Standard Operating Procedures - Treasury Department

1. GENERAL PROCEDURES

a) Duty Managers are not allowed to handle any cash in Treasury when a Treasurer is present for duty or perform any transactions on the Cash Management System (CMS)
b) In the event of a Treasurer not being available for a shift for whatever reason, a Duty Manager may act as a Treasurer for that shift but is not allowed to play dual roles, (be the Acting Treasurer and the Duty Manager for that shift.)
c) No cash can leave or enter the treasury department or be kept in any of the safes in treasury without it being recorded on the CMS.
d) It is the Treasurer's responsibility to ensure the correct supporting documents for each transaction is uploaded onto the CMS before the transaction is completed. If a Treasurer fails to upload the correct supporting documents, disciplinary action will be taken according to the Goldrush Disciplinary Code for "Negligence"
e) All handling of cash (notes and coins) must be performed in full view of Surveillance and on a glass table in the Treasury department.

1.1. COUNTING OF NOTES AND COINS:

a) All notes must be laid on the glass table per denomination, counting from highest to lowest denomination.
b) All notes must be banded in batches of 100 notes per batch.

R100.00	X	100	=	R10 000.00
R50.00	X	100	=	R 5000.00
R20.00	X	100	=	R 2000.00
R10.00	X	100	=	R 1000.00

c) If a note counting machine is used, then notes may be sorted and banded in batches of one hundred. Each batch of one hundred must be passed through the counter a second time as a double check. All bundles must be checked for any mixed denominations.
d) Any odd amounts less than 100, will be laid neatly alongside the respective denomination in rows of five.
e) All coins (Bags and loose coins) must be laid on the glass table per denomination, counting highest to lowest.
f) All coins must be placed into money bags per denomination:

R5.00	X	20	=	R100.00
R2.00	X	25	=	R50.00
R1.00	X	20	=	R20.00
R0.50	X	20	=	R10.00
R0.20	X	50	=	R10.00
R0.10	X	100	=	R10.00

g) The bags will then be neatly arranged on the table in groups of five from left to right starting with the highest denomination to the lowest.

h) Any odd coins less than the amount required to create a bag of coins will be laid neatly alongside the respective denomination in rows of five.

2. Staff Variances

a) The CMS is linked to the Head Office payroll system, therefore all variances accepted by a staff member on the CMS will automatically be submitted to the payroll department for deduction. The CMS includes the clause**: *I also accept the respective variance deduction allocated to me"*** when a staff member has a variance.
b) All variances will be deducted, regardless of Rand value.
c) Any staff member that has a variance of R50.00 or more, regardless of reason (example: capturing error or been on training) will receive disciplinary action taken against them by the General Manager, for Negligence as per the Goldrush Disciplinary Code 2.1.
d) All staff members that capture figures incorrectly will be issued with the necessary disciplinary notices
e) Only once disciplinary paperwork is submitted to the Treasury Audit team, then only adjustments will take place – if this is not submitted, the variance amount will be deducted

Extracts from the Goldrush Disciplinary Code:

"Negligence"	failure to exercise reasonable care-over something; breach of a duty of care which results in damage.

2. Offenses relating to work ethic, the employee's work obligations, unsatisfactory performance and related offences.					
No.	**Offence**	**1st Offence**	**2nd Offence**	**3rd Offence**	**4th Offence**
2.1	Negligence in carrying out duties.	Final Written Warning	Dismissal		

3. SPEED POINT TRANSACTIONS

a) The cashier will be held responsible for any incomplete speed point transactions accepted or any transactions that was declined by the bank but accepted by the cashier, this amount will be deducted from the cashier.
b) Any speed point transactions captured incorrectly on the cashier system (GAAP, DRGT or CMS) will be regarded as a variance and the amount will be deducted from the cashier or treasurer

f) If a treasurer or cashier continuously captures speed point transactions incorrectly on any system, the treasurer or cashier will be subjected to disciplinary action for Negligence as per the Goldrush Disciplinary Code 2.1.

g) The Speed point End of day reports from the EBT station must be uploaded onto the CMS when cashing in the EBT cashiers and the same must be done for the Bar

