



LifeSavers Savings Platform School User Guide

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Introduction

This document is here to help you get started with the LifeSavers Savings Platform.

Section 1 covers **Registration** for new members, and how schools can confirm the identity of their savings club users.

Section 2 covers running **The Banking Session**. We recommend that the best way to introduce yourself to the LifeSavers platform is to run through a saving session from beginning to end.

Just log in and follow **Section 2** of this document in number order. This follows the order in which a session should run, broken down into 5 key stages:

1. Pre-session instructions

Cashiers need to check they can log in before the administrator starts a session so passwords can be updated if forgotten.

Top tip: Print off copies of this step (page 11) for the cashiers to see before they start.

2. Administrator starting a session instructions

Just a few simple steps to get the session up and running.

3. Cashier session guidance

Cashier instructions for beginning, using and ending their session, as well as scripts for how best to engage with savers, and explanations of the proper path through the process to ensure the right money ends up in the right place and the amount is recorded correctly.

4. End of session administration instructions

Verification of money collected, followed by details of the end of session page.

5. Treasurer instructions

Banking the money and recording how and when.

After working through a saving session it would be wise to consider withdrawals. Details of how withdrawals can work with the LifeSavers platform are covered in **Section 3: Withdrawals**.

Once you have a clear understanding of how a session runs, you can explore what else the platform can do in more detail. You can also find out how to configure the platform for the specific requirements of your school.

This information is provided through **FAQs** in **Section 4**. So think of what you want to do and look for the question that best answers it in **Section 4: FAQs**.

If you don't find your questions answered here, feel free to contact us on **support@incuto.com**. We will answer your question and add it to future versions of this document.

Finally, there are a few different ways you can configure your computers to work best with the platform. These are covered in **Section 5: Appendices**. For example, we advise that all your computers have form auto fill switched off for all browsers. **Appendix 1: Switch off form auto fill** tells you how to do this for the four most common web browsers.

You will receive regular email and/or text messages to notify you of LifeSavers transactions and balances.

Please tick to confirm that you have provided an email and/or mobile number.*



Many credit unions require children under the age of 16 to have an adult acting as a trustee to oversee the running of the account and to authorise withdrawals. Trustees are usually a parent or guardian. You may need to provide identification documents to the credit union, unless you already hold an account with them. You will receive an email setting out these requirements once your school has confirmed your application. Alternatively, the credit union may undertake an online identity and verification search.

Please tick to confirm you agree to an online identity and verification search being carried out if necessary.*



Parent/Guardian Details (Trustee)

Parent/Guardian Title *

Mr ☐

Parent/Guardian Gender *

Male ☐

Parent/Guardian Date of Birth *

01/01/1980 ☐

Parent/Guardian Forename *

Stephen ☐

Parent/Guardian Surname *

Saver ☐

Parent/Guardian Address Line 1 *

1 The Street ☐

Parent/Guardian Address Postcode *

AB12 3CD ☐

Parent/Guardian Address Line 2 *

The Town ☐

Parent/Guardian Relationship (to Applicant) *

Father ☐

Submit registration form

Section 1 Registration

New user registration

- 1 All new users (saver, cashier, admin or treasurer) will need to fill in the LifeSavers registration form.

The screenshot shows the 'LifeSaversRegistration' form with a 'Back' button in the top right corner. The form is titled 'Applicant Details' and contains the following fields:

- School Name ***: A text input field with a 'Find School' button and a 'Select School' dropdown menu.
- Applicant Role ***: A dropdown menu with 'Please select' as the current selection.
- Applicant Date of Birth ***: A date input field with a calendar icon.
- Applicant Gender ***: A dropdown menu with 'Please select' as the current selection.
- Applicant Title ***: A dropdown menu with 'Please select' as the current selection.
- Applicant Forename ***: A text input field.
- Applicant Surname ***: A text input field.
- Applicant Address Line 1 ***: A text input field.
- Notification Email**: A text input field with a note 'For Savings Club notifications'.
- Applicant Address Line 2 ***: A text input field.
- Notification Mobile Number**: A text input field with a note 'For Savings Club notifications'.
- Applicant Address Postcode ***: A text input field.

- 2 If the applicant is under 16 years old, then a parent or guardian will also be required to submit their details and give consent for the application to be processed.

The screenshot shows the 'LifeSavers Registration' form with a 'Back' button in the top right corner. The form is titled 'Parent/Guardian Details (Trustee)' and contains the following fields:

- Parent/Guardian Title ***: A dropdown menu with 'Mr' as the current selection.
- Parent/Guardian Gender ***: A dropdown menu with 'Male' as the current selection.
- Parent/Guardian Date of Birth ***: A date input field with a calendar icon.
- Parent/Guardian Forename ***: A text input field.
- Parent/Guardian Surname ***: A text input field.
- Parent/Guardian Address Line 1 ***: A text input field.
- Parent/Guardian Address Postcode ***: A text input field.
- Parent/Guardian Address Line 2 ***: A text input field.
- Parent/Guardian Relationship to Applicant ***: A dropdown menu with 'Father' as the current selection.

Below the form fields is a green 'Submit registration form' button. At the bottom left is the LifeSavers logo with the tagline 'Helping children manage money wisely'.

School accepting users: child saver applications

All applications from child savers, pupil cashiers and adult administrators need to be verified by the school.

The credit union requires the school to formally verify the identity of any pupil applying for a credit union account.

- 1 From the treasurer/admin home page select “New applicants”.

Note: this button will only show if there are any new applicants to review.

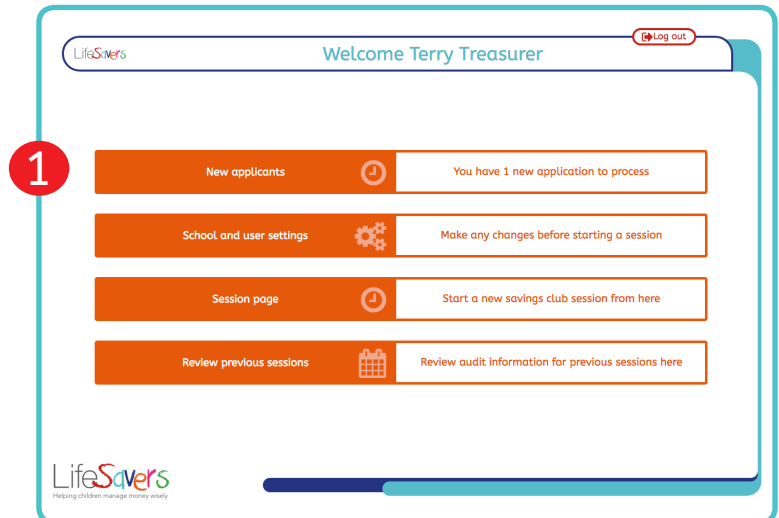
- 2 Go to the “New applicants” page. We recommend the treasurer or admin user compares the information provided on the screen (child’s name, date of birth, and name of parent/ carer) against the information held by the school on the student management system.

- 3 If **all** of the information provided does match the information for that child on the student management system, the treasurer can click “Confirm”.

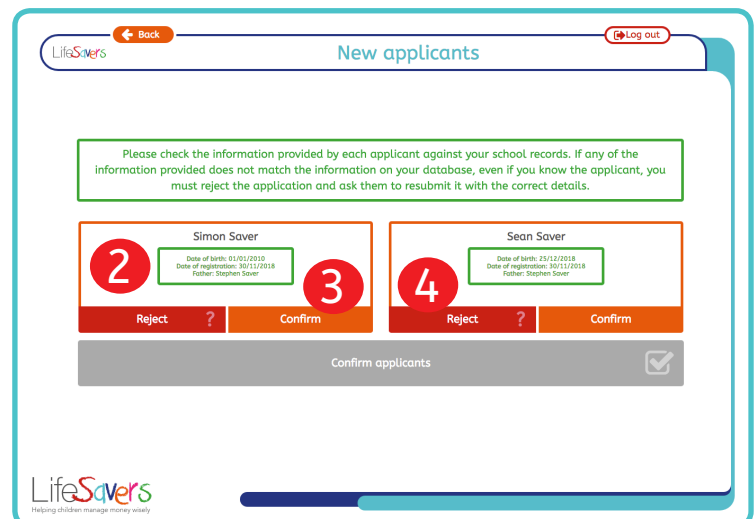
- 4 If **any** of the information provided does not match the information for that child on the student management system, the treasurer **must** click “Reject”. They will then be prompted to provide a reason for rejecting the application by typing in the reason and clicking “Submit”.
- 5
- 6

If using other methods of verification check these are acceptable by the credit union first.

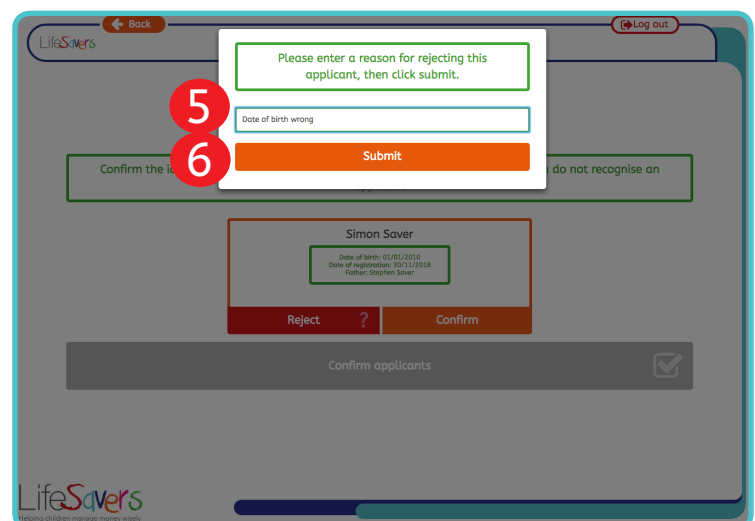
If an application is rejected, the parent will receive an automated email informing them of this.



Red number discs do not appear on the screen



Red number discs do not appear on the screen



Red number discs do not appear on the screen

- 7 Once there is a confirmed applicant on screen. The disabled “Confirm applicants” button is enabled. Click this button to submit the confirmed applicant(s) to the Credit Union for the savings account activation.

The credit union may request further information from the child’s parent/ carer before the account can be opened.

7

LifeSavers New applicants Log out

Confirm the identity of each applicant so they can begin saving, click "Reject" if you do not recognise an applicant

Simon Saver
Date of birth: 01/01/2010
Date of registration: 30/11/2018
Father: Stephen Saver

Confirm applicants

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Red number discs do not appear on the screen

Only treasurer users can verify applications. All treasurer users should be school staff (not parent or other adult volunteers), and they must have access to the student management system in order to be able to verify the child’s identity.

- 8 The Treasurer user can see the status of all users by selecting the School and user settings option from the main screen.

(“How do I review existing users?” page 41)

Once the credit union has processed the application, the account number will appear on this page.

Children can only start saving after an account number has been allocated.

You can check the status of an application at any time on this page.

