



PAYMENTS, REFUNDS and CASH LEGAL TENDER

Procedure No.: CS-FIN-5	Council Resolution No.: N/A
Department: Finance	Authority: Council
Effective Date: 01/12/2015	Revision Date: 03/11/2019
Review Date: 03/11/2022	Repealed Date:
Supersedes: NO. 76M-85910	
Related Policy No.: CS-FIN-5	
Related Policy Name: Payments, Refunds and Cash Legal Tender	

Purpose

The Town of Taber accepts cash (including all Canadian bank notes and coins), cheques, and debit cards as a form of payment for fees and services.

The Town of Taber also accepts Visa, MasterCard and American Express credit cards as a form of payment at the Transfer Station and for registration of recreation programs, program fees, admissions, and registration/bookings of recreation facilities and sportsfields.

Legal Tender is a medium of payment allowed by law or recognized by a legal system to be valid for meeting a financial obligation. The Town of Taber does not have a legal obligation to accept any particular Canadian coin or bank note in a retail transaction. The Federal government gives businesses the choice whether to accept large bank notes as means of payment if they so choose.

If bank notes are being offered as cash, they must have been issued by the Bank of Canada as no other bank notes are "legal tender" in Canada.

Operating Guidelines

Payments

- 1) The Town of Taber accepts cash (including only Canadian bank notes and coins), cheques and debits cards as forms of payment.
- 2) The Town of Taber accepts Visa, MasterCard and American Express credit cards as a form of payment for at the Transfer Station and for recreation services to include: Admissions,



Aquafun Centre facility bookings and program registrations; Sportsfields facility bookings; Arena facility bookings and Shinny passes (excluding public skating fees); Auditorium and meeting room bookings (excluding damage deposit); Tennis Court key purchases; and Program Fees (Programs, Fun Run).

Credit card payments may be made online or in person. Bookings made over the phone will have the full amount charged to their account to be paid upon use of the facility.

- 3) The Town of Taber reserves the right to decline any bank note or to ask the customer for a different bank note.
- 4) If the Town of Taber accepts a bank note that is suspected to be counterfeit, the bank note shall be set aside and immediately turned over to the Taber Police Service.
- 5) Chamber Bucks and any other forms of promotional dollars or promotional monies are not considered legal tender in accordance with the Canadian Currency Act and are not a recognized or acceptable form of payment for the Town of Taber.
- 6) A service fee will be charged on any returned cheques as Non-Sufficient Funds (NSF), Stop Payment or Funds Not Cleared.

Refunds

- 1) Refund requests are reviewed by the appropriate manager in the relevant department.
- 2) If the original payment was made by cash, debit card or cheque, then the refund will be issued by cheque within 3-6 weeks from the time the refund is requested.
- 3) Credits for recreation programs will not be issued on accounts.
- 4) If the original payment was made by a Visa or MasterCard credit card, then the refund will only be credited to the credit card used for the original payment.
- 5) The Town of Taber has the right to cancel any event without notice.
- 6) Participants will receive a full refund if a recreation program is cancelled by the Town of Taber prior to the start date of the program.
- 7) Participants will receive a pro-rated refund if:
 - a) A medical issue arises – a verified doctors note is required
 - b) In the event of a death of the participant
 - c) The participant moves away from Taber
- 8) All withdraws and cancellations must be made at least seven (7) days prior to the commencement of a booking, class or program.
- 9) If a withdrawal or cancellation is made less than seven (7) days prior to the commencement of a booking, class or program, then no refund is given.



10) Non-attendance does not constitute notice of withdrawal and no refund will be given.

11) Any events cancelled by the Town of Taber due to weather conditions will be entitled to a full refund.

Cash Legal Tender

1. Canadian Currency Act – Monetary Unit

- a. According to Section 3 of the Canadian Currency Act the monetary unit of Canada is the dollar. The denominations of money in the currency of Canada are dollars and cents, the cent being one hundredth of a dollar.