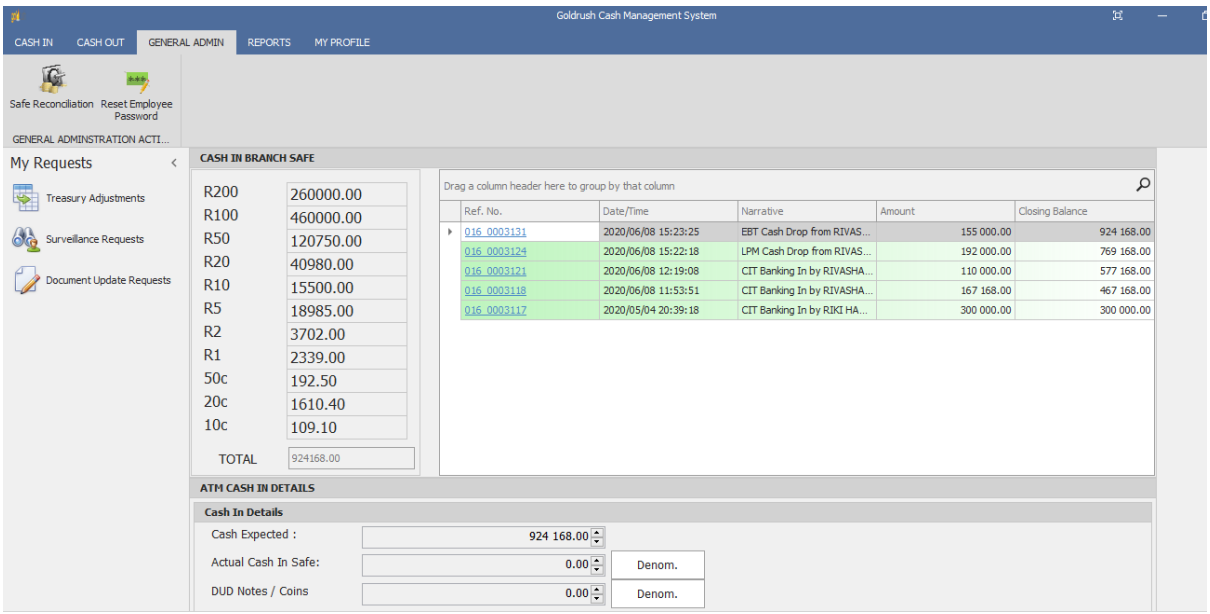
4. COUNTING THE SAFE

Steps:

Click on: General Admin

Click on: Safe Reconciliation

Click on Actual Cash in Safe *(This must exclude the dud notes, which must be captured under "DUD Notes/Coins)*



4.1. General

a) The Duty Manager will contact Surveillance for the safe pin code to open the safe, every time the safe needs to be opened

b) The Treasurer should empty the safe of all contents and all monies must be laid out on the glass table.

c) The Duty Manager is not allowed to handle any cash whilst the Treasurer is counting the safe.

d) A reasonable amount (R5 000.00 or less) of cash may be locked in a small cash box or the Treasurer's digi safe for petty cash usage and only the duty Treasurer must have access to this cash.

e) Once the safe is counted, all monies must be placed back into the safe and the safe locked.

4.2. Morning Safe Count

a) The morning safe count is done by the Treasurer, who physically counts the cash and the Duty Manager, who verifies the cash counted and captures the values on the CMS.
b) The safe must be counted and balanced to the CMS before the site is opened to the public and before the EBT count is concluded.
c) The made-up floats for the evening shift must be prepared and sealed in envo bags and kept in the main safe before the site opens to the public.
d) All cash except the morning floats will be kept inside the main safe, which must be locked, before the site is opened to the public.

4.3. Shift Change Over

a) The Shift change over will only take place once the dayshift Treasurer cashes in all floats that was issued during their shift.
b) The Shift changeover will be conducted between the dayshift Treasurer and evening Treasurer.
c) The Evening Treasurer will count the physical cash and the dayshift treasurer will capture the amounts on the CMS
d) Once the Treasurers complete the handover, the dayshift Treasurer must leave the treasury department immediately and is not allowed back into the Treasury department

4.4. End of day Safe count

a) The End of day safe count must be conducted by the Treasurer and the Duty Manager.
b) Before the safe is counted, the Duty Manager must ensure all additional cash is banked and only the authorised cash holding limit is kept in the safe, to prepare the next day's morning floats.
c) The safe count must be concluded and balanced to the CMS
d) Once the safe is balanced on the CMS, the Treasurer and the Duty Manager must prepare the next day's morning floats and seal them in marked envo bags.
e) All cash must be placed into the main safe and locked.

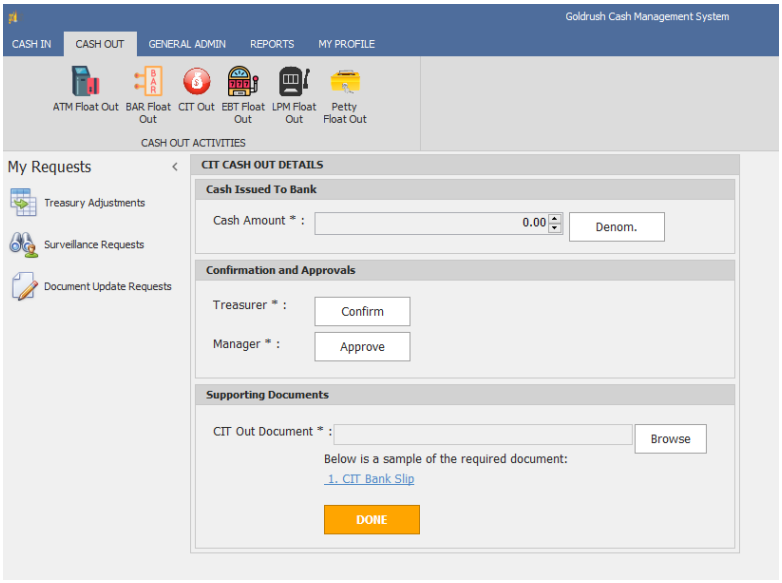
4.5. CREATING MADE UP FLOATS

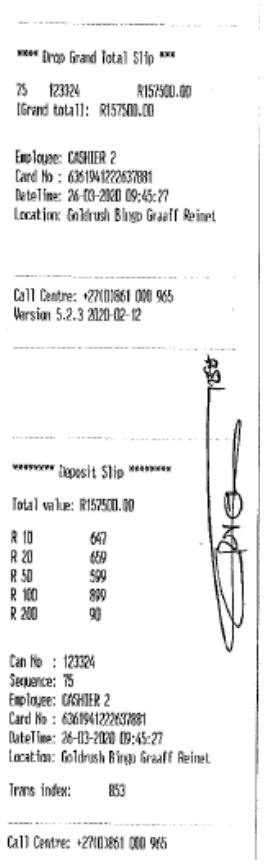
a) All made up floats prepared must be sealed in an envo bag and the envo bag is labelled correctly.
b) At night, after the main safe count is concluded and balanced to the CMS, the night Treasurer and Duty Manager must create the next morning's floats, this will include the reliever floats for the upcoming dayshift.

c) After the EBT & LPM count is concluded and the cash is accepted by the Treasurer and recorded onto the CMS, the Treasurer and the Duty Manager must prepare the night shift's floats, this includes all reliver floats, before the site is opened to the public.