8

LifeSavers School Users Log out

Name	Username	Role	Member Number	Settings
Simon Saver			Pending (with Credit Union)	
Sean Saver			Rejected by School. (Date of birth wrong)	
Sally Saver	sally.saver	User	10035	Select user
Claire Cashier	claire.cashier	Cashier	10034	Select user
Colin Cashier	colin.cashier	Cashier	10033	Select user
Allison Admin	alison.admin	Admin	10032	Select user
Terry Treasurer	terry.treasurer	Treasurer	10031	Select user

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School accepting users: child cashier and adult admin applications

1 All applications from child savers, pupil cashiers and adult administrators need to be verified by the school. Only treasurer users can verify applications. All treasurer users should be school staff (not parent or other adult volunteers), and they must have access to the student management system in order to be able to verify the child's identity. The credit union isn't involved in cashier or admin applications.

From the treasurer home page select "New applicants".

2 **Note:** this button will only show if there are any new applicants to review.

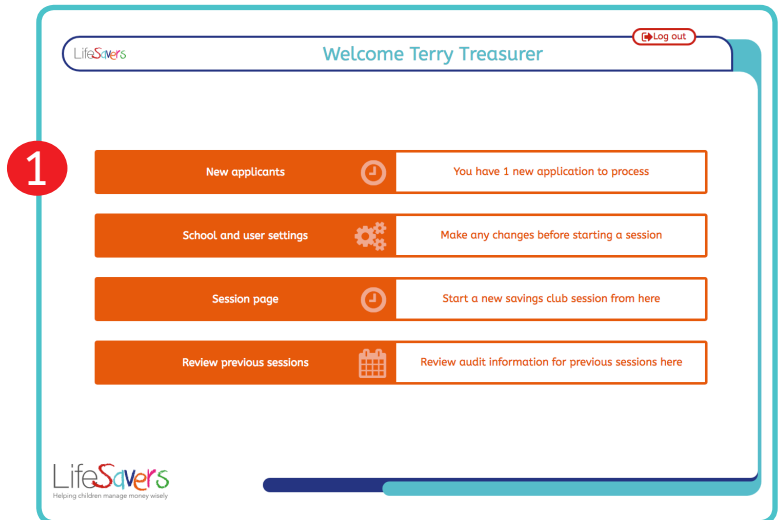
Before confirming a child cashier or adult admin applications, please ensure:

- You recognise the applicant and are happy for them to be a cashier/administrator.
- Their name is spelt correctly.

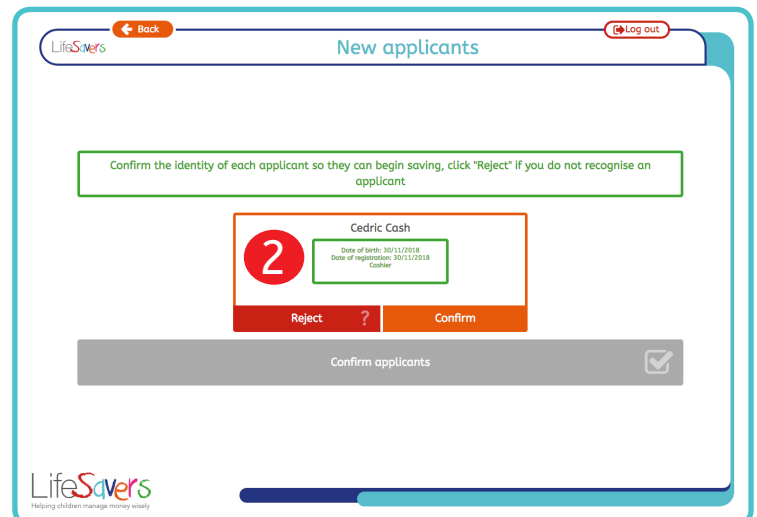
If there are any errors, please reject the application and ask the applicant to re-register using the correct information.

3 Once confirmed, the Treasurer user can now see the status of all users by selecting the School and user settings option from the main screen.

Before a new admin user or cashier can log in, you will need to:
make sure their role is set as admin or cashier; and
set a password for them.
See "How do I change a user's password?" page 32 and "How to I review existing users?" page 41.

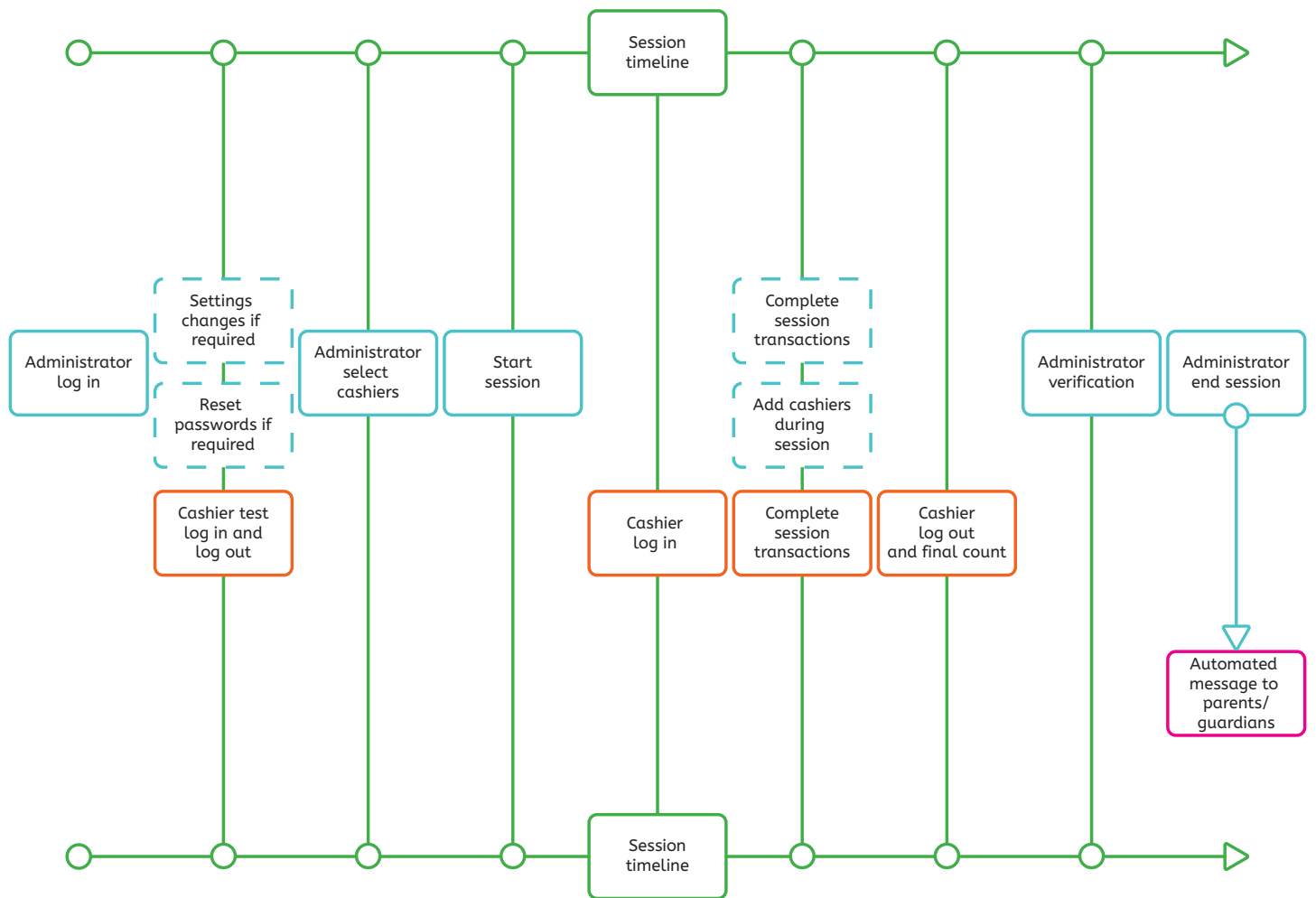


Red number discs do not appear on the screen



Red number discs do not appear on the screen





Section 2

The banking session

Pre-session instructions

Administrator log in

- 1 Enter your username.
- 2 Enter your password.
- 3 Click “Log in”.
4. **Wait**, don’t start the session until you know the cashiers have remembered their passwords.

LifeSavers Welcome to School Banking

Log in to your school savings club

1 Username

2 Password

3 Log in

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Red number discs do not appear on the screen

Cashier log in

- 1 Enter your username.
- 2 Enter your password.
- 3 Click “Log in”.

LifeSavers Welcome to School Banking

Log in to your school savings club

1 Username

2 Password

3 Log in

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Red number discs do not appear on the screen

Check the page

- 1 Check that it is your name at the top of the screen.
2. Stay on this page.

It will automatically switch over to the cashier home page when you are activated as a cashier.

LifeSavers Colin's account page Log out

Number of correct calculations in a row: 2

Your current balance is: £36.50

Number of deposits made: 55

Disabled settings (in grey) can only be changed by your school administrator(s)

Login details

Username: colin.cashier

Password: Update password

Withdrawals allowed No

Contact details

Mobile: 0987654321

Email: c.cashier@cashier.co.uk

Confirmed by:

Update user

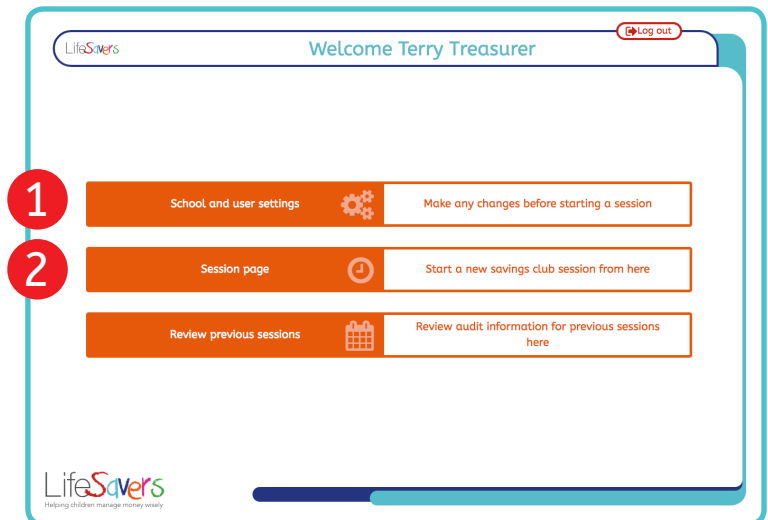
Waiting for localhost...

Red number discs do not appear on the screen

Starting a session: Administrator instructions

Administrator's home page

- 1 Ensure you make any changes to school and user settings before you start the session. Details on how to do this are outlined in the FAQ section of this user guide.
- 2 Click on the orange "Session page" button.



Red number discs do not appear on the screen

Choose your cashiers

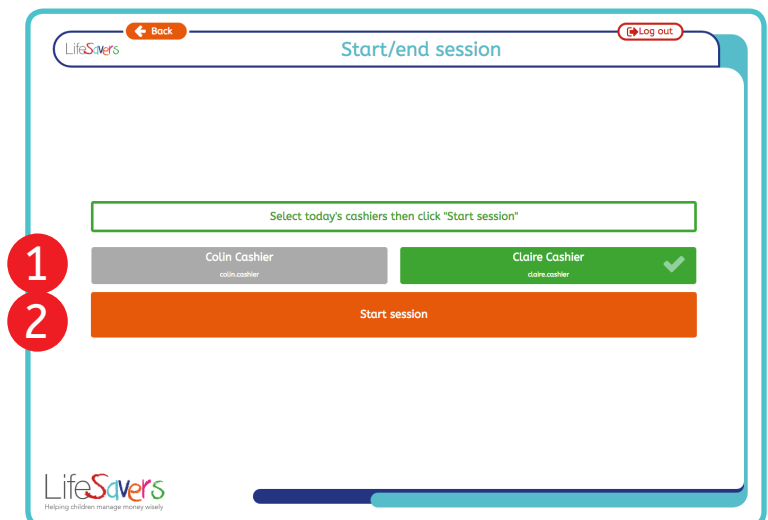
- 1 Click on the button(s) containing the name(s) of the cashier(s) you wish to make active. The box will change from grey to green to indicate you have selected it.

