentifiable checks.

Contract Accounting Section

- Coordinate with the Cashiers Section to verify unidentifiable checks.

POLICY:

The Office Services Section is responsible for recording all incoming mailed checks on an incoming check log, then forwarding all checks and money orders received to the Cashiers Section. The Cashiers Staff will review and identify account numbers, emailing scanned copies of unidentifiable checks to either the AR Section or Contract Accounting for account verification. In addition, the log is reconciled to ensure all checks logged were recorded and deposited.



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DESCRIPTION:	Cashiers –	INDEX:	3.3
	Cash Receipts –	POLICY:	X
	Speed Receipts – General Ledger Entry	PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures for all incoming deposits and payments for the Nation.

RESPONSIBILITY:

Cashiers Section

- Responsible for receiving and recording all payments.
- Issue receipts for loan payments.

POLICY:

The Cashiers Section is responsible for receiving and recording all payments: Cash, Checks, and Merchant Card for the Nation. Speed Receipt general ledger entries are payments for loans (Home, Personal, Veterans, and other loans). Other types of payments processed as Speed Receipts entries include, but not limited to, Cost Reimbursements, Field Cash Collecting, and other revenue collected on behalf of the Nation.

Cashiers staff will input all payments in the FMIS and issue receipts for all Speed Receipt entries.



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DESCRIPTION:	Cashiers –	INDEX:	3.4
	Cash Receipts –	POLICY:	X
	Standard Receipts Entry –	PROCEDURES:	
	Invoice Match	EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures for all incoming payments for the Nation.

RESPONSIBILITY:

AR Section

- Process Standard Receipt entries in FMIS for invoicing.

Cashiers Section

- Identify all payments, input all payments in FMIS, and issue receipts for all Standard Receipt entries.

POLICY:

The Cashiers Section is responsible for receiving all payments: Cash, Checks, and/or Merchant Card, for the Nation. Standard Receipt (Invoice Match) entries are payments which are set up in the AR Section with an invoice.

Invoices are set up for the following, but not limited to, Grazing Fees, Business Site Leases, and Surplus Vehicle Sales, Mission Site Leases, Premium Insurance, and Workers Compensation.

The Cashiers Section will review and identify all payments, to ensure an invoice set up for the payer.

Cashiers staff will input all payments in the FMIS and issue receipts for all Standard Receipt entries.



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DESCRIPTION:	Cashiers –	INDEX:	3.5
	JDE Bank Accounts	POLICY:	X
	Judicial, P&R, Livestock Program	PROCEDURES:	
	Tuba City Industrial Laundry (TCIL)	EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures for the handling of Judicial Courts, Parks & Recreation (P&R), Livestock Program, and Tuba City Industrial Laundry for the Nation.

RESPONSIBILITY:

Cashiers Section

- Reconcile receipts with Wells Fargo Bank on a weekly basis.

POLICY:

District Courts, P&R, Livestock Program, and TCIL are responsible for depositing cash and money orders into their depository account with Wells Fargo Bank.

The Cashiers Section is responsible for reconciling these receipts on a weekly basis.



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DESCRIPTION:	Cashiers -	INDEX:	3.6
	Cash Receipts – Judicial Receipts,	POLICY:	X
	Tax and Minerals Revenue, and	PROCEDURES:	
	Scholarship Refunds	EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures for the handling and processing of Judicial, Tax and Minerals Revenue Receipts, and Scholarship Refunds for the Nation.

RESPONSIBILITY:

Cashiers Section

- Reconcile receipts with Wells Fargo Bank on a weekly basis.

POLICY:

The Nation District Courts, Office of the Navajo Tax Commission, Minerals Department, and the Nation Scholarship Office are responsible for the collection and logging of revenue payments, cash and checks/money orders, on behalf of the Nation.

The Cashiers Section is responsible for the reconciliation of cash and money orders submitted for deposit.



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DESCRIPTION:	Cashiers –	INDEX:	3.7
	Cash Receipts –	POLICY:	X
	Deposits Received After Cut-off	PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures on deposits received after the cut-off time for the Nation.

RESPONSIBILITY:

Cashiers Section

- Inform customer of receipt cut off times.

POLICY:

The Cashiers Section is responsible for informing the customer that the Cashiers Section no longer provides receipts for deposits brought after the daily cut-off time.