5. CIT BANKING

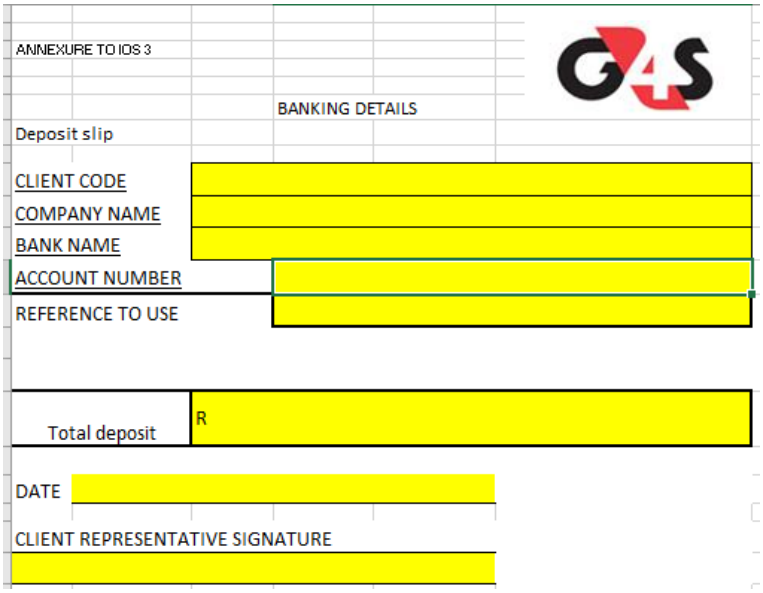
Steps: Click on: Cash Out then Click on: CIT Out





a) Treasurer must prepare all notes to be banked and the Duty Manager will verify each denomination and make a note of the values per denomination.
b) The Duty Manager will activate the cameo and the Treasurer may begin banking cash into the cameo.
c) Once all notes have been inserted into the cameo, the Duty Manager must print and sign the cameo banking slip.
d) The Treasurer will cash out the cash per denomination from the CMS and upload the cameo banking slip.
e) If manual banking must be done, the Duty Manager must receive authorisation from the Regional Operations Manager, once authorisation is received the Duty Manager must fill in the G4S Deposit slip (see below) and once the manual bags are collected, the Duty Manager must upload the G4S collection receipt (See below) onto the CMS.

f) **Sites with G-Bets Retail stores**, when receiving cash from G Bets for banking, please cash In the value under "CASH IN – CIT Float IN" 9upload the G Bets aartvark end of day report-indicating banking amount) THEN Cash out the same value as "CASH OUT - CIT OUT" All G Bets cash must be banked separately in the banking device and have its own device banking slip, which must match the cash received from G Bets

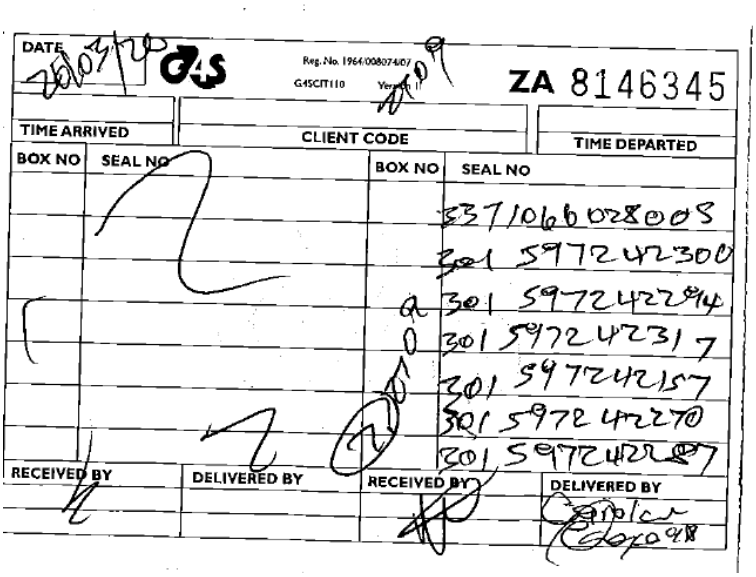


ANNEXURE TO IOS 3

BANKING DETAILS

Deposit slip

CLIENT CODE	
COMPANY NAME	
BANK NAME	
ACCOUNT NUMBER	
REFERENCE TO USE	
Total deposit	R
DATE	
CLIENT REPRESENTATIVE SIGNATURE	



DATE

ZA 8146345

TIME ARRIVED | CLIENT CODE | TIME DEPARTED

BOX NO	SEAL NO	BOX NO	SEAL NO
			537106602800
			301 5972423000
			301 5972422944
			301 5972423177
			301 5972421577
			301 5972422700
			301 5972422877

