



# Helping you raise your standards

Post Office Branch Standards 2017

# Branch Standards



In this Branch Standards Booklet you'll find advice on many of the things you need to do to run your branch properly. Our branch standards can change, so you'll also need to refer to the latest operational instructions and guidance, including Operational Focus.

Dear colleague,

People trust the Post Office, and in today's competitive marketplace we need to make sure that continues.

At the same time, it's important that we follow the procedures that we've agreed with our commercial partners and the rules from our regulators too.

Following the branch standards in this booklet will help you run your branch efficiently, professionally and securely.

And it will mean you give our customers – and our partners – the service they expect and deserve.

Please read this booklet carefully and share it with your team.



Paula Vennells  
**Chief Executive**

# Great service



How to make sure your branch provides the best service  
for your customers to help your business and our brand.

# 1. Opening times

You must stick to the opening times you've agreed to. It will give customers confidence in your branch and make sure our partners know people can get their products and services when we've said they can.

## Get it right every time

- Your opening hours need to at least match the ones that you've agreed to in your contract. Ideally your Post Office will be open at the same time as your store
- If your store is open longer than your Post Office, keep your Paystation™ on your retail counter, so customers can get E Top-ups, Quantum gas card or electricity key recharging, NIE Powercodes or bill payments for longer
- Remember, where customers choose to use your branch for Local Collect deliveries, it's important that these items are available during your full store opening hours
- If you have an out-of-hours service point (a combi counter), you need to have trained staff available during your advertised opening times
- If there's an emergency, so you can't open your branch on time, or at all, contact the NBSC straight away

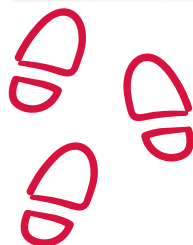


## 2. The branch experience

You need to keep your branch safe, clean and accessible so our customers can find what they want. Promotional material should be displayed correctly. Customers should get a warm welcome. It's what they expect – and deserve.

### Get it right every time

- Keep the outside of your branch clean and well-maintained. Make sure you show your opening times
- Make sure the entrance is accessible to everyone
- Inside, it should be clean, tidy and well kept. The aisles should be clear and accessible
- Keep your lighting bright and welcoming – and make sure it's working
- Counters and counter screens must be free from clutter
- You and your team should look neat, tidy and professional
- Make sure everyone in your team wears a name badge
- Display our marketing materials correctly
- Never make your own marketing materials to promote our products



# 3. Customer experience

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We've got a great reputation for customer service. Customers really value the friendly, personal service from our branch teams.

## Get it right every time

- **Create a positive first impression**
  - Give a warm and friendly welcome
  - Make your customer feel valued
  - Make eye contact and give them your full attention
- **Find out what your customer needs**
  - Ask questions to find out how you can help. Remember, they might not know exactly what they want
- **Show them a product or service to meet their needs**
  - Show them why it's right for them
  - Look for ways to cross-sell and upsell, offering other products and services that could help them
- **Leave them with a good impression**
  - Make sure they want to continue with the transaction and that they've got all the information they need
  - Ask if there's anything else you can do to help
  - Keep an eye on the queue
  - Thank the customer for waiting if they've had to
- Use every opportunity to capture feedback on your branch using Voice of the Customer

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## *Personal behaviour – What we expect*

Acting professionally with your colleagues is important too. We set high standards of personal behaviour at Post Office and we expect our postmasters and their teams to show the same respect to us. We won't accept any use of inappropriate or abusive language to our colleagues, either verbally or in writing.

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## 4. Making the most of sales opportunities

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Good customer service isn't just about being polite and friendly. It also means making sure our customers get their important things done in your branch. These days, there's a lot more competition in the products and services we provide. So if we don't give our customers the best possible service, it's a lot easier for them to choose to go somewhere else. Ask every customer if they want to top up their mobile or take out cash. If they're posting something, they should have the 5Ws Mails conversation detailed on the next page. And, when you can, look for ways to talk about our Post Office Money and travel products by asking customers exploring questions. You'll need to ask these in the right way – we'll explain how in the next few pages.