In this example, Claire is selected
Colin is not.

- 2 Then click "Start session".

Remind the cashiers that they will have to wait until the administrator has verified their collection at the end of the session.

Note: You can add further cashiers during a banking session by returning to this page.



Red number discs do not appear on the screen

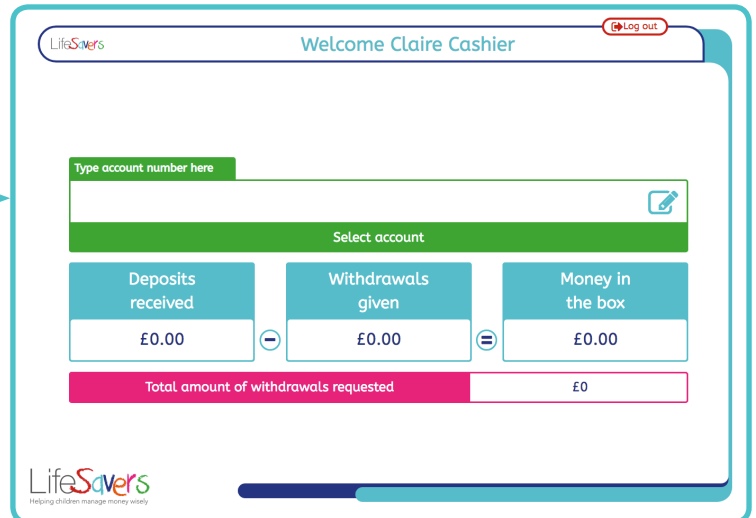
Cashier session guidance: Before you start

Wait for the page to change

Once you have logged in, wait for the page to change to the cashier home page.

This is the cashier home page.

If this page does not appear, wait for a few seconds, then check with the teacher or adult helper present that you have been made a cashier for this session.

A screenshot of the 'LifeSavers' cashier interface. At the top, it says 'Welcome Claire Cashier' with a 'Log out' button. Below is a form with a 'Type account number here' field and a 'Select account' button. There are three boxes for 'Deposits received', 'Withdrawals given', and 'Money in the box', each showing '£0.00'. At the bottom, a pink bar shows 'Total amount of withdrawals requested' as '£0'. The LifeSavers logo is at the bottom left.

Welcome Claire Cashier		
Type account number here		
Select account		
Deposits received	Withdrawals given	Money in the box
£0.00	£0.00	£0.00
Total amount of withdrawals requested		£0

Red number discs do not appear on the screen

Checklist

Before you start collecting deposits, make sure you have all of the following in front of you:

1. A collection tin, unlocked and open.
2. Your stamp or stickers.
3. A calculator or pen and paper to help with any tricky additions.
4. A clear space on your table for counting the money.



Top Tip: It's always a good idea to use money bags if you're collecting lots of coins.

Cashier session guidance: For each deposit

Welcome each saver

1. Greet each saver with a hello or good morning and a smile.
2. Ask them for their savings passbook. (If they hand you a withdrawal slip instead, go to page 24 and follow the instructions for making a withdrawal.)
3. Count the money, confirm the money to be paid in and enter the amount into the passbook.



Top Tip: Don't put the money in to the collection tin until after you have confirmed the amount being paid in and completed the transaction on the LifeSavers Savings Platform.

Enter the account number

- 1 Enter the saver's account number in the box titled "Type account number here".
- 2 Click the green button marked "Select account".

LifeSavers Welcome Claire Cashier [Log out](#)

Type account number here

Select account

Deposits received	Withdrawals given	Money in the box
£0.00	£0.00	£0.00

Total amount of withdrawals requested £0

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Red number discs do not appear on the screen

Complete the transaction

- 1 Ask the saver to tell you their name.

Check that the name they give you matches the one at the top of the page.

If the name is the same, click the orange "Deposit" button.

If the name is different, click "Cancel transaction" and re-enter the account number.

LifeSavers Sally Saver's account

Choose: Deposit or Withdrawal

Opening balance	Transaction amount	Closing balance
£15.00	£00.00	£00.00

Cancel transaction

Number of correct calculations in a row: 29

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Green number discs appear on the screen

Cashier session: for each deposit

Follow the on screen instructions in the green boxes:

2 Enter the deposit amount then click "Next"

Type the amount of money to be saved in the green box.

LifeSavers Sally Saver's account

Enter the deposit amount then click "Next"

Opening balance £15.00 + Deposit amount £00.00 = Closing balance £00.00

Next

Cancel transaction

Number of correct calculations in a row: 29

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Green number discs appear on the screen

3 Enter the closing balance, then click "Check"

Add the number in the first green box to the number in second green box and type the sum in the third green box before clicking on the orange "Check" button.

LifeSavers Sally Saver's account

Enter the closing balance, then click "Check" to check your calculation

Opening balance £15.00 + Deposit amount £1.00 = Closing balance £00.00

Check

Cancel transaction

Number of correct calculations in a row: 29

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Green number discs appear on the screen

4 Well done, you got it right! Now click "Complete transaction"

If you got the calculation right your number of calculations in a row will have gone up by one (the number in the pink box).

Just click on the green box marked "Complete transaction" with the big number 4 next to it.

If you got the calculation wrong just follow the on-screen instructions to try again or ask an adult to help you.

LifeSavers Sally Saver's account

Well done, you got it right! Now click "Complete transaction"

Opening balance £15.00 + Deposit amount £1.00 = Closing balance £16.00

4 Complete transaction

Cancel transaction

Number of correct calculations in a row: 30

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Green number discs appear on the screen

5 Tell the saver their closing balance and the number of times they have saved before clicking “Leave account page”.

On completing the transaction with your current saver:

- Stamp the passbook or give the saver their saver sticker
- Tell the saver their money has been added to their account
- Tell them their new balance
- **Now place the money in the collection tin**
- Let them know the number of times they have saved. This is in the new green box that has appeared at the bottom of the page
- Thank them before saying goodbye

In this box we have written an example of what Colin might say to Sally on completion of this transaction.



LifeSavers Sally Saver's account

Inform the account holder of their closing balance and the total number of deposits they have made. Then click the "Leave account page" button.

Opening balance	+	Deposit amount	=	Closing balance
£15.00		£1.00		£16.00

5 Leave account page

Total number of deposits made: 10

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Green number discs appear on the screen

“Sally we have added the money you have given us today to your account.

Your new balance is £16.00.

You have now saved 10 times.

Thank you for saving with us today and have a good day.”

Top Tip: Remember that it is important only the saver hears their balance. Speak clearly and directly to the saver but not so loud that other people in the room can hear you.

Cashier session guidance: End of session

Log out

- 1 Click on the log out button in the top right hand corner.

The screenshot shows the LifeSavers cashier interface. At the top right, there is a red circle with the number 1 and a 'Log out' button. The interface includes a 'Welcome Claire Cashier' header, a 'Type account number here' field, a 'Select account' dropdown, and three columns for 'Deposits received' (£1.00), 'Withdrawals given' (£0.00), and 'Money in the box' (£1.00). A 'Total amount of withdrawals requested' field shows £0. The LifeSavers logo is at the bottom left.

Red number discs do not appear on the screen

Count the money collected

1. Count the money in your collection tin.

- 2 Enter the total you have just counted into the field titled "Money in the box".
- 3 Click the orange "Continue" button

If you have not counted the money correctly, you will be asked to count again with the administrator present.

The screenshot shows the LifeSavers cashier interface. At the top right, there is a red circle with the number 1 and a 'Log out' button. The interface includes a 'Please count and confirm the amount of money in your box' field, a 'Money in the box:' field with £ 0.00, and two buttons: 'Continue' (orange) and 'Cancel log out' (red). The LifeSavers logo is at the bottom left.

Red number discs do not appear on the screen

Top Tip: Ask the administrator for a sheet to help you count the money. They can make copies of the sheet in this manual (appendix 2, page 46)

You have now finished

Your screen should now show the "Thank you" page.

- 1 Click the orange "Complete log out" button

Hand your collection tin over to the adult volunteer or teacher.

Wait until the adult volunteer or teacher confirms they have checked your collection.

The screenshot shows the LifeSavers cashier interface. At the top right, there is a red circle with the number 1 and a 'Log out' button. The interface includes a 'Thank you! Thank you for your help today, you are now logged out.' message, a 'Click on the orange "Complete log out" button below and take your collection tin to the teacher or adult who is running the savings club today' instruction, and a 'Complete log out' button (orange). The LifeSavers logo is at the bottom left.

Red number discs do not appear on the screen

End of session administrator instructions

If you are not already logged in

- 1 Enter your username.
- 2 Enter your password.
- 3 Click “Log in”.

LifeSavers Welcome to School Banking Register

Log in to your school savings club

1 Username

2 Password

3 Log in

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Red number discs do not appear on the screen

If you are already logged in

- 1 The home page will update every 30 seconds. So 30 seconds after the first cashier transaction is completed the “Verification page” button will appear.

LifeSavers Welcome Terry Treasurer Log out

1 Cashier home Record new transactions here

1 Verification page Verify the amounts collected once all transactions are completed

1 Session page Savings club session running, end session or add cashiers here

1 Review previous sessions Review audit information for previous sessions here

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Red number discs do not appear on the screen

Start verification

- 1 Click on the orange “Verification page” button.

Note: You should only start the verification process after all cashiers have logged out.

LifeSavers Welcome Terry Treasurer Log out

1 Cashier home Record new transactions here

1 Verification page Verify the amounts collected once all transactions are completed

1 Session page Savings club session running, end session or add cashiers here

1 Review previous sessions Review audit information for previous sessions here

LifeSavers Helping children manage money wisely

Red number discs do not appear on the screen

Verify each cashier

- 1 Count the money in the collection tin(s).
- 2 Check the amount counted against the “cashier count” amount(s) and the “transactions posted” amount(s).
- 3 If these amounts match your count, and you have no other reason to query the amount, click the orange “Confirm” button.

Red number discs do not appear on the screen

Note: If the amounts do not match, see the FAQs on page 37, “What if the cashier does not log out properly?”, and page 38, “What if the transaction total does not match the money in the cashier’s collection tin?”

Finish Verification

- 1 Once you have confirmed all the active cashiers, the “Finish verifications” button will turn from grey to orange.
- 2 Click on the “Finish verifications” button when it turns orange.

Red number discs do not appear on the screen

End session page

Clicking “Finish verification” automatically ends the session and you will be taken to the end session page.

Red number discs do not appear on the screen

End of session page

This page contains several key pieces of information and optional actions:

- 1 The first green box tells you the total amount of the transactions and therefore the total amount that will need to be sent to the credit union to cover this session.
- 2 Next will be a message informing you that confirmation messages have been sent to parents.