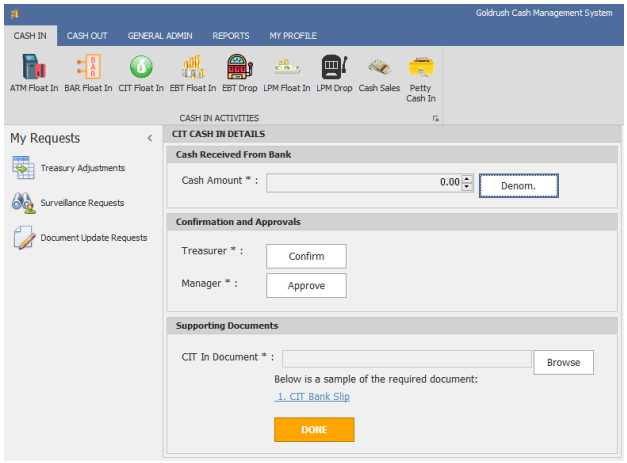
RECEIVED BY | DELIVERED BY | RECEIVED BY | DELIVERED BY

5.1. Receiving cash from CIT Company

a) When a site, requires additional cash to increase the site's operational float, the General Manager must request authorisation from the Regional Operations Manager and after authorisation is received, completing the required documentation and submitting it to the Head Office, Finance department to process an EFT to the CIT company.
b) The General Manager must obtain proof of payment from the Head Office, Finance department and submit the required documents to the CIT company for delivery of cash.
c) Once the CIT company delivers the cash to the site, the Treasurer and Duty Manager must verify the cash received against to the order place, once satisfied, the cash must be captured onto the CMS.
d) Always capture the amount ordered from the CIT company and what appears on the G4S delivery receipt.
e) If there is a difference between the actual cash received verse the CIT order cash, the difference will be accepted during the safe count

Steps:

Click on: CASH IN then Click on: CIT Float In



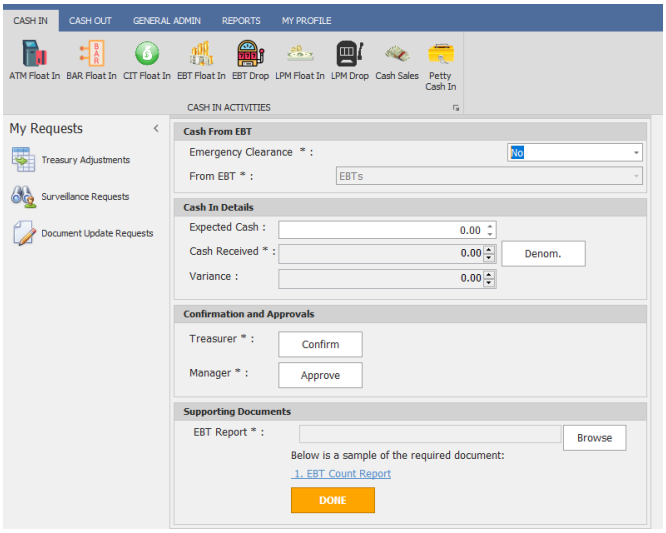
6. EBT Drop

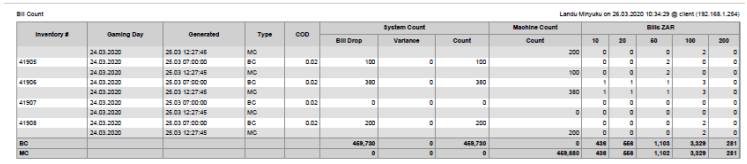
Every morning the EBT canisters are cleared from each EBT and taken to the Count or Treasury room to be cleared and counted. Once the clearance and count are completed the Treasurer will capture the cash received from the EBT count onto the treasury system.

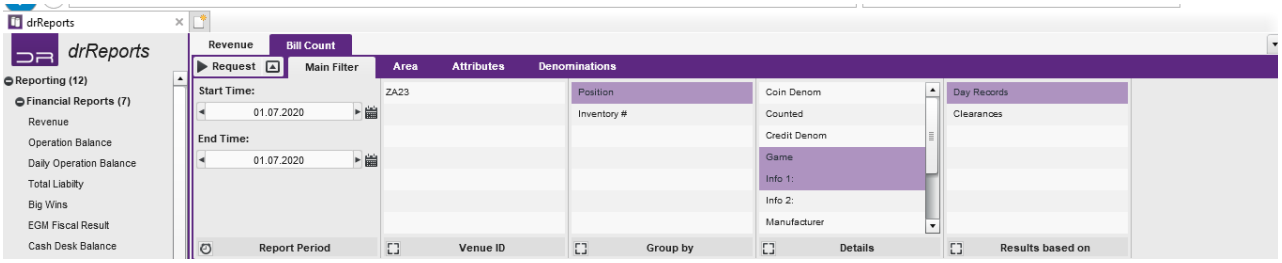
6.1.1. VERIFYING OF THE EBT COUNT

a) All notes must be banded in batches of 100 notes. Batches of less than 100 notes should be neatly laid out neatly in rows of five.
b) These bundles will then be neatly arranged on the table in groups of five and rows of ten from left to right starting with the highest denomination to the lowest.
c) All parties must agree to the cash totals with the Duty Manager who must compare the actual cash counted to the DRGT reports to verify that the amounts balance.
d) Surveillance must be informed of the actual cash counted per denomination laid on the table, the DRGT Bills meter amount and if there was any variances between the meter value and actual cash counted, it should be reported to Surveillance at this stage.
e) Only after Surveillance is contracted and the above (point e) is completed then only will the cash be moved into the treasury department
f) At this point, the proceeds of the count are effectively transferred to the treasury department and may only be handled by the Treasurer on duty.