*Ask the  
right  
questions*





## Get it right every time

- **Mails conversations**
- **Every time a customer asks to post something, you need to ask the 5Ws**

- **If they're sending something inland, ask:**

Where's it going? What's inside, for safety? Would you like it to get there tomorrow? What's the value? Would you like it to be signed for?

- **If they're sending internationally, ask:**  
Where's it going? What's inside, for safety? When would you like it to arrive? What's the value? Would you like it to be tracked/signed for?

- **Where a customer refuses our advice:**

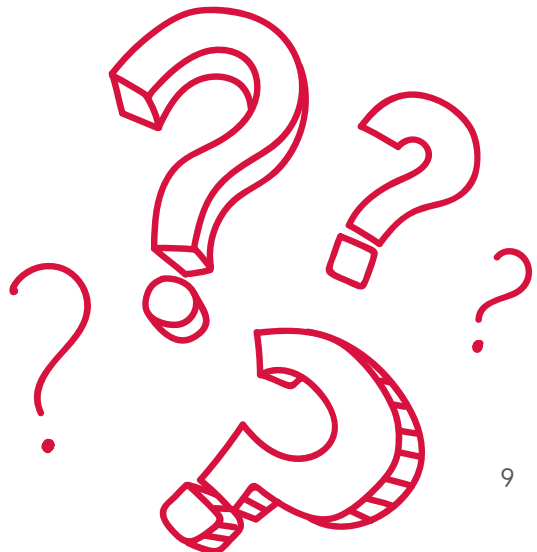
When we've recommended a product specific to their needs and the customer refuses our advice, please annotate the Certificate of Posting with "Customer Advised – Product Recommended – Reason of Recommendation"

- **Banking withdrawals**

Before every customer pays, ask them: "Would you like to pay by debit card?" When someone pays by debit card from one of our partner banks, ask them: "Would you like some cash today?" Lots of people prefer taking out money somewhere safe and secure like in our branches, so it's always good to remind them. If you've got a cash machine (ATM), make sure it's topped up with cash.

- **E Top-ups**

At the end of every transaction, ask your customer: "Would you like to top up your mobile while you're here?"



# Selling products compliantly

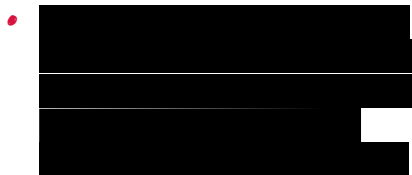
Following the rules and being responsible  
means the best deal for our customers

# 5. Compliance training

We need to show our regulators that our people have been trained properly. We all need to follow the rules around promoting, introducing and arranging certain products, including Financial Services, money laundering, data protection and other products and services. Getting it right every time also means giving our customers service they can trust. Everyone who works in our branches needs to complete the training. It'll make sure you're selling according to the rules – and give you more confidence to talk about our products in the right way.

## Get it right every time

- Make sure everyone working in your branch (including relief staff) completes their compliance training within the required timescales
- Take time to read and understand the Compliance Workbook before completing the test. Always have a copy to hand for reference, do not guess
- Keep a record of all the training that takes place in your branch, including any Horizon receipts
- Where people transfer or work in multiple branches, please endeavour to complete the tests in each branch where possible. But as a minimum ensuring that they have copies of their Horizon test receipts upon them at all times.



*Best deals  
for customers*

# Post Office Money: our Financial Services

Our financial products are regulated by the Financial Conduct Authority. We have to follow their rules by law and as part of our agreement with our partners, Bank of Ireland UK and Post Office Management Services.

Making sure our customers get accurate information about our products also helps build trust in our Post Office Money brand.



# 6. Selling financial products and services compliantly

## Get it right every time

Only share the latest Post Office Money leaflets, forms or other marketing material with customers. Find up-to-date display instructions at

Get rid of out-of-date material straight away. Using old versions means our customers might be delayed in opening new accounts.

Check all application forms while your customer is still there – it'll help make sure they've been filled in correctly. And always double-check you're sending the right forms to the right address before you seal the envelope.

Make sure your customers have all the information they need to make an informed decision.