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DESCRIPTION:	Cashiers -	INDEX:	3.8
	ACH Reports – WellsNet Report	POLICY:	X
		PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures regarding ACH Reports for the Nation.

RESPONSIBILITY:

Cashiers Section

- Record and manage ACH reports on a daily basis.

POLICY:

The Cashiers Sections is responsible for the proper management and recording of ACH reports for the Nation.



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DESCRIPTION:	Cashiers –	INDEX:	3.9
	ACH Reports –	POLICY:	X
	Incoming Wire Transfer –	PROCEDURES:	
	Contract/WIA Drawdowns	EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish procedures regarding Incoming Wire Transfer – Contract Drawdowns for the Nation.

RESPONSIBILITY:

Contract Accounting Section

- Process all contract drawdown requests in a timely manner.

Cashiers Section

- Record all incoming wire transfers – contract drawdowns in a timely manner.

POLICY:

The Contract Accounting and the Cashier’s Sections are responsible for the proper management and recording of incoming wire transfers – contract drawdowns for the Nation. The Cashiers Section will log on to Wells Fargo CEO Portal to print out the WellsNet report (Previous Day Composite). The following information will be emailed to the Contract Accounting Section: Payor Name, Dollar Amounts, and date of bank transactions.

The Contract Accounting Section initiates a "Notification of Drawdown." Each drawdown will be entered into the FMIS with the proper FMIS Account (10.0110.60) and Company Numbers. An ACH payment will not be entered without approval from Contract Accounting. Unless it’s an unidentified payment, it will be deposit into the Misc. Holding Account temporarily (object code 10.0615).



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DESCRIPTION:	Cashiers –	INDEX:	3.10
	ACH Reports –	POLICY:	X
	Incoming Wire Transfer --	PROCEDURES:	
	Tax Revenues	EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures regarding Wire Transfer - Tax Revenues for the Nation.

RESPONSIBILITY:

Cashiers Section

- Record all wire transfers – tax revenues in a timely manner.

POLICY:

The Cashiers Section will log on to Wells Fargo CEO Portal to print out the WellsNet report (Previous Day Composite). The following information will be emailed to the Office of the Navajo Tax Commission:

- Date of bank transactions
- Payer
- Wire amounts

The Office of the Navajo Tax Commission provides the Cashier Section with the appropriate general ledger account number.



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DESCRIPTION:	Cashiers –	INDEX:	3.11
	ACH Reports –	POLICY:	X
	ACH Bank Accounts – All Loans,	PROCEDURES:	
	Minerals, and Investments	EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures regarding ACH payments for all loans, minerals, and investments for the Nation.

RESPONSIBILITY:

Cashiers Section

- Record ACH payments for all loans, minerals, and investments.

Investment Section

- Coordinate with the Cashier's Section to provide proper loan numbers for the customers and proper Business Units.

POLICY:

The Cashier's Section is responsible for notifying the Minerals Department and the Investment Section of any cash receipt activity and recording into the proper account number based on information received. The Office of Veterans Affairs and Credit Services Section provides proper loan numbers prior to the payment being received.



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DESCRIPTION:	Cashiers -	INDEX:	3.12
	ACH Reports – Lockbox – Minerals	POLICY:	X
		PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C § 201, *et seq.*

PURPOSE:

To establish policies and procedures regarding the monitoring of lockbox receipts for minerals payments for the Nation.

RESPONSIBILITY:

Cashiers Section

- Monitor lockbox receipts and record payments into the FMIS.

POLICY:

The Cashier's Section will log on to Wells Fargo CEO Portal to print out the WellsNet report (Previous Day Composite). The Minerals Department program auditor will submit a Revenue Account Distribution Schedule for each day with proper Payor Name, Code Number, Business Unit and Subtotals by Subaccounts. Payments are entered into the FMIS in the appropriate general ledger account.



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DESCRIPTION:	Cashiers –	INDEX:	3.13
	Non-Cash Receipts –	POLICY:	X
	New Investment Purchase/Sales	PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures regarding the new investment receipts for the Nation.

RESPONSIBILITY:

Cashiers Section

- Coordinate with the Investment Section to purchase or sell investments.

Investment Section

- Determine and record the purchase of new investments in the FMIS.