If you want messages to be sent to parents but this box does not appear, you will need to

change this setting on your settings page (see the FAQ “How do I change school settings?”).

- 3 The third box confirms the transaction details have been sent to your credit union.
- 4 The right side of the fourth box shows a summary of what happened in the session, the left side is a button that takes you to a detailed view of each transaction (see “Session Audit View” below).
- 5 Once you have finished with this page click on the “Return to administrator home” button.

Note: If you want to review this information at a later date, a sessions archive can be accessed from the administrator home page via the “Review previous sessions” button.

Session Audit View

This is the page you will see when you click “View and print transactions” on the end session page.

It will open in a new browser window so when you have finished simply close the browser window the audit appears in.

- 1 If you want a printed copy of this document simply click on the “Print Page” button in the top right hand corner.

The screenshot shows the 'Your session has ended' page. It features a header with the LifeSavers logo and the title 'Your session has ended'. Below the header, there are five numbered callouts: 1 points to a green box containing '£1.00 to be sent to the credit union'; 2 points to a green box containing 'Transaction confirmation messages have been sent to parents'; 3 points to a green box containing 'Transaction details have been sent to the credit union'; 4 points to a box containing a 'View and print transactions' button and a 'Session summary' section; 5 points to an orange 'Return to administrator home' button at the bottom. The 'Session summary' section shows '£1.00 from 1 deposit' and '£0 from 0 withdrawals', with a total of '£1.00 to be sent to the credit union'.

Red number discs do not appear on the screen

The screenshot shows the 'Session Audit - 2018-11-30 - 15:42:53' page. It includes a 'Print Page' button in the top right corner, indicated by callout 1. The page displays session details for Claire Cashier (cashier) and a table of transactions.

Member	Type	Amount	Time
10035	Deposit	£1.00	2018-11-30 15:50:56

Summary statistics: Number of transactions: 1, Value of transactions: £1.00, Total amount for session: £1.00.

Red number discs do not appear on the screen

Top Tip: For your records, it may be worth keeping a folder of the current year's banking sessions. Print out a copy of the session audit, staple it to any reconciliation sheets for that session and place in the folder. These records will only need to be kept for 6 months or for the full academic year at most.

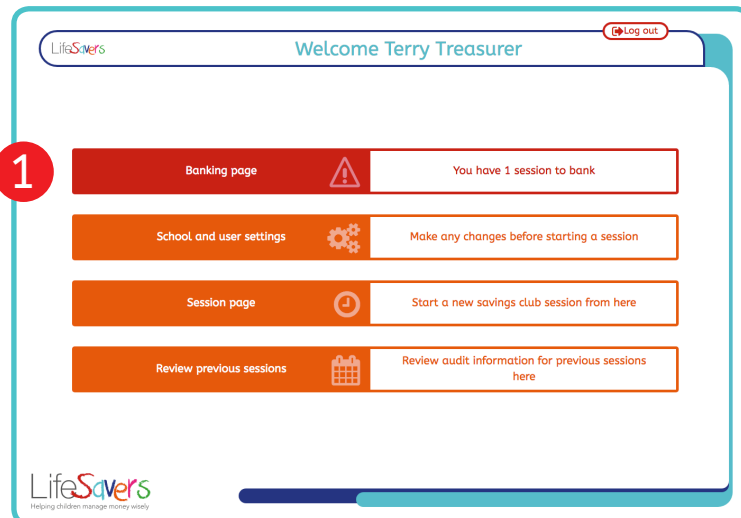
Treasurer instructions

Top Tip: Complete this form **after**, not before, you bank the money and ensure the amount you enter is the same as the amount of money you paid to the credit union. This will help the credit union match the money received with the correct list of transactions.

Banking the money

After collecting the money, you now need to arrange for it to be banked and, equally as important, you need to record that this has been done.

- 1 Once a session has ended and you have returned to the home page, if you are a treasurer, you will see the “Banking page” button. Click this button to go to the banking page.

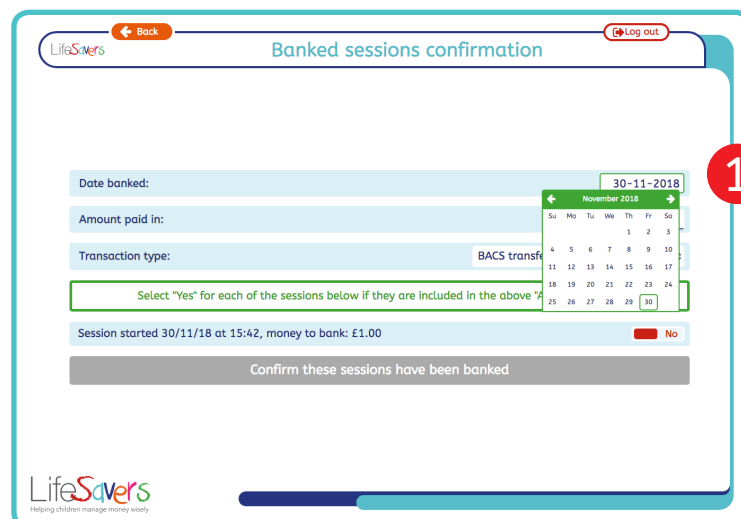


Red number discs do not appear on the screen

Complete the form

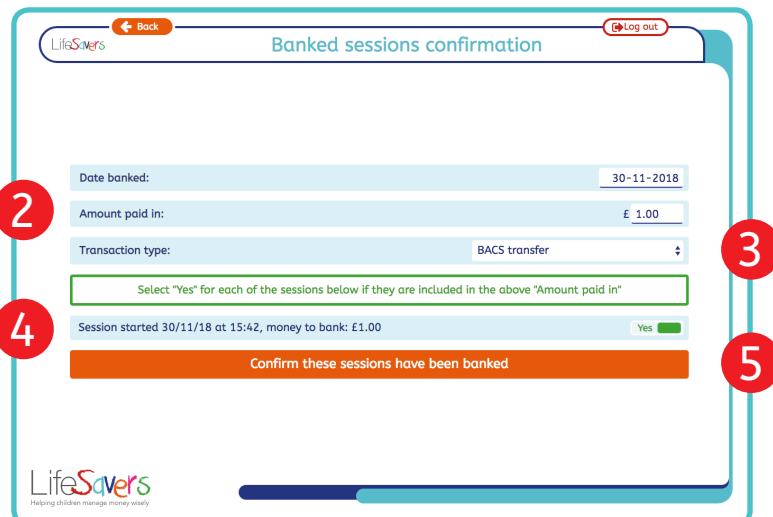
- 1 First select the date the banking was completed. This will default to today's date, but it is important you amend this to the actual day the money was banked.

When you click on the box for the date, a calendar will appear for you to select the date that the money was banked.



Red number discs do not appear on the screen

- 2 Enter the amount you have paid in.
- 3 Select from the “Transaction type” drop down list how you banked the money.
- 4 Select “Yes” for each of the sessions you have banked (you can bank more than one session at a time).
- 5 Click “Confirm these sessions have been banked”.



Red number discs do not appear on the screen

An email will be sent to your credit union to tell them you have banked the money. You will be taken back to your home page and, if all the pending sessions have been banked, the banking button will no longer be visible.

Enter the withdrawal amount then click "Next"

2

Opening
balance

£40.79



Withdrawal
amount

£00.00



Closing
balance

£00.00

Next

Cancel transaction

Number of correct calculations in a row:

0

Section 3

Withdrawals

Preferred withdrawal process

While LifeSavers is focused on developing a savings habit in children, we know there will also be times when children want to withdraw money from their accounts. All credit unions will have established withdrawal processes for their accounts, which LifeSavers children will have access to (e.g. withdrawing cash at the branch or transferring money to parent/guardian accounts).

If schools and credit unions want to allow small withdrawals to be made at savings club sessions, the LifeSavers Savings Club Platform can record small withdrawals from amounts deposited during a savings club session. Before this process can be implemented, both the school and the credit union need to have agreed to allow in-school withdrawals.

Before the savings club session

1. The credit union and school need to agree the maximum amount that will be allowed for an in-school withdrawal (e.g. £5 per child per session). This threshold amount then needs to be set by an admin user under School and user settings (see page 27 for instructions). This will only be possible if the credit union has also allowed cash withdrawals from their end.
2. On setting up a child's account, the child's parent/guardian should be asked to consent to the child being able to withdraw amounts up to the agreed threshold. Alternatively, schools may require that parents/guardians are present when a withdrawal is made.

If a parent/guardian does not consent to withdrawals, this setting can be turned off for individual children under School and user settings (see page 28 for instructions).

Recommended process for schools

1. Keep a record of any children whose parent or guardian has not consented to them being allowed to withdraw money in school.
2. We recommend schools require children to still bring in a signed withdrawal slip for each withdrawal to ensure parents are aware that their child is requesting money from their account. You should keep these with your savings club records.
3. Ensure you have a policy in place for what happens to the cash once it is withdrawn so children are not holding onto money during the school day. For example, you could require parents to be present to take the money with them at the end of the session or get children to come and collect the money from the school office at the end of the day.

Cashier session: for each withdrawal

Welcome each saver

1. Greet each saver with a hello or good morning and a smile.
2. Ask them for their savings passbook and withdrawal slip. (If they want to deposit money go to page 14 and follow these steps instead.)
3. Check the withdrawal slip is correctly completed with the child's name, account number, amount requested and their parent's signature.



Top Tip: If you are unsure about the details on a withdrawal slip ask an adult for help.

Enter the account number

- 1 Enter the saver's account number in the box titled "Type account number here".
- 2 Click the green button marked "Select account".

The screenshot shows the 'Welcome Colin Cashier' screen. At the top, there is a 'Log out' button. Below the header, there is a text input field labeled 'Type account number here' with a green border. To the right of this field is a green button with a white icon. Below the input field is a green button labeled 'Select account'. Underneath this, there are three boxes: 'Deposits received' with £20.00, 'Withdrawals given' with £0.00, and 'Money in the box' with £20.00. Below these boxes is a pink bar labeled 'Total amount of withdrawals requested' with a value of £0. The LifeSavers logo is at the bottom left.

Red number discs do not appear on the screen

Enter the complete the transaction

- 1 Check that the name on the withdrawal slip is the same as the one at the top of the page

If the name is the same, click the orange "Withdrawal" button.

If the name is different, click "Cancel transaction" and re-enter the account number.

The screenshot shows the 'Sally Saver's account' screen. At the top, there is a 'Log out' button. Below the header, there is a text input field labeled 'Choose: Deposit or Withdrawal' with a green border. To the right of this field is a green button with a white icon. Below the input field, there are three boxes: 'Opening balance' with £16.00, 'Transaction amount' with £00.00, and 'Closing balance' with £00.00. Below these boxes is a red bar labeled 'Cancel transaction'. At the bottom, there is a pink bar labeled 'Number of correct calculations in a row:' with a value of 3. The LifeSavers logo is at the bottom left.

Green number discs appear on the screen

Follow the on screen instructions in the green boxes:

2 Enter the withdrawal amount then click “Next”

Type the amount of money to be saved in the green box.