Steps Click on: CASH IN then Click on: EBT Drop







Note:

Emergency Clearance: (Yes or No) – If there was an emergence clearance done, during the operating day, then select "Yes".

If the EBT clearance was done as per norm, select "No"

Expected Cash: Capture amount: As per the DRGT Count Report: "Bill Count" amount (Amount the DRGT expected to receive from each canister) Please ensure your DRGT Report reflects "DAY RECORD"

Cash Received: Capture Amount: As per actual cash counted and received per denominations, to be added to the treasury safe balance *(This amount should also match the DRGT Count Report: Count)*

Variance: The variance is automatically calculated between the Expected Amount and Cash Received – This should be the same variance on the DRGT Count report.

If the DRGT Count Report: Bill Drop value does not match the actual cash count and the CMS system variance does not match the DRGT Count report– inform your duty manager, to rectify the differences before accepting and finalising the transaction.

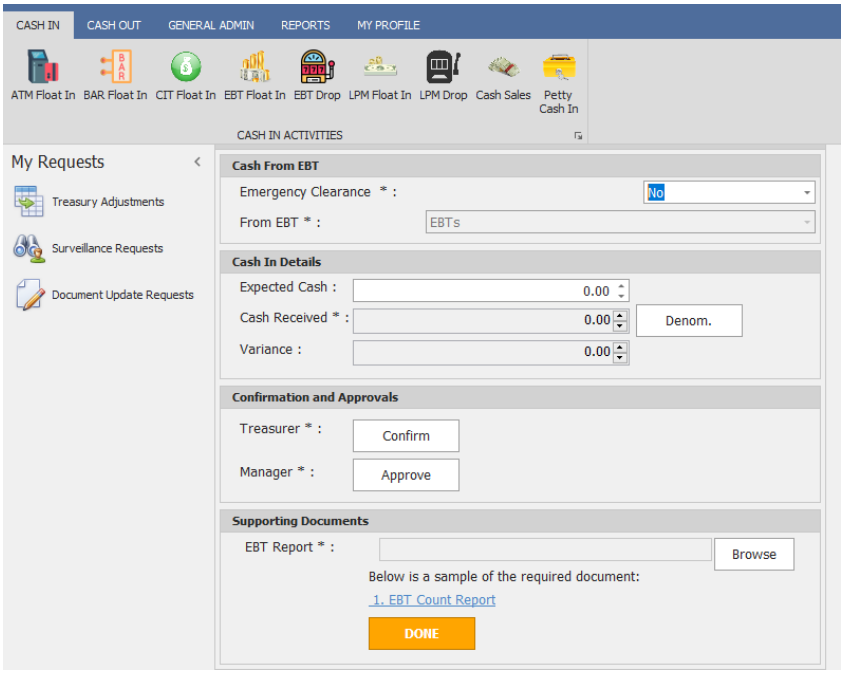
In the event of a variance, the variance is automatically recorded against the duty manager's name, who will be responsible for a full investigation and provide a reasonable explanation for the variance on the 10th of each month. If the duty manager fails to provide such explanation to the Treasury Audit Manager, the variance will be deducted from the duty manager.

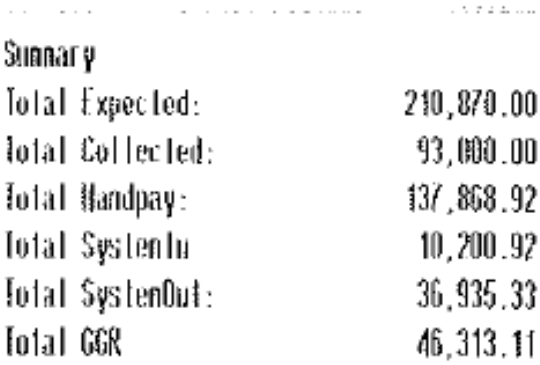
7. LPM Drop

Every morning the LPM canisters are cleared from each LPM and taken to the Count or Treasury room to be cleared and counted. Once the clearance and count are completed the Treasurer will capture the cash received from the LPM count onto the treasury system.

Steps

Click on: CASH IN then Click on: LPM Drop





Information must be taken from the - Route Monitoring System – Cash Collection Report

Note:

Emergency Clearance: (Yes or No) – If there was an emergence clearance done, during the operating day, then select "Yes".

If the LPM clearance was done as per norm, select "No"

Expected Cash: Capture amount: As per the Route Monitoring System Cash Collection Report: "Total Expected" amount

Cash Received: Capture Amount: As per actual cash counted and received per denominations, to be added to the treasury safe balance *(This amount should also match the Route Monitoring Report: Total Collected")*

Variance: The variance is automatically calculated between the Expected Amount and Cash Received

If the Route Monitoring Cash Collected Report values do not match the actual cash counted inform your duty manager, to rectify the differences before accepting and finalising the transaction.