2. Canadian Currency Act – Current Coins

- a. According to Section 7 of the Canadian Currency Act a coin is current for the amount of its denomination in the currency of Canada if it was issued under the authority of the Royal Canadian Mint Act or the Crown in any province of Canada if before it became part of Canada and if the coin was, immediately before October 15, 1952, current and legal tender in Canada.
- b. No coin that is bent, mutilated or defaced, or that has been reduced in weight otherwise than by abrasion through ordinary use, shall pass current.

3. Canadian Currency Act – Limits to Payment with Coins:

- a. According to Section 8 (2) of the Canadian Currency Act the following limits have been established when payment for debt is rendered with coins.
 - i. forty dollars if the denomination is two dollars or greater but does not exceed ten dollars;
 - ii. twenty-five dollars if the denomination is one dollar;
 - iii. ten dollars if the denomination is ten cents or greater but less than one dollar;
 - iv. five dollars if the denomination is five cents; and
 - v. twenty-five cents if the denomination is one cent.
- b. The above limits will be followed, however, are subject to change with respect to the Canadian Currency Act amendments.

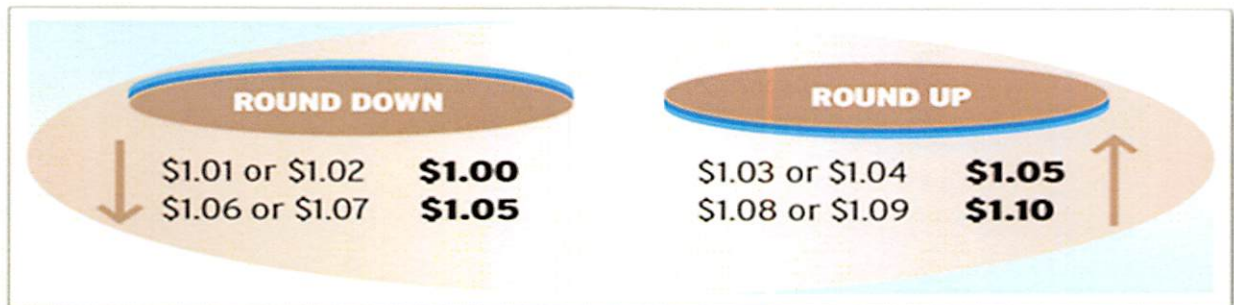
4. Penny Rounding:

- a. In accordance with the Economic Action Plan 2012, the government is phasing out the penny from Canada's coinage system. The decision to phase out the penny was due to its rising cost of production relative to its face value, the increased accumulation of pennies by Canadians in their households, environmental consideration, and the significant handling costs the penny imposes on retailers, financial institutions and the economy.
- b. The cent will remain Canada's smallest unit for pricing goods & services, however, the Royal Canadian Mint will cease distribution of the penny to financial institutions on February 4, 2013. As of this date, businesses will be encouraged to stop using pennies and begin rounding cash transactions. Payments made using non-cash



methods such as cheques or electronic payments (debit, internet banking) do not need to be rounded, as they can be settled electronically to the exact amount.

- c. The Town of Taber does not have a legal obligation to accept any particular Canadian coin or bank note in a retail transaction. The penny will continue to be legal tender like all other Canadian coins, however, the Federal government gives businesses the choice whether to accept the penny as means of payment if they so choose.
- d. The Town of Taber elects to accept the penny as means of debt payment indefinitely, however, will not give change or refunds with pennies. In all cases the Town of Taber recognizes the symmetrical rounding rules adopted by the Federal government and will round the final totals (including duties, fees, & taxes) in a fair, consistent, and transparent manner.
 - i. Rounding Guidelines – Cash payments or transactions will need to be rounded, either up or down, to the nearest five-cent increment. All cash transactions will be rounded using the following symmetrical rounding rules.