LifeSavers Sally Saver's account

Enter the withdrawal amount then click "Next"

Opening balance £16.00

Withdrawal amount £15.00

Closing balance £00.00

Next

Cancel transaction

Number of correct calculations in a row: 3

LifeSavers Helping children manage money wisely

Green number discs appear on the screen

3 Enter the closing balance, then click “Check”

Take away the number in the first green box from the number in second green box and type the answer in the third green box before clicking on the orange “Check” button.

LifeSavers Sally Saver's account

Enter the closing balance, then click "Check" to check your calculation

Opening balance £16.00

Withdrawal amount £15.00

Closing balance £1.00

Check

Cancel transaction

Number of correct calculations in a row: 3

LifeSavers Helping children manage money wisely

Green number discs appear on the screen

4 Well done, you got it right! Now click “Complete transaction”

If you got the calculation right your number of calculations in a row will have gone up by one (the number in the pink box).

Just click on the green box marked “Complete transaction” with the big number 4 next to it.

If you got the calculation wrong just follow the on-screen instructions to try again or ask an adult to help you.

LifeSavers Sally Saver's account

Well done, you got it right! Now click "Complete transaction"

Opening balance £16.00

Withdrawal amount £15.00

Closing balance £1.00

Complete transaction

Number of correct calculations in a row: 4

LifeSavers Helping children manage money wisely

Green number discs appear on the screen

5 Tell the saver their closing balance before clicking “Leave account page”.

On completing the transaction with your current saver:

- Tell the saver their money has been taken out of their account
- Tell them their new balance

Now hand over the money

(If you have not done this before check with your teacher if you are to hand the money to the saver, their parent or if the school holds the money until the end of the day)

- Thank them before saying goodbye

In this box we have written an example of what Colin might say to Sally on completion of this transaction.



“Here is your £15.00 Sally.

We have taken the money you have requested today from your account.

Your new balance is £1.00.

Thank you for saving with us and have a good day.”

LifeSavers Sally Saver's account

Inform the account holder of their closing balance and the total number of deposits they have made. Then click the "Leave account page" button.

Opening balance	Withdrawal amount	Closing balance
£16.00	£15.00	£1.00

5 Leave account page

Total number of deposits made: 10

LifeSavers Helping children manage money wisely

Green number discs appear on the screen

Top Tip: Remember that it is important only the saver hears their balance. Speak clearly and directly to the saver but not so loud that other people in the room can hear you.

Now go back to page 14 ready for the next saver

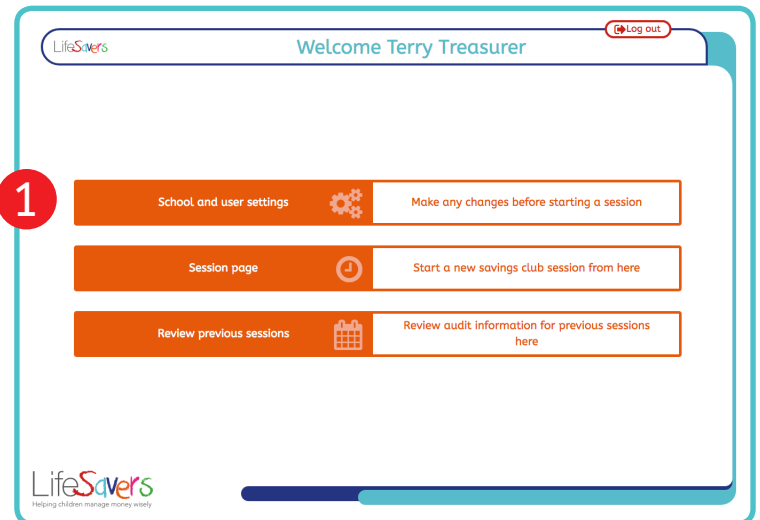
Enable withdrawals

Why would I do this?

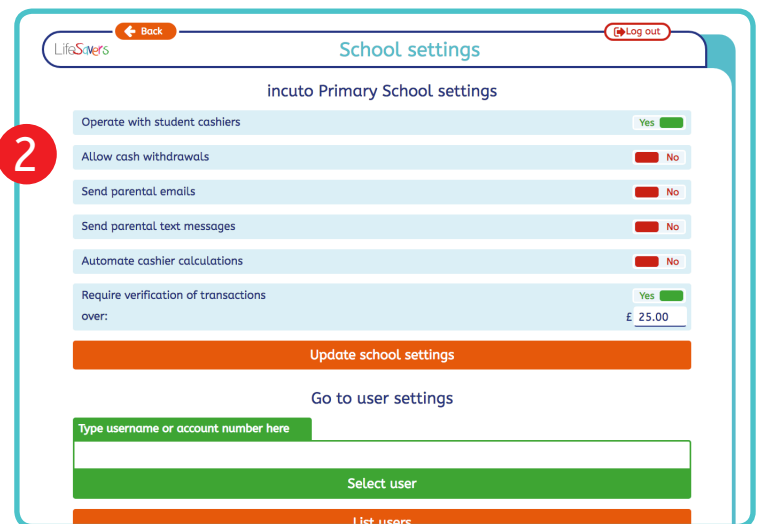
You may currently have withdrawals switched off but wish to allow them. Alternatively you may wish to switch them on temporarily for a withdrawal session.

How do I do this?

- 1 Once you are logged in as an administrator or treasurer. Click on the “School and user settings” button.
- 2 The second option from the top of the “School settings” page is “Allow cash withdrawals”. Change this to “Yes”.



Red number discs do not appear on the screen

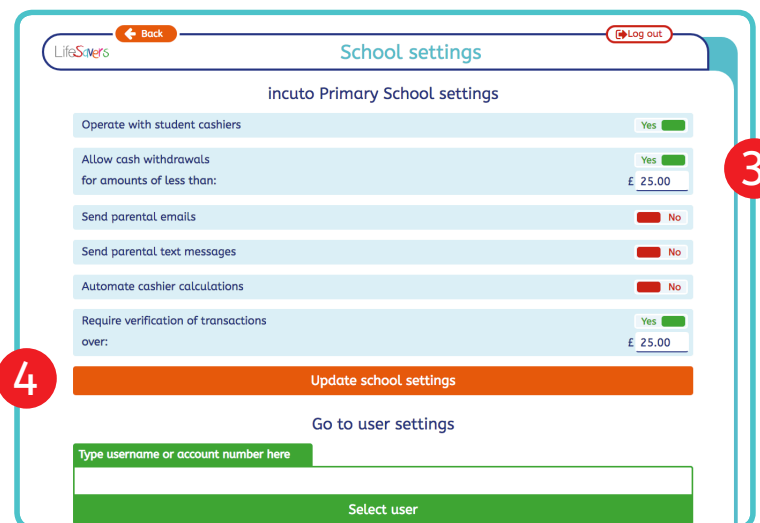


Red number discs do not appear on the screen

- 3 If you are allowing cash withdrawals, there needs to be a limit set on how much is allowed to be withdrawn at any one time. When you change the “Allow cash withdrawals” slider to “Yes” a new box appears, “for amounts of less than:”.

Enter the maximum amount you wish to allow in a single withdrawal session in the box.

- 4 Then click “Update school settings”.



Red number discs do not appear on the screen

I cannot enable withdrawals

How does this happen?

Your credit union may not allow withdrawals to be completed during school saving sessions.

How will this show?

- 1 The “Allow cash withdrawals” switch on your “School settings” page will be disabled and the switch will show as grey not green or red.

If this is the case you will need to contact your credit union to discuss a suitable process for withdrawals.

The screenshot shows the 'School settings' page for 'incuto Primary School settings'. The 'Allow cash withdrawals' switch is disabled (grey). Other settings include 'Operate with student cashiers' (Yes), 'Send parental emails' (No), 'Send parental text messages' (No), 'Automate cashier calculations' (No), and 'Require verification of transactions over: £ 25.00' (Yes). There are buttons for 'Update school settings' and 'Go to user settings'.

Red number discs do not appear on the screen

How to disable withdrawals for a single user

Why would I do this?

If a parent/guardian does not want their child to be able to withdraw cash in school.

How do I do this?

- 1 Once you are logged in as an administrator or treasurer. Go to the “School and user settings” page. Towards the bottom of this page, below the title “Go to user settings” enter the username or account number of the user you wish to change the settings for.

The screenshot shows the 'School settings' page for 'incuto Primary School settings'. The 'Allow cash withdrawals' switch is disabled (grey). Other settings include 'Operate with student cashiers' (Yes), 'Send parental emails' (No), 'Send parental text messages' (No), 'Automate cashier calculations' (No), and 'Require verification of transactions over: £ 25.00' (Yes). There are buttons for 'Update school settings' and 'Go to user settings'. Below the 'Go to user settings' button, there is a text input field for 'Type username or account number here' and a 'Select user' button.

Red number discs do not appear on the screen

- 2 Click “Select user”. This will take you to the user settings page for that individual.
- 3 Change the “Withdrawals allowed” slider to “No”.
- 4 Click “Update user”

The screenshot shows the 'Sally's account page'. At the top, it says 'Disabled settings (in grey) can only be changed by another school administrator'. The 'Account role' is 'Member'. The 'Login details' section shows 'Username: sally.saver' and a button for 'Update password'. The 'Withdrawals allowed' slider is set to 'No'. The 'Contact details' section has fields for 'Mobile:' and 'Email:'. There is a button for 'Update user'.

Red number discs do not appear on the screen

Starting a session with a float

If your credit union has provided a float before the session to allow savers to make withdrawals, follow the instructions below to assign the float to the cashier.

Note: the credit union also needs to have allocated a float to your school from the credit union settings page.

Set your settings

- 1 Ensure that you have “Allow cash withdrawals” set to “Yes” and have applied a suitable withdrawal limit on your settings page.
- 2 Click “Update school settings” then return to the main home page.
- 3 Click on the orange “Session page” button.

Choose your cashiers

- 4 Click on the button(s) containing the name(s) of the cashier(s) you wish to make active. The box will change from grey to green to indicate you have selected it.
- 5 Then click “Start session with float”.

Remind the cashiers that they will have to wait until the administrator has verified their collection at the end of the session.

Assign the Float

- 6 Select the cashier you wish to assign the float to. The box will change from grey to green to indicate you have selected it.
- 7 Click “Assign Session Float”

Note: the float can only be assigned to 1 cashier, so all withdrawals for the session will need to be completed with that cashier. The other cashiers can continue to take deposits.

1

Red number discs do not appear on the screen

4

5

Red number discs do not appear on the screen

6

7

Red number discs do not appear on the screen

A saver wants to withdraw but the cash is not available in the tin

How does this happen?

A saver requests a cash withdrawal before there is enough money in the collection tin to pay.

How will this show?

A warning box will appear explaining that not enough money has been collected yet.

Solution

Explain the situation to the saver and ask them to wait until more deposit transactions are completed.

The screenshot shows the 'Samuel James's account' screen. At the top, a red banner reads 'Withdrawal failed: Insufficient funds in box, please try again then click "Next"'. Below this, there are three boxes: 'Opening balance' with £29.00, 'Withdrawal amount' with £5.00 (marked with a red number 2), and 'Closing balance' with £00.00. A red button labeled 'Next' is below the withdrawal amount. Below these boxes is a red button labeled 'Cancel transaction'. At the bottom, a pink box shows 'Number of correct calculations in a row: 10'. The LifeSavers logo is at the bottom left.