In the event of a variance, the variance is automatically recorded against the duty manager's name, who will be responsible for a full investigation and provide a reasonable explanation for the variance on the 10th of each month, to the Treasury Audit Manager. If the duty manager fails to provide such explanation to the Treasury Audit Manager, the variance will be deducted from the duty manager.

8. ATM

General Procedures

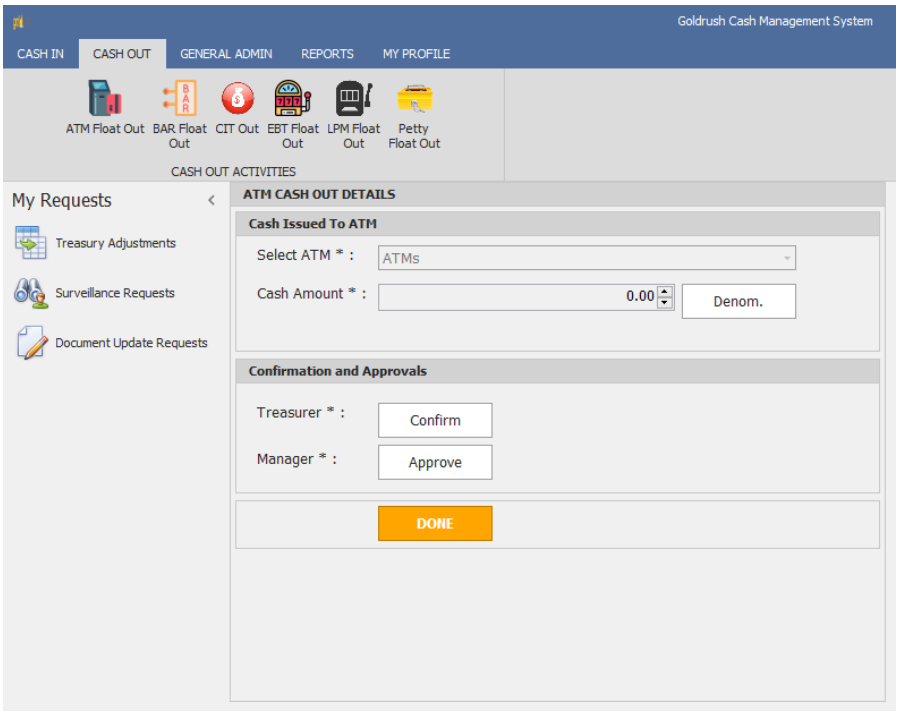
a) The ATM will be loaded every morning before the site opens to the public, with a set amount according to the sites cash requirements. Each site's cash loaded amount will differ according to that site's business levels.
b) Each General Manager is responsible to ensure the ATM is loaded with sufficient cash, preventing the ATM running out of cash during operating hours.
c) The ATM canisters should not be opened and exposed to the public.

8.1. ISSUING OUT ATM FLOAT

Steps

Click on: CASH OUT then Click on: ATM Float Out

Note: If the site has multiple ATMs, the correct ATM must be selected before the Treasurer proceeds to cash out any money.



a) The Duty Manager will accept responsibility for the ATM Float and ensure the correct ATM canisters are available in the Treasury department before the ATM float is verified.
b) The Treasurer will run each bundle through the note counter in the presence of a Duty Manager before the ATM float is cashed out from the CMS.
c) The Treasurer will notify Surveillance when the Duty Manager is ready to load the cash into the ATM canisters
d) The Treasurer and the Duty Manager will take the loaded, locked ATM canisters to the ATM and insert the canisters inside the ATM.
e) The Duty Manager must ensure the correct denomination canister is placed in the correct section of the ATM

f) The ATM cash canister doors will be locked.
g) The Duty Manager will then ensure the ATM computer system is zeroed before inputting the cash loaded amount onto the ATM computer system
h) ATM cash loaded slips will be uploaded onto the CMS when the ATM is been cashed in at close of business.