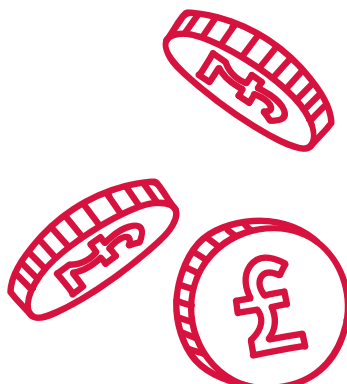
- **Travel Insurance:** Tell customers that they must let us know about any existing medical conditions, and explain to them about the cancellation period
- **Savings:** If a customer asks about savings, make sure you tell them about the full range of Post Office Money Savings products and give them a Summary Box leaflet with the application pack

- **Over 50s Life Cover:** Make sure customers understand how long they'll pay premiums for. You should also make it clear that their executors might not get back as much money as they've paid in premiums, and that they won't get anything if the customer stops paying premiums

## Don't give financial advice

- Always give customers balanced information about the product
- Don't make comparisons for the customer
- Don't try to calculate repayments or interest costs. Instead, refer customers to the right contact centre for the product, or to [postoffice.co.uk](http://postoffice.co.uk)

Your customers' information is confidential. Only talk to them about their own business.





# Bureau de Change

Post Office® is required by law to maintain adequate controls against money laundering and terrorist financing.

Please remember, it is your responsibility to ensure you and all your team members, including any temporary or holiday relief staff, complete the Anti-Money Laundering and Counter Terrorist Financing training and test.

You'll need to follow the most recent operational instructions and make sure you record two pieces of ID if a customer's changing more than [REDACTED] or if you're suspicious in any way.

We cannot conduct any Bureau de Change transactions for over [REDACTED] or where we know that the customer has undertaken cumulative transactions that total [REDACTED] in a 90-day period. This is because we would need to follow enhanced customer due diligence to meet regulatory requirements which we do not have the infrastructure to support.

If we don't follow the right process, we could become an easy target for criminals, as well as damage our brand. It could lead to fines or prosecution and we could even have our licence to change money taken away.

# 7. Bureau de Change and anti-money laundering rules

## Get it right every time

Three simple steps can significantly reduce the risk of being targeted by money launderers or those involved in terrorist financing:

- Verifying customer ID
- Verifying customer address
- Challenging source of funds

Ask your customer for two forms of ID and record them on Horizon when:

- A customer asks to carry out a single transaction of [REDACTED]
- A customer carries out two or more transactions that appear to be linked and which add up to [REDACTED] or more

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Remind customers:

- We have even better rates when they change over [REDACTED]
- Our Travel Money Multi Currency card comes in thirteen different currencies. You can top it up in branch, over the phone, online or on our app



# Mails



Certain things are just too dangerous to be sent through the post. Where it's against the law to transport them by air, sea, road or rail we need to make sure they don't enter the mail system. The same rules don't just apply to Royal Mail and Parcelforce Worldwide, but to all mail carriers. All mail can be transported by air whether it's being sent internationally or inland, therefore we need to ensure we follow the correct process every time.

Not following the right process can have major consequences:

- Serious accidents
- Parcels being destroyed or disposed of by Royal Mail, leading to disappointment for customers and a possible loss of future business
- The regulators can stop your branch accepting Mails products entirely until they're satisfied that the right process is taking place

## Your role

You and your team must read the Prohibited and Restricted Compliance Workbooks. You must always have your Regulatory Tests pass receipts available for inspection.

You must carry out the prohibited and restricted procedure every time a customer buys postage for an International or Inland parcel.

If you're concerned, or a customer tells you, that an International or Inland Letter or Large Letter could contain prohibited or restricted material, you must follow the prohibited and restricted procedure on Horizon.