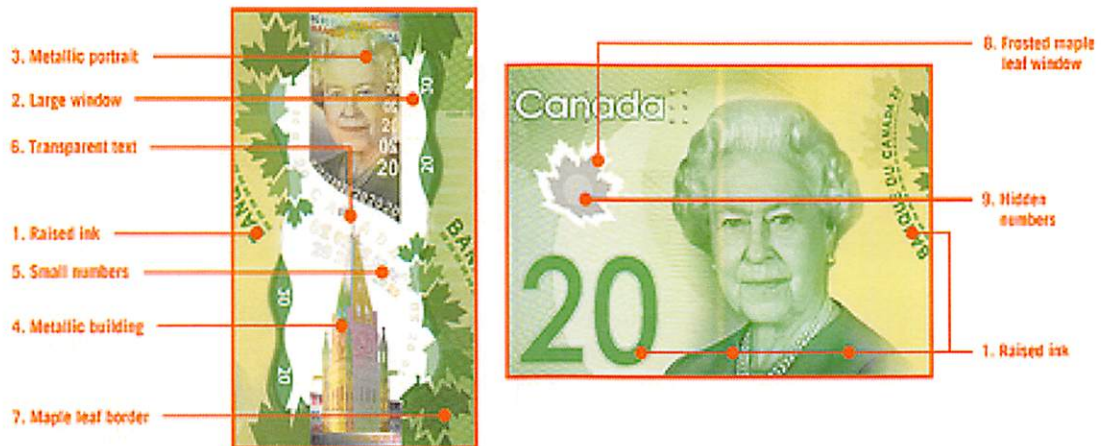
5. Counterfeit:

- a. The Town of Taber elects to accept all large Canadian bank notes, and in addition, forms the following procedure guidelines to utilize the security features in place to prevent accepting a counterfeit note.
- b. Making or passing counterfeit notes is a criminal offence and is to be reported to Taber Police Services immediately.
- c. If you suspect that a bank note is counterfeit during or after a transaction:
 - i. Accept the bank note as if it is real;
 - ii. Take down details of the customer including gender, hair colour, height, and any distinguishing characteristics such as scars, tattoos, birthmarks etc.;
 - iii. If the customer is paying a utility statement or property taxes, then we should also have the customer's address and phone number on file;
 - iv. Immediately provide the bank note together with all details of the customer to Taber Police Services;
 - v. If the bank note is real, it will be returned. If it is counterfeit, the bank note will not be returned and the Taber Police Services will conduct an investigation.
- d. Checking bank notes protects everyone. Routinely checking the security features of all notes, large and small, allows the cashier to intercept counterfeits and keep them out of the till. Bank notes have many security features, all of which will be



listed below, however, choose only two or three to use regularly. If these first checks raise suspicion continue checking using more security features. The common method for checking all notes remains; touch, tilt, look at, and with the new notes, look through. Security features are helpful only if you use them.

i. Polymer Series (2011)



Feel. Look. Flip.

The new \$100, \$50, \$20, \$10, and \$5 polymer notes are easy to check and hard to counterfeit. They have the same innovative security features that can be seen in transparent areas on both sides of the notes.



Feel



Raised ink / Encre en relief

- 1. **Raised ink**
Feel the raised ink on the large number, the shoulders of the large portrait and the words "Bank of Canada" and "Banque du Canada."

Look



Large window / Bande transparente

- 2. **Large window**
Look for transparency through the large window containing a metallic portrait and building.



Metallic portrait / Portrait à reflets métalliques

- 3. **Metallic portrait**
Look at the details in the metallic portrait in the large window. It matches the large portrait.



Metallic building / Édifice à reflets métalliques

- 4. **Metallic building**
Look at the details in the metallic building in the large window. Tilt the note to see sharp colour changes in the building.





Small numbers / Petits chiffres

• 5. Small numbers

Look at the numbers in and around the large window that match the value of the note. Some of the numbers appear in reverse.