Red number discs do not appear on the screen

A saver wants to withdraw more than the cash withdrawal amount

How does this happen?

A saver requests a cash withdrawal but the withdrawal amount is above the allowed cash withdrawal amount.

How will this show?

Once the transaction is completed and the cashier is returned to their home page the withdrawal will show in the pink "Total amount of withdrawals requested" box.

What happens next?

The cashier should not hand the money over to the saver. Instead the withdrawal transfer process will be instigated. Your school and credit union will need to discuss the details of the withdrawal transfer process.

The account balance will be reduced by the withdrawal requested amount.

The screenshot shows the 'Welcome Angela' screen. At the top right is a 'Log out' button. Below the header, there is a green box for 'Type account number here' and a green box for 'Select account'. Below these are three boxes: 'Deposits received' with £0.00, 'Withdrawals given' with £00.00, and 'Money in the box' with £00.00. Below these boxes is a pink box showing 'Total amount of withdrawals requested: £29'. The LifeSavers logo is at the bottom left.

Red number discs do not appear on the screen

← Back

Log out →

LifeSavers

Administrative settings

School settings

Operate with student cashiers

Yes ☒

Allow withdrawal requests

☐ No

Allow cash withdrawals

☐ No

Send parental messages

☒ No

Automate cashier calculations

Yes ☒

Administrator verification of transactions

☒ No

Update school settings

Go to user settings

Type username or account number here

Select user

Section 4 FAQs

How do I change a user's password?

Go to settings page

1. Log in as an admin if you are not already logged in.

- 2 From the home page click on the orange “School and user settings” button.

Note: if you cannot see this button it is because you have a session running. “School and user settings” is only available when there is not a session running.

LifeSavers Welcome Terry Treasurer Log out

School and user settings Make any changes before starting a session

Session page Start a new savings club session from here

Review previous sessions Review audit information for previous sessions here

LifeSavers Helping children manage money easily

Red number discs do not appear on the screen

Go to the account you wish to change the password for

1. Ensure the account holder is present to change their password.

- 2 Type the username or account number of the account you wish to change the password for.

- 3 Click on the green button titled “Select user”.

LifeSavers Back School settings Log out

incuto Primary School settings

Operate with student cashiers Yes

Allow cash withdrawals for amounts of less than: £ 25.00 Yes

Send parental emails No

Send parental text messages No

Automate cashier calculations No

Require verification of transactions over: £ 25.00 Yes

Update school settings

Go to user settings

Type username or account number here

Select user

Red number discs do not appear on the screen

Change Password

- 1 Ask the account holder to enter a new password into the field marked with the place holder text “Update password”.

- 2 Click on the orange button titled “Update user”.

3. A pop up window will appear confirming you have updated this user. Just click “Continue” to return to the user page.

- 4 Click the orange “Back” button in the top left hand corner to return to the “Administrative settings” page. Then click “Back” again to return to the home page.

LifeSavers Back Sally's account page Log out

Disabled settings (in grey) can only be changed by another school administrator

Account role Member

Login details

Username: sally.saver

Password: Update password

Withdrawals allowed Yes

Contact details

Mobile:

Email:

Update user

Red number discs do not appear on the screen

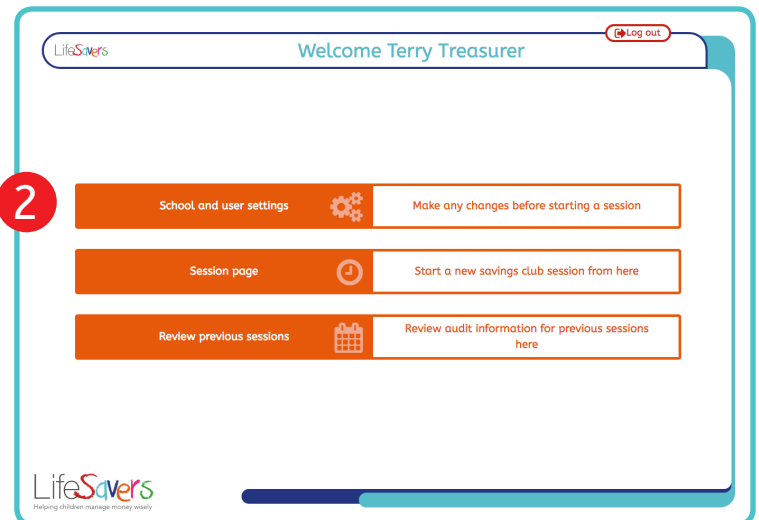
How do I change school settings?

Go to settings page

1. Log in as an admin if you are not already logged in.

- 2 From the home page click on the orange “School and user settings” button.

Note: if you cannot see this button it is because you have a session running. “School and user settings” is only available when there is not a session running.



Red number discs do not appear on the screen

Make changes and update

- 1 To deactivate an active setting click on the green slider box. It will turn red and move left when deactivated.

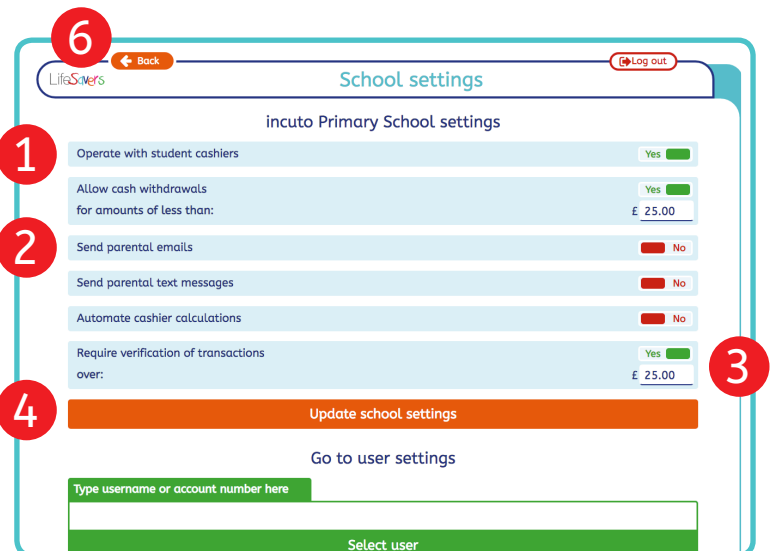
- 2 To activate a deactivated setting click on the red slider box. It will turn green and move right when activated.

- 3 Some settings when activated require you to input a value, add this value when the box becomes visible.

- 4 Click on the orange button titled “Update settings” once you have made your changes.

- 5 A pop up window will appear confirming you have updated the settings. Just click “Continue” to return to the home page.

- 6 Click the orange “Back” button in the top left hand corner to return to the “Administrative settings” page. Then click “Back” again to return to the home page.



Red number discs do not appear on the screen

How do I change user settings?

Go to settings page

- 1 Log in as an admin if you are not already logged in.
- 2 From the home page click on the orange “School and user settings” button.

Note: if you cannot see this button it is because you have a session running. “School and user settings” is only available when there is not a session running.

The screenshot shows the LifeSavers home page. At the top, it says 'Welcome Terry Treasurer' with a 'Log out' button. Below this, there are three orange buttons: 'School and user settings' (with a gear icon), 'Session page' (with a clock icon), and 'Review previous sessions' (with a calendar icon). Each button has a corresponding description to its right. The 'School and user settings' button is highlighted with a red number 2. The LifeSavers logo is at the bottom left.

Red number discs do not appear on the screen

Go to the account you wish to change

- 3 Type the username or account number of the account you wish to change.
- 4 Click on the green button titled “Select user”.

The screenshot shows the 'School settings' page for 'incuto Primary School settings'. It lists various settings with toggle switches: 'Operate with student cashiers' (Yes), 'Allow cash withdrawals for amounts of less than: £ 25.00' (Yes), 'Send parental emails' (No), 'Send parental text messages' (No), 'Automate cashier calculations' (No), and 'Require verification of transactions over: £ 25.00' (Yes). There are two orange buttons: 'Update school settings' and 'Go to user settings'. Below the 'Go to user settings' button, there is a green input field for 'Type username or account number here' and a green 'Select user' button. Red number discs 3 and 4 are placed over the input field and the 'Select user' button respectively.

Red number discs do not appear on the screen

Change setting

- 5 Change the setting you wish to amend by entering the new information or by clicking on the drop down list you wish to alter.
- 6 Click on the orange button titled “Update user”.
- 7 A pop up window will appear confirming you have updated this user. Just click “Continue” to return to the settings page.
- 8 Click the orange “Back” button in the top left hand corner to return to the “Administrative settings” page. Then click “Back” again to return to the home page.

The screenshot shows 'Sally's account page'. At the top, it says 'Sally's account page' with a 'Log out' button. Below this, there is a green box with the text 'Disabled settings (in grey) can only be changed by another school administrator'. The page lists user details: 'Account role' (Member), 'Login details' (Username: sally.saver, Password: Update password), 'Withdrawals allowed' (Yes), and 'Contact details' (Mobile: , Email:). There is an orange 'Update user' button at the bottom. Red number discs 5 and 6 are placed over the 'Update user' button and the 'Contact details' section respectively.

Red number discs do not appear on the screen

What if the cashier calculates the new balance incorrectly?

How does this happen

- 1 This cashier may add the opening balance and deposit amount up wrongly.

LifeSavers Samuel James' account

Enter the closing balance, then click "Check" to check your calculation

Opening balance £29.00 + Deposit amount £2.50 = Closing balance £30.50

Check

Cancel transaction

Number of correct calculations in a row: 2

LifeSavers Helping children manage money wisely

Red number discs do not appear on the screen

Just have another go

- 1 The cashier can have another go by entering the closing balance amount again.
- 2 After re-entering the amount they then click on the orange "Try again" button.
- 3 If they find this calculation too hard they also have the option to click "Auto answer", which skips this step and calculates this amount automatically.

LifeSavers Samuel James' account

That's not quite right. Have another go, then click "Try again" or you can click "Auto answer"

Opening balance £29.00 + Deposit amount £2.50 = Closing balance £0.00

Try again Auto answer

Cancel transaction

Number of correct calculations in a row: 0

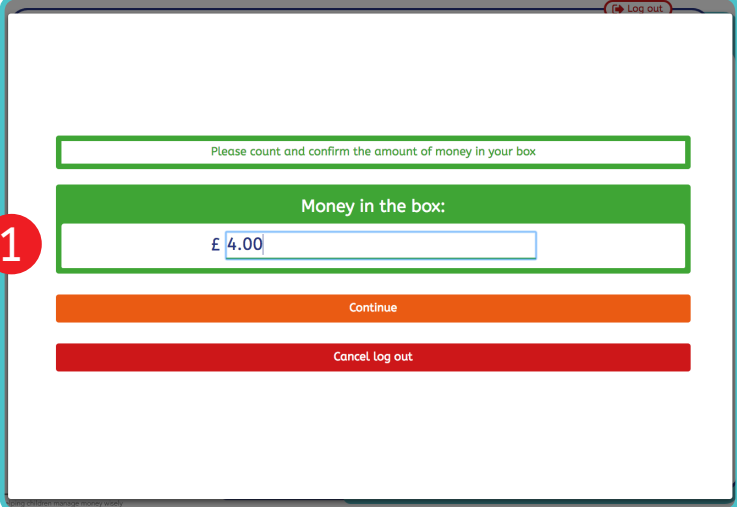
LifeSavers Helping children manage money wisely

Red number discs do not appear on the screen

What if the cashier counts the money incorrectly when they log out?