POLICY:

The Cashiers and Investment Sections are responsible for the proper management and recording of the new investment receipts for the Nation. The Cashier's Section will notify by phone Wells Fargo Bank after determining the type of investment to be purchased when there's an excess amount of cash or sell when the amount is less than the established minimum balance (see Investment Policies and Procedures – Internal Investment Purchases).

The Investment Section is responsible for recording the purchase in the FMIS as a journal entry (based on instructions from the Investments Section).



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DESCRIPTION:	Cashiers -	INDEX:	3.14
	Receipts – Credit Card Payments	POLICY:	X
		PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures regarding credit card payments for the Nation.

RESPONSIBILITY:

Cashiers Section

- Collect and record credit card payments for the Nation.

POLICY:

The Nation departments and the Cashiers Section are responsible for the collection of credit card receipts. The Cashiers Section is responsible for running the credit card information, manually, for customers calling in their payments.



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DESCRIPTION:	Cashiers -	INDEX:	3.15
	Disbursements –	POLICY:	X
	Check Disbursements	PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures for the proper recording and disbursement of all non-payroll checks for the Nation.

RESPONSIBILITY:

Cashiers Section

- Record and disburse all non-payroll checks for the Nation.

POLICY:

The Cashiers Section has responsibility for sorting, filing, and disbursing all non-payroll checks for the Nation.



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DESCRIPTION:	Cashiers -	INDEX:	3.16
	Disbursements – Payroll Checks	POLICY:	X
		PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies and procedures for the proper recording and disbursement of all payroll checks for the Nation.

RESPONSIBILITY:

Cashiers Section

- Record and disburse all payroll checks for the Nation.

POLICY:

The Cashiers Section is responsible for stocking the check printer and recording the appropriate information in the Payroll Checks Receipt log. The Cashiers Section is also responsible for verifying checks for MICR-encoding and proper signature(s) based on the dollar amount (checks over \$5,000 require a dual signature). The Cashiers Section staff will ensure each department has a register and attach it to the departments batch of payroll checks.



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DESCRIPTION:	Cashiers -	INDEX:	3.17
	Outgoing Wire Transfers	POLICY:	X
		PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies for the proper management and recording of outgoing wire transfers for the Nation.

RESPONSIBILITY:

Cashiers Section

- Process and record outgoing wire transfer for the Nation.

POLICY:

The Cashiers Section must not process an outgoing wire transfer until a Request for Direct Payment or a written statement with a required signature(s) and approval by the Controller is received. The Cashier's Section Accounting Manager must approve the wire transfer.



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DESCRIPTION:	Cashiers –	INDEX:	3.18
	Daily Cash Monitoring and Investment Activity	POLICY:	X
		PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To establish policies for daily monitoring of cash balances and new investment purchases for the Nation.

RESPONSIBILITY:

Cashiers Section

- Coordinate with the Investment Section for daily monitoring of cash balances and investment activity.

Investment Section

- Coordinate with the Cashier's Section for daily monitoring investment activity.

POLICY:

The Cashier's Section is responsible for reviewing the daily cash report from Wells Fargo and determining whether purchase or sell investments based on the Nation's established cash minimum balance of \$10 million.



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DESCRIPTION:	Cashiers	INDEX:	3.19
	Returned Checks/Non-sufficient Fund (NSF)	POLICY:	X
	Checks	PROCEDURES:	
		EFFECTIVE DATE:	

LEGAL AUTHORIZATION: 12 N.N.C. § 201, *et seq.*

PURPOSE:

To explain the Returned/NSF check policy of the Nation and the procedures for processing all returned/NSF checks.

RESPONSIBILITY:

Cashiers Section

- Coordinate with the AR Section to monitor the status of the Returned/NSF checks.

AR Section

- Coordinate with the Cashiers Section to monitor the status of the Returned/NSF checks.

POLICY:

The Cashiers Section is responsible for the processing of check returned with a notice of “non-sufficient funds.”

Unlawful Acts

Issuing worthless checks is the issuing in exchange for anything of value, with intent to defraud, of any check, draft, or order for the payment of money upon any bank or other depository, knowing at the time of the issuing that the offender has not sufficient credit with the bank or another depository for the payment of such check, draft, or order in full upon its presentation.

NOTE: The AR Section collects on NSF for AR accounts only. All other NSF not applicable to AR will be returned to the program who accepted the payment for collection.