Transparent text / Texte transparent

6. Transparent text

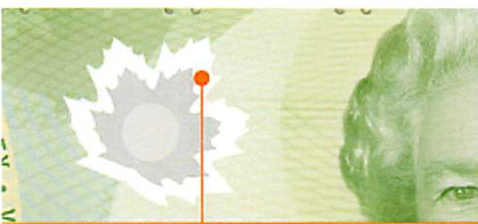
Look at the word "Canada." It is transparent and feels slightly raised.



Maple leaf border / Bordure de feuilles d'érable

• 7. Maple leaf border

Look at the maple leaves that border the large window. Some of the leaves cross into the window.



Frosted maple leaf window / Feuille d'érable givrée

• 8. Frosted maple leaf window

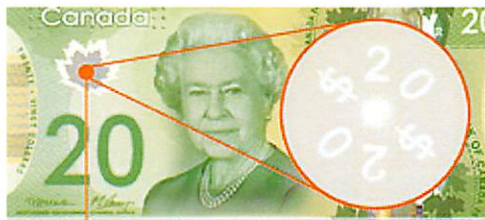
Look at the frosted maple leaf window to see that it has a transparent outline.

Flip

Flip the note to see the features in the large window repeated in the same colours and detail on the other side.

Added Security





• Hidden numbers / Chiffres cachés

9. Hidden numbers

The hidden numbers are an additional security feature that you can use after checking the other features if you're still unsure that a polymer note is genuine.

The numbers can only be seen by using a small light like an incandescent bulb or a pot light.

WARNING: No light source should be pointed directly at your eye at close range. Dangerous sources of light, such as the sun, laser lights and many LEDs, should never be used to view the feature.

This feature functions properly only when viewed from the front of the note.



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Use a small light that is located about a meter away from you.



-

Bring the note right up to your eye, until it almost touches your nose.



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Look at the light through the frosted maple leaf window.





See a circle of numbers matching the note’s value appears through the frosted maple leaf window.

ii. **Canadian Journey Series (2001-2006)**



Canadian Journey Notes (2004–2006)

The Canadian Journey \$20, \$50 and \$100 notes were introduced in 2004, and the \$5 and \$10 notes were upgraded in 2005–2006 so that the same suite of security features appears on all five denominations.

1. Metallic stripe - Tilt the note. The numbers and maple leaves change colour.



2. Ghost image - Hold the note up to the light and look through it. A small, ghost-like image of the portrait appears. It is visible from both sides of the note.

3. Dashes - Hold the note up to the light and look through it. The dashes form a solid line. It is visible from both sides of the note.

Tilt the note. The dashes shift from gold to green. Small characters (e.g., CAN 20) match the note's value.

4. Puzzle number - Hold the note up to the light and look through it. Irregular marks on the front and back of the note form a complete number. It is visible from both sides of the note.

5. Raised ink - Feel the raised ink on the shoulders of the portrait, the large number, and the words "Bank of Canada • Banque du Canada."

6. UV feature - Look at the note under UV (ultraviolet) light. Check that the text BANK OF CANADA – BANQUE DU CANADA and a number matching the note's value glow in interlocking red and yellow. Red and yellow fibers are scattered on both sides of the note.

Tip: Don't rely solely on this feature. Always look at two or more features when checking notes.

Original Canadian Journey \$5 and \$10 Notes (2001–2002)



The original \$5 and \$10 notes of the Canadian Journey series (2001-2002) had different security features that did not include a metallic stripe, ghost image, dashes, or a puzzle number.



1. Maple leaves - Tilt the note. Three maple leaves shift from pale to shiny gold.
2. Hidden number - Slightly tilt the note at eye level. The number 5 or 10 appears.
3. Raised ink - Feel the raised ink on the shoulders of the portrait, the large number 5 or 10, and the words "Bank of Canada • Banque du Canada."



CHIEF ADMINISTRATIVE OFFICER

March 29, 2019.

DATE