## 8. Dangerous goods



- **1. ASK** the initial Dangerous Goods question. ***“For the purpose of safety, please can you tell me what’s in the parcel?”*** This will help you decide if you need to refuse prohibited items and make sure restricted ones are posted safely, with the right quantity, volume, packaging and labelling
- **2. CLARIFY** with the customer If they’ve not given you enough information, you must find out if they’re trying to send prohibited or restricted items, even without knowing it. Use the prohibited or restricted items laminate to help identify what’s in the parcel
- **3. SCAN** the laminate, if it’s appropriate. Use the Horizon prompts to make sure you’re following the correct process – it’s updated with the latest regulations. Horizon’s final prompt will tell you what you need to do and you’ll need to carry this out in front of the customer. **Always use Horizon. Never guess or rely on your memory**

- **4. LABEL** – apply when appropriate. It’s really important to apply the label when prompted by Horizon. Always apply the largest label possible, asking the customer to repackage if needed

### Getting it wrong

It’s essential that everyone in your branch uses the full prohibited and restricted items process alongside the 5Ws Mails conversation for every Mails transaction – it’s one of the rules you’ve agreed to and we monitor regularly that it’s taking place. (We use data about the scanning of the barcode laminate, reports of items that need to be extracted from the Mails system and mystery shopping visits by Post Office and Royal Mail to check.)

If your branch is failing in its duty, we’ll support you and your team to get it right. But if your performance doesn’t improve, we can take action under your contract.

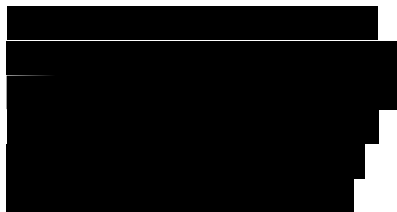


## 9. Royal Mail size guide

A large proportion of branches are failing to identify the correct format for mail items. For example, pricing for a Large Letter when the item exceeds the size limits and should be priced as a Small Parcel. As a direct consequence, branches, Post Office, and Royal Mail may lose revenue. Pricing Mails on the incorrect format can also cause items to be delayed leading to increased customer complaints, compensation claims and our customers may choose to migrate their business to other leading competitors.

### Get it right every time

- **Check where it's going.** Recently, we found too much international mail has been priced for inland
- **Weigh every item** and enter it correctly on Horizon. Then only the correct services for that weight will be offered on the picklist
- **Always use the size guide**  
Don't guess
- **Check the country-specific pages**  
The size limits vary for different countries for Parcelforce Worldwide
- **Make sure the sender's address is on every parcel**
- **Remember:** The template is there for a reason. Royal Mail's automated system helps them meet the standards set by the regulator, Ofcom. Their machines can't bend the rules, and neither should we

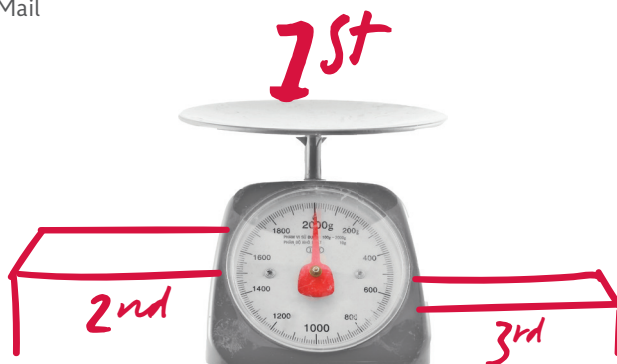


# 10. Pricing parcels

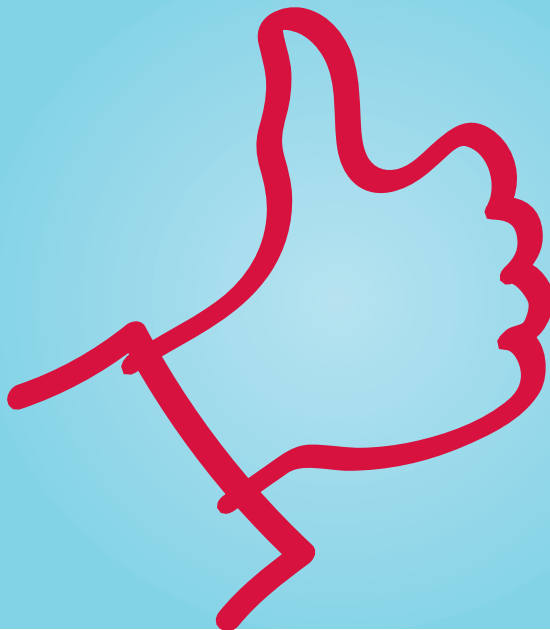
Customers can only send parcels up to a certain size through Royal Mail. Larger parcels need to go via Parcelforce Worldwide. For example, processing a mail item as a Large Letter when the item exceeds the size limits and should be sized as a Small Parcel.