How does this happen

- 1 The cashier may have correctly counted all the separate transactions but makes a mistake on the final count of the money in their collection tin when they log out.

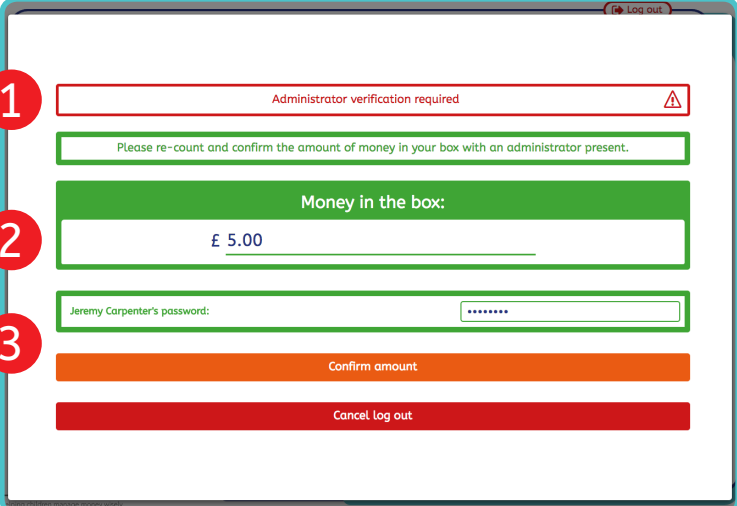


The screenshot shows a web application window titled 'Log out' in the top right corner. The main content area has a green header bar with the text 'Please count and confirm the amount of money in your box'. Below this is a green box labeled 'Money in the box:' containing a text input field with the value '£ 4.00'. At the bottom of the form are two buttons: an orange 'Continue' button and a red 'Cancel log out' button. A red circle with the number '1' is overlaid on the left side of the screen.

Red number discs do not appear on the screen

What happens next?

- 1 A warning box will appear with a message prompting the cashier to re-count the money with an administrator present.
- 2 The cashier, with the administrator present, re-counts the money and enters the new amount.
- 3 The administrator enters their password to confirm their presence and clicks the orange button titled "Confirm amount".



The screenshot shows the same web application window, but now with a red warning box at the top that says 'Administrator verification required' with a warning icon. Below the warning box is a green header bar with the text 'Please re-count and confirm the amount of money in your box with an administrator present.'. The 'Money in the box:' section now shows a text input field with the value '£ 5.00'. Below this is a text input field for 'Jeremy Carpenter's password:' with a masked password '*****'. At the bottom are two buttons: an orange 'Confirm amount' button and a red 'Cancel log out' button. Red circles with numbers '1', '2', and '3' are overlaid on the left side of the screen, corresponding to the steps in the text.

Red number discs do not appear on the screen

Note: If you have two administrators active on a session, the password has to be input by the administrator who started the session. They will be named in the password request box if you are unclear who should do it.

For example, in this case it is "Jeremy Carpenter's password" that is required.

What if the cashier does not log out properly?

How does this happen

There are several things the cashier could have done at this stage: clicked the browser back button, closed the browser window or clicked cancel rather than continue.

All of these would have meant the cashier has not logged out properly.

How this will show

- 1 The first indication will be the warning box on the verification page and the “cashier count” amount will be £0.00 but the “transactions posted” amount will be greater.

Until a cashier logs out and registers a final count amount their final count will be set to £0.00. So this will flag as a mismatch between transactions completed and final count.

Solution

1. If the cashier is available ask them to log out again.
2. If the cashier is not available, click on the red “Query” button.
3. On the “Query transactions” page click on the red “Accept difference” button.
4. Recount the money and enter this amount in the “Money in the box” field and click accept.
5. The verification box for the cashier now shows the “accepted amount”. If it matches the “transactions posted” amount, click “Confirm with difference”.

Red number discs do not appear on the screen

Red number discs do not appear on the screen

Red number discs do not appear on the screen

What if the transaction total does not match the money in the cashier's collection tin?

How does this happen

1. There are lots of reasons this might happen: miscalculation, money dropped out of the collection tin or a transaction not completed properly. These are just a few examples of what could happen.

Note: The issue will probably only come to light on the verification screen. This is why it is advisable to ask the cashiers to stay until their collection has been verified.

LifeSavers Back Log out

Verification

Recount the money for each cashier and, if this value matches the "cash counted" and "transactions posted" values click "Confirm" or, if it does not, you will need to review the transactions by clicking "Query"

2

Angela Witham

£9.00 cashier count £10.00 transactions posted

Query ? Confirm

Once all the cashiers are confirmed click "Finish verifications"

Finish verifications

LifeSavers Helping children manage money wisely

Red number discs do not appear on the screen

How does it show

- 2 The first indication will be the warning box on the verification page and the "cashier count" amount will be different to the "transactions posted" amount.

What to do

- 3 You will need to either amend the transactions so they match the cashier count, set an accepted difference, or both.

All of these options are accessed by clicking on the red "Query" button.

LifeSavers Back Log out

Verification

Recount the money for each cashier and, if this value matches the "cash counted" and "transactions posted" values click "Confirm" or, if it does not, you will need to review the transactions by clicking "Query"

3

Angela Witham

£9.00 cashier count £10.00 transactions posted

Query ? Confirm

Once all the cashiers are confirmed click "Finish verifications"

Finish verifications

LifeSavers Helping children manage money wisely

Red number discs do not appear on the screen

Review transactions

- 4 Look at the individual transactions to see if any mistakes jump out. The cashier may be able to help you with this.
- 5 If you want details on the saving history you can click "show previous". This will show up to the previous 6 weeks transactions, which may highlight a savings pattern.

LifeSavers Back Log out

Query transactions

Total value of transactions made by Angela Witham: £10.00
Total amount of money counted by Angela Witham: £9.00

4

Account Owner	Credit Union ID	Opening Balance	Transaction Amount	Closing Balance
Samuel James	10027	63.00	5.00	68.00
			Edit	
Luke Wilson	10042	65.00	5.00	70.00
			Edit	
Previous transactions*		+5.00 -5.00 +5.00 +5.00 +5.00		
*most recent first.				

Done querying

Accept difference £

LifeSavers Helping children manage money wisely

Red number discs do not appear on the screen

You should also check the saver's passbook to see how the transaction was recorded there.

Updating transactions

- 1 Your aim in updating the transactions is to reconcile the “Total value of transactions made by...” amount with the “Total amount of money counted by...” amount. These amounts appear in the green box at the top of the query page.
- 2 When you find the transaction you need to change, click on the associated “Edit” button. When you have clicked on it “Edit” will change to “Update” and you can now change the transaction amount.

As well as changing the monetary value you can adjust if it is a deposit or withdrawal by clicking on the “+/-” button. A positive value indicates a deposit, a negative value indicates a withdrawal.

Once you are happy with the new details you have entered click “Update”.

- 3 With each transaction you change check that the “Total value of transactions made by...” amount and the “Total amount of money counted by...” amount now reconcile.

- 4 Once the “Total value of transactions made by...” amount and the “Total amount of money counted by...” amount are reconciled, you can return to the verification page by clicking on the orange “Back” or “Done querying” buttons.

- 5 If you have correctly reconciled the “Total value of transactions made by...” amount and the “Total amount of money counted by...” amount, the “cashier count” and “transactions posted” amounts on the verification page will be equal and will no longer be highlighted in red.

You may now complete verification as normal.

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Accept difference

- 1 It may be that you can not reconcile the transactions. Either some money has been lost or you can not track the inaccurately recorded transaction.

Note: do not take this decision without careful consideration. The missing money will have to be made up either by the school or the credit union.

- 2 Click on the red “Accept difference” button.
- 3 Recount the money you have collected for the cashier in question. In the pop up window that appears enter this amount in the “Money in the box” field.
- 4 Click the orange “Accept” button.
- 5 As you return to the verification you will notice the cashier’s verification box has changed.

You can now confirm the cashier but you are accepting that you will “Confirm with difference”.

The “cashier count” amount has now been replaced by the “accepted amount”.

- 6 Click on the orange “Confirm with difference” button.

You may now complete verification as normal.

Lost Money Found

One outcome could be that you have found the misplaced money and you want to amend the total of the money collected. For this you will follow the same process as above, remembering to include the found money in the step 3 recount.

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Red number discs do not appear on the screen

Red number discs do not appear on the screen

How do I review existing users?

- 1 Once on the “School settings” page, select the “List users” option at the bottom of the school and user settings to see a list of all users in the school and the status of their applications.

LifeSavers School settings Log out

Allow cash withdrawals for amounts of less than: Yes ☒ £ 25.00

Send parental emails No ☐

Send parental text messages No ☐

Automate cashier calculations No ☐

Require verification of transactions over: Yes ☒ £ 25.00

Update school settings

Go to user settings

Type username or account number here

Select user

List users

1

Red number discs do not appear on the screen

- 2 After selecting “List users”, the admin or treasurer user will see a list of all the users who have signed up at the school and the status of their application. Once an account number has been allocated, it will show up here and the child can start saving.

Note: adult admin users and child cashiers will not have a member number, unless they are also a saver.

This list will show the Name, Username, Role and Member Numbers of all users at the school.

LifeSavers School Users Log out

Name	Username	Role	Member Number	Settings
Simon Saver			Pending (with Credit Union)	
Sean Saver			Rejected by School (Date of birth wrong)	
Sally Saver	sally.saver	User	10035	Select user
Claire Cashier	claire.cashier	Cashier	10034	Select user
Colin Cashier	colin.cashier	Cashier	10033	Select user
Alison Admin	alison.admin	Admin	10032	Select user
Terry Treasurer	terry.treasurer	Treasurer	10031	Select user

3

Red number discs do not appear on the screen

- 3 You can view and amend an individual user’s settings by clicking on Select user.

- 4 This is a screenshot of an Individual user’s settings page. On this page, you can change the password, mobile number and email on this user’s account.

If an admin or treasurer user wants to set a new user as a cashier, they will need to come to this page and change the account role to cashier and then set the user a password so that user can log into the application.

LifeSavers Sally's account page Log out

Disabled settings (in grey) can only be changed by another school administrator

Account role Member

Login details

Username: sally.saver

Password: Update password

Withdrawals allowed Yes ☒

Contact details

Mobile:

Email:

Update user

4

Red number discs do not appear on the screen



Section 5

Appendices

Appendix 1: Switch off form auto fill

Why you might want to do this

The LifeSavers Savings Platform is a web based application, which means the browser you use to access the application applies its own settings to the application. On the whole this is not a problem but there are security issues around multiple users using a device with auto fill on usernames and passwords. So we would advise you apply these settings to your browser.

Google Chrome Instructions

In Google Chrome, you will want to not only turn off auto fill data, but also clear it. Instructions are listed below.

Turning Off Auto fill in Chrome

1. Click the Chrome menu icon. (Three lines at top right of screen.)
2. Click on Settings.
3. At the bottom of the page, click “Show advanced Settings”.
4. In the Passwords and Forms section, uncheck “Enable Auto fill to fill out web forms in a single click”.