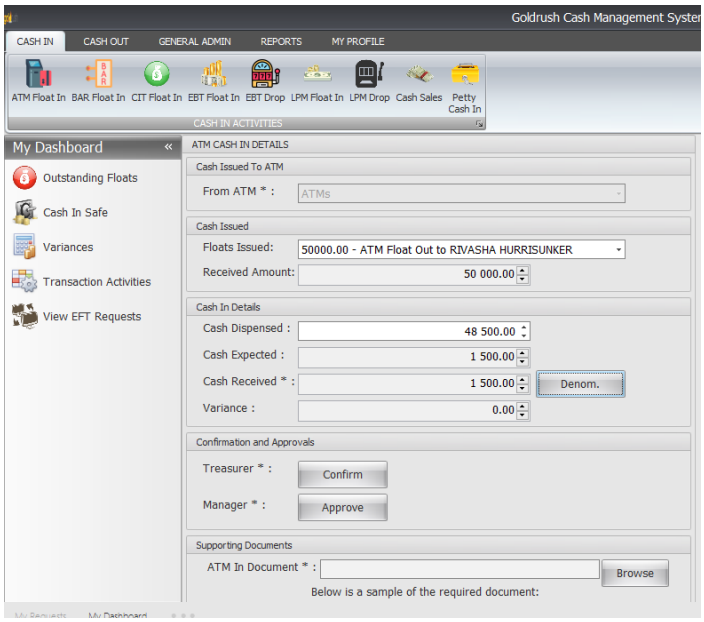
8.2. RECEIVING ATM FLOAT

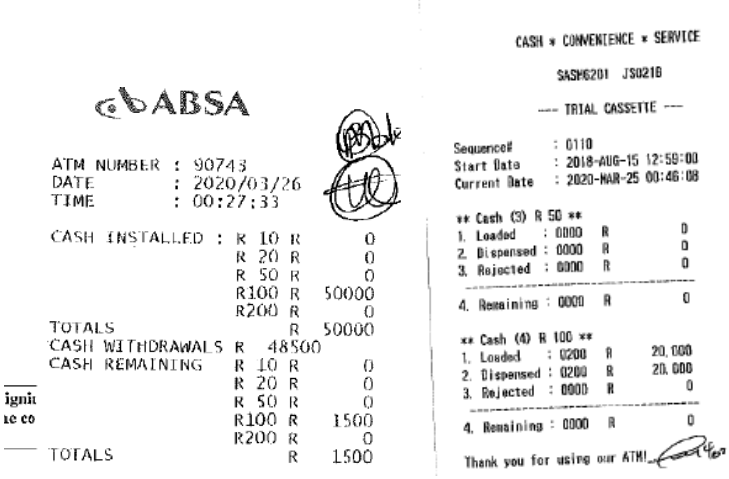
General

a) The Duty Manager must ensure there is sufficient ATM paper installed in the ATM and test the ATM printer before reconciling the ATM, on the ATM computer system.
b) At close of business, the ATM must be balanced on the ATM computer system by the Duty Manager before the ATM canisters are offloaded and taken to the Treasury department with the Treasurer present.
c) The Treasurer will notify Surveillance before the ATM canister doors are opened to remove the ATM canisters.
d) If there is a purge box, the purge box must be taken to the Treasury department as well.
e) Once the ATM canisters are in the Treasury department, the Treasurer will remove all notes from the canisters and the purge box and lay the notes on the table, according to counting notes procedures.
f) The notes must be run through the note counting machine by the Treasurer
g) The Duty Manager must verify the notes against the ATM Slip.
h) Once satisfied the Treasurer must select the ATM to be cashed in on the CMS and cash in the ATM.
i) In the event of the ATM not printing the ATM slip, the Duty Manager must notify Surveillance department, who will then back up the ATM cash removal process.

Steps

Click on: CASH OUT then Click on ATM Float Out – Select the ATM float out from the "Cash Issued – Float Issued" drop down box





9. EFT Payments

a) f a customer accepts payment via EFT either from EBTs or winnings from a promotional draw, the Duty Manager must complete the Winners Receipt book and provide the Treasurer with all required paperwork

Supporting Documents required:

- ✓ DRGT Cashier Shift Details Report *(for only EBT pay-outs)* indicating the EBT cashier removed the funds from the players DRGT card – This must be done under "Jackpots" on the Shift details report or Promotional Details - DRGT raffle ticket, in the name of the winner
- ✓ Proof of bank account (on the winner's name)
- ✓ Copy of Winner's ID or Driver's License or passport
- ✓ Winners Verification Receipt

b) The Treasurer will then capture the information onto the CMS and submit the EFT request

c) The Duty Manager must make note of the Reference number generated by the CMS and follow up on proof of payment the next day, which will be uploaded onto the CMS by the Finance Department.

d) Once proof of payment is uploaded, the Duty Manager must contact the winner via telephone, to inform the winner that payment was processed and to confirm receipt of winnings in their bank account.

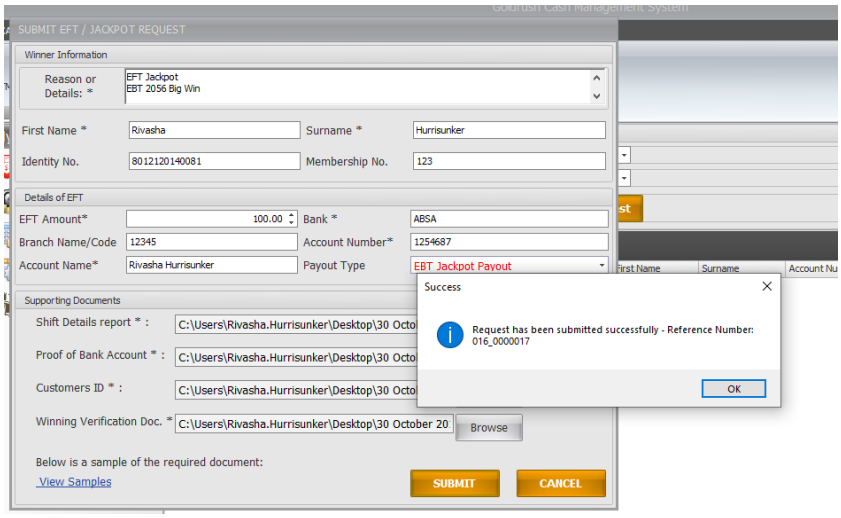
e) **Note: All cash EBT Jackpot pay-outs must be done via the EBT cashier station and recorded on the DRGT system. All FIC documents are still required**

f) **If a customer requires a cash payment for promotional winnings over R24999.99 all FIC documents are required, and the transaction paid via Petty Cash on the CMS**