## Get it right every time

- **Check the size of every parcel** with the Royal Mail and Parcelforce Worldwide limits to make sure it's right
- **Never charge for a smaller format** Make sure you get the format right. Failure to do so can mean lost income for POL and revenue for our partners at Royal Mail
- **Always use a label when applicable, in particular Inland Letters over 100g, International Letters over 20g and for ALL parcels.** This makes sure items are priced correctly, reduces any potential delays and protects income for both Post Office Limited and Royal Mail



# Mails integrity



# 11. Mails integrity

Our customers trust us to look after their mail – and it's our legal responsibility too. So everyone who has access to mail in your branch must follow the rules.

## Get it right every time

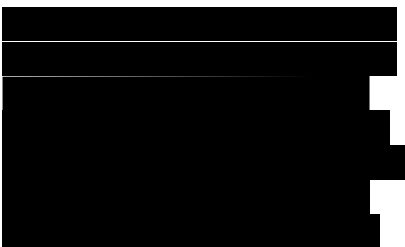
- Make sure only registered assistants have access to the mail. They must comply with the Mails Integrity Minimum Standards Code of Practice
- Remember, once you've accepted an item of mail, you can't return it to the customer
- [REDACTED]
- Make sure the mail is always secure and can't be accessed by the public. This will minimise the risk of delay, loss, theft or interference. This includes storing all mail bags and items of mail, whether full bags or not, in a secure location which isn't accessible to anyone other than approved Post Office Limited or Royal Mail personnel



# 12. Mails segregation

Segregating the mail correctly helps Royal Mail and our customers. It's an important part of our contract too. If we don't get it right, we could be fined and lose income.

## Get it right every time

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- Make sure all mail sacks that leave your branch are tied round the neck and have the right label (with the exception of meter mail)
- All mail must leave your branch at the last collection. Never hold it for the next day
- If you're asked to segregate differently or change the way you do things by anyone other than an employee from Post Office Limited, report to it NBSC helpline and **continue your normal segregation**, until Post Office tells you otherwise
- Organise your three-bag mail sack frame (if you've got one) like this: 1st Class bag, Letter/Large Letter bag, 2nd Class bag. This will ensure that any 1st Class parcel that is incorrectly sorted will be dropped in the Letter/Large

Letter bag, reducing the impact on quality of service received by our customer

- Keep priority mail in a separate area: that's Special Delivery™, International Tracked and Signed For, International Tracked and International Signed For
- If you've got a combi/retail counter serving point, Mails segregation still applies. Make sure all the mail you accept is segregated into the right sacks. Make sure you do this before the last collection of the day
- Keep Parcelforce Worldwide items separate
- You must cancel any postage stamps on 1st or 2nd Class parcels and Large Letters with a date stamp
- Spot check your mail bags on a regular basis before they leave branch. Simply tip out the contents and ensure the mail has been sized and segregated correctly, rectifying any issues found.

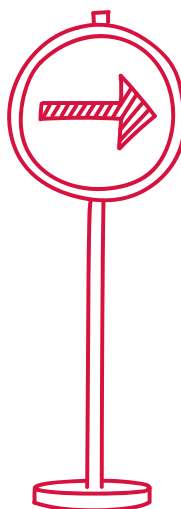


# 13. Mails Redirection

Moving home is stressful enough. So we need to make sure that when we set up Royal Mail Redirection for our customers, we get it right. If we don't, not only could there be delays in customers getting their mail, it could lead to a reduction in trust of our branch, and we could be liable for financial penalties from Royal Mail.