Clearing Auto fill Data in Chrome

1. Click the Chrome menu icon. (Three lines at top right of screen.)
2. Click on Tools.
3. Select Clear browsing data.
4. At the top, choose “the beginning of time” option to clear all saved data.
5. Make sure that the “Clear saved Auto fill form data” option is checked.
6. Click Clear browsing data.
7. (This action may take some time to complete, depending on how often you clear your browsing history.)

Firefox Instructions

In Firefox, you will want to not only turn off auto fill data, but also clear it. Instructions are listed below.

Turning off Auto fill in Firefox

1. Click on the Firefox menu icon. (Three lines at top right of screen.)
2. Click on Options (or preferences).
3. Choose the Privacy icon.
4. In the History section choose Firefox will: “Use custom settings for history.”
5. Uncheck “Remember search and form history.”
6. Click OK (if OK button not present clicking OK not required).

Clearing Auto fill Data in Firefox

1. Click on the Firefox menu icon. (Three lines at top right of screen.)
2. Click on History.
3. Click on “Clear recent History.”
4. In the Time Range to Clear drop down, choose “Everything.”
5. Click on the arrow next to Details to display a list of items to clear.
6. Make sure “Form & Search History” is checked.
7. Click Clear Now.

Safari Instructions

In Safari, you will want to not only turn off auto fill data, but also clear it. Instructions are listed below.

Turning off Auto fill in Safari

1. Click on the Safari menu. (The word Safari at the top of the screen.)
2. Click on Preferences.
3. Choose Auto Fill.
4. Uncheck “Using info from my Contacts Card/Address Book Card” and “Other Forms”.
5. Click Done.

Clearing Auto fill Data in Safari

1. Click on the Safari menu. (The word Safari at the top of the screen.)
2. Click on Preferences.
3. Choose Auto Fill.
4. Next to “Other Forms” click Edit.
5. Click Remove All.
6. Click Done.

Internet Explorer Instructions

In Internet Explorer, you will want to not only turn off auto fill data, but also clear it. Instructions are listed below.

Turning off Auto fill in Internet Explorer

1. Click on the Tools menu icon. (Gear at top right of screen.)
2. Click on Internet Options.
3. Select the Content tab.
4. In the Auto Complete section click on Settings.
5. Uncheck Forms and User Names and Passwords on Forms.
6. Click OK in the Auto Complete Settings Window.
7. Click OK in the Internet Options Window.

Clearing Auto fill Data in Internet Explorer

1. Click on the Tools menu icon. (Gear at top right of screen.)
2. Click on Internet Options.
3. Select the Content tab.
4. In the Auto Complete section click on Settings.
5. At the bottom of the Auto Complete Settings window, click Delete Auto Complete History.
6. Check Form Data and Passwords.
7. Click Delete.
8. Click OK in the Auto Complete Settings Window.
9. Click OK in the Internet Options Window.

Appendix 2: Reconciliation sheet

What is a reconciliation sheet?

It is a piece of paper used for recording the money collected, broken down in to denominations (e.g. 1p, 2p, 5p, 10p, 20p, 50p, £1 and £2 coins then £5, £10 £20 and £50 notes).

When to use a reconciliation sheet?

At the end of the session, when the cashiers recount the money in their collection tins, we recommend they use a reconciliation sheet.

Why use a reconciliation sheet?

It is an efficient way for the cashiers to count the money at the end of the session and will lead to less mistakes while counting.

Banks use these for counting money so the cashiers would be learning a real life skill by counting money using this method.

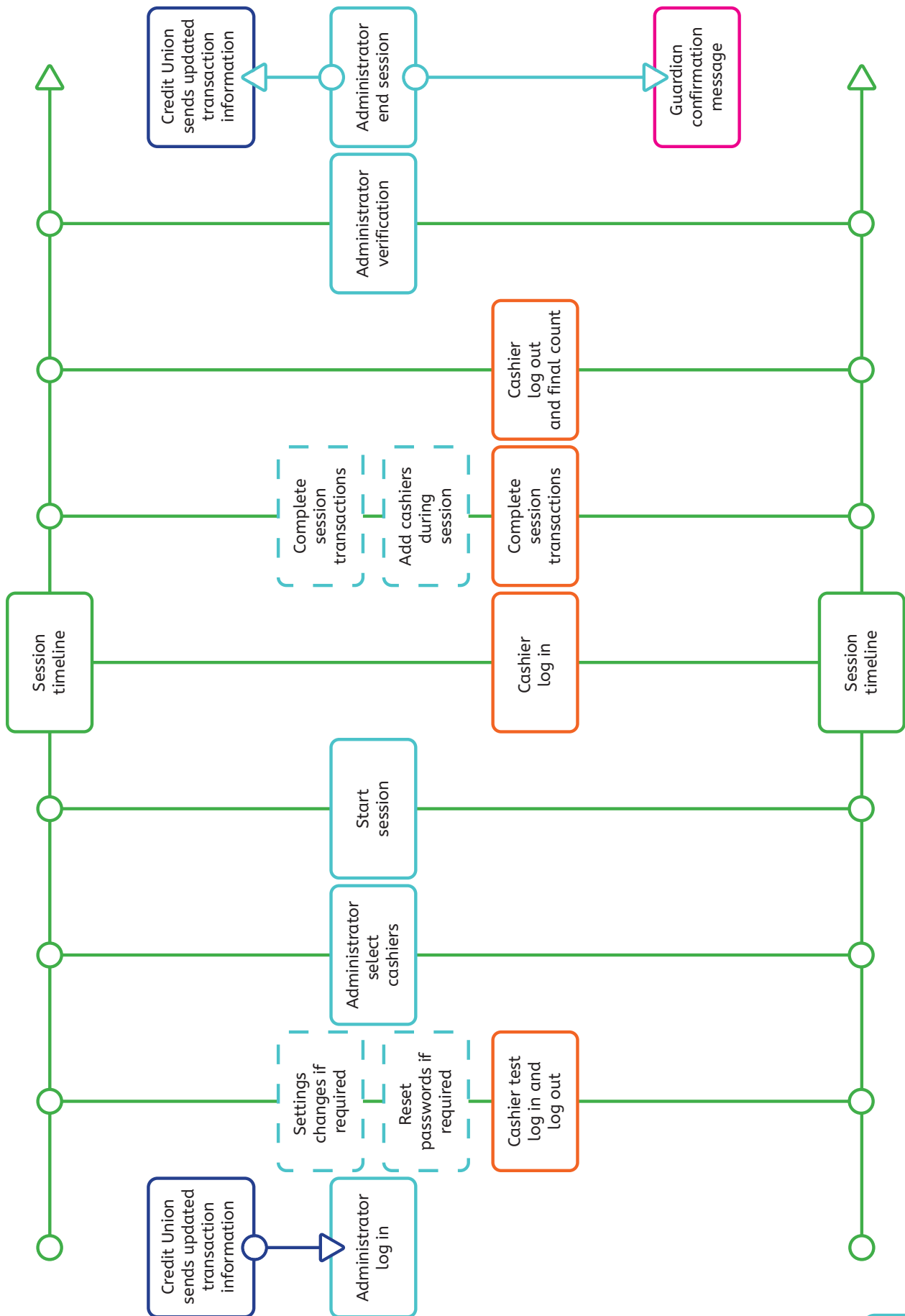
Best practice

1. Print off several copies of the reconciliation sheet (the following page).
2. Keep them at hand for the session, making sure you have twice as many copies as cashiers in case of recounts.
3. Run a training group with all the cashiers ahead of a savings club session showing them how to count the money divided up into separate denominations and then record those separate amounts on the reconciliation sheet.

Reconciliation sheet

Coin/note value	Number of coins/notes	£	p
£50			
£20			
£10			
£5			
£2			
£1			
50p			
20p			
10p			
5p			
2p			
1p			
Total £			

Appendix 3: Session work-flow diagram/ process map



Appendix 4: Username and password protocols

How passwords are allocated

When a new school is set up the credit union will set up the treasurer with a username and password.

All further passwords will be administered by the treasurer. School administrators will also be able to change and apply passwords once the treasurer has set them up with their own account and login.

How forgotten passwords are administered

For security reasons, if a sole administrator for a school forgets their password they need to notify incuto directly:

Tel: +44(0)1943 262 102

Email: support@incuto.com

Administrators can reset passwords for all other users. The process for this is outlined on page 16 of this document “How do I change a password?”

How usernames are allocated

Default usernames are set using a person's first name and surname, as defined in the database, separated by a full stop. If a user already exists with the same first name and surname, an instance number is added to the end of the username.

For example, if there are two users in the data base with the first name of “John” and a surname of “Smith”, the first entry will be allocated with the username of “John.Smith”. The second entry will be allocated with the username of “John.Smith2”.

Appendix 5: Troubleshooting

We have identified that there are 4 key areas where mistakes might be made. This table will show you what these are, how to recognise them and how to fix them. We have put them in the order they would be identified and not the order they would happen.

Error	How the error can be recognised	How the error can be fixed
Cashier miscalculates the money in the collection tin on the final count.	If the transactions posted amount does not match the cashier count, then the cashier will be prompted for a recount with an administrator present.	If this is simply a matter of a final count miscount, then the recount with an administrator present will resolve this.
Cashier forgets to log out.	When the administrator checks the verification page, if a cashier has a “transaction posted” amount above £0.00 but a “cashier count” of £0.00 it is most likely because the cashier has not logged out.	If the cashier is available or their screen is still on, they can be logged out with a final count. If the cashier is not available and a final count cannot be completed, then an “accept difference” amount will need to be applied. Go to page 25 of this document for details.
Money is lost from the collection tin during the transaction phase or there has been a transactional error.	If the transactions posted amount does not match the cashier count, then the cashier will be prompted for a recount with an administrator present. If the recount matches the first count, then there is a transactional error or money has been lost. This will be clarified when you go to the verification page and the cashier’s “cashier count” and “transactions posted” amounts do not match.	Further investigation will be required. First, we recommend a thorough search of the cashier’s collection area for missing money. Then a review of all the transactions for the cashier to see if the error can be spotted. Also check the saver’s passbook. Full details of what to do in this instance are contained in the FAQ “What if the transaction total does not match the money in the cashier’s collection tin?” on page 23.
Money is lost from the collection tin after the final cashier count but before verification.	If the “cashier count” and “transactions posted” amounts match, but the administrator’s verification count before confirmation does not, this is the likely error.	A thorough check of the savings area for missing money is the first step. If the money cannot be found, then an “accept difference” amount will need to be applied. Go to page 25 of this document for details.

Appendix 7: Support

This table is to help you decide who you need to call if you need any help or have any concerns about LifeSavers.

Area	When	Who
LifeSavers Savings Club Application & Website	<ul style="list-style-type: none"> • you are unable to access the LifeSavers application via the website • you are having problems logging in • you experience issues that are not covered in the User Guide 	incuto Support Team Email: support@incuto.com Call: 01943 262102
Accounts	<ul style="list-style-type: none"> • you are having difficulty accessing a savings account • you have a query about an account balance • you are concerned about a transaction on a savings account • you have, or a parent has, a question regarding an account 	Your Credit Union: Email: Call:
General / Other	<ul style="list-style-type: none"> • you have general questions about the LifeSavers programme • you would like further assistance or advice on how to apply LifeSavers in your school • you have questions that are not covered above 	Just Finance Foundation info@lifesavers.co.uk