## Get it right every time

- Make sure you check all Redirection forms carefully while the customer is still in your branch
- Make sure you enter the fees paid on both the customer and Post Office section
- Always include a start date and remember that Royal Mail requires at least five working days after receiving the form to set up the Mails Redirection
- Include a duration time for the redirection
- Check there are signatures for everyone named on the form. (The person applying must be over 18. Everyone 16 or over must sign the form. Under 16s should be signed for by a parent or guardian.)
- Get a colleague to double-check the form
- Send Redirection forms off daily, handing the despatch envelope to your Royal Mail collections officer



# Information security





# 14. Protecting our customers' information

You must keep our customers' personal data safe according to the rules of the Data Protection Act 1998. If you don't, you could be prosecuted. Personal data isn't only held on computers. The Act also covers office copy receipts, data you've printed from Horizon, cash-holding information or documents or forms containing customer signatures, information and card details. If you're not sure what you're handling counts as personal data, be on the safe side and treat it like it is.

## Get it right every time

- Always keep personal data secure and confidential
- Only keep it for as long as you need it, perhaps for an audit, and then dispose of it securely, not with your normal rubbish
- Only use personal data for the reason it was collected
- Never take any personal data away from the branch
- Social media should never be used for business purposes unless approved in advance by the Post Office Limited social media team
- If you have a Travel Money or CRM diary in your branch, make sure customers have given their consent to the entry, it's kept safe, secure and away from the public, and is kept in a locked safe at night



**Personal data = any data relating to someone alive who can be identified from either:**

- a) the data itself
- b) the data plus any other information that you hold or are likely to hold.

# Managing cash



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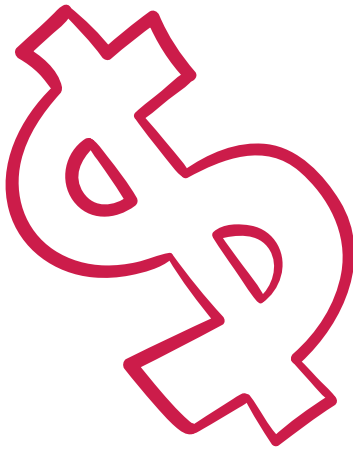
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# 18. In the loop

[REDACTED]  
[REDACTED] contains useful information about your branch sales (down to staff level where applicable). This includes Mails, FS, Travel and customer sessions.

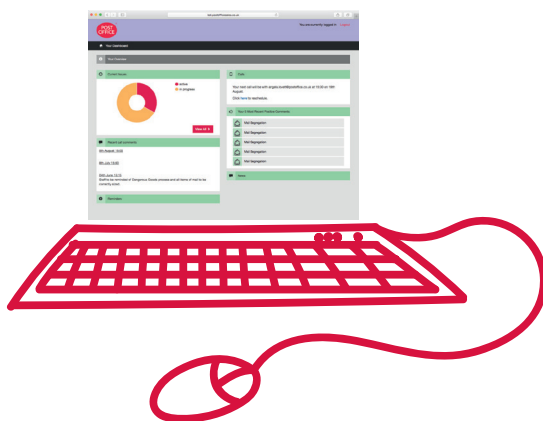
You can also receive and reply to messages from the branch standards team, split into the following categories:

**Action:** You'll get this when an issue has been raised to us about your branch. It's important you read these to make sure the same issue doesn't happen again.

**Positive:** You'll see this when we have good news about your branch – such as great customer feedback or a favourable report from a mystery shopper.

**General:** These are other useful reminders and messages, such as upcoming compliance test dates.

There's a section for Display Instructions, links to your remuneration and news about products and services. There is also the Marketing Toolbox, which provides you with the opportunity to have personalised leaflets printed for your branch. Registration is easy; all you need is an email address, your Branch Code and pay number.



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# Keep in touch, every day

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Got a question about branch standards? Call the Network Business Support Centre on [REDACTED]

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## Useful contacts

Grapevine: [REDACTED]  
Cash Management: [REDACTED]  
HR Service Centre: [REDACTED]  
Product & Branch Accounting: [REDACTED]

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Find more useful contacts on [Help > FI Horizon Online Help home > F4 Telephone list](#).

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POST  
OFFICE

FS Risk Approval No: FSR 276/17  
POJV Compliance Approval No: 230/17  
POMS Approval date: 30/03/17  
Review date: 30/03/2018