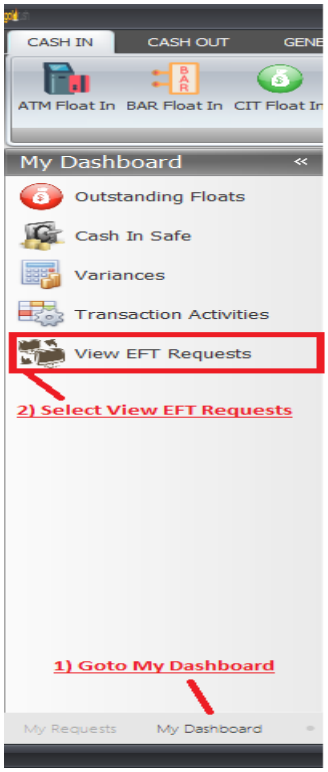
Steps

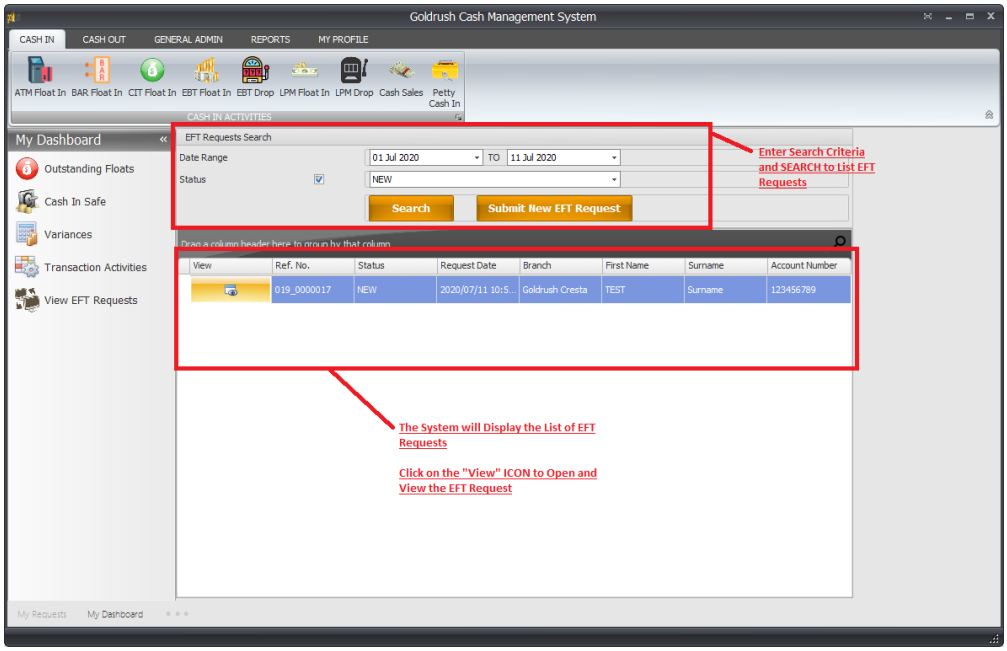
Click on: "My Dashboard" *(found on the bottom left hand side of the screen)*

Click on: "View EFT Requests" – Select: Submit New EFT Request



9.1. To view the proof of payment





10.Issuing out cashier floats

General

a) Cashier and reliever floats will only be issued to the cashiers 15 minutes before the cashier may commence their shift. No floats will be issued in advance and left unattended, in the treasury department or at a cashier station.

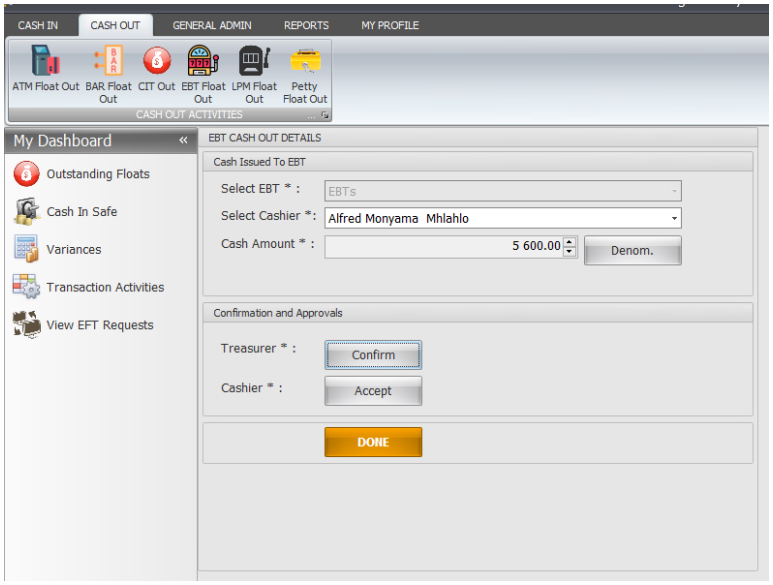
b) Before the Treasurer allows a cashier to enter the Treasury department, the treasurer will notify the Surveillance department and inform the Surveillance officer of the cashier's name and which department the cashier will be working in and the rand value of the cashier's float

c) The Treasurer on duty will only allow one cashier at a time in the treasury department to accept a float.

d) The Treasurer will issue the cashier with the envo bag and the cashier will open the bag and start counting the cash on the glass table in full view of Surveillance, the Treasurer will capture the rand values onto the CMS, once the float is verified by the cashier, the cashier will accept the float on the CMS. Then the cashier may leave the treasury department with their float.

Steps

Click on CASH OUT – select float to be issued



11.Cashing In cashier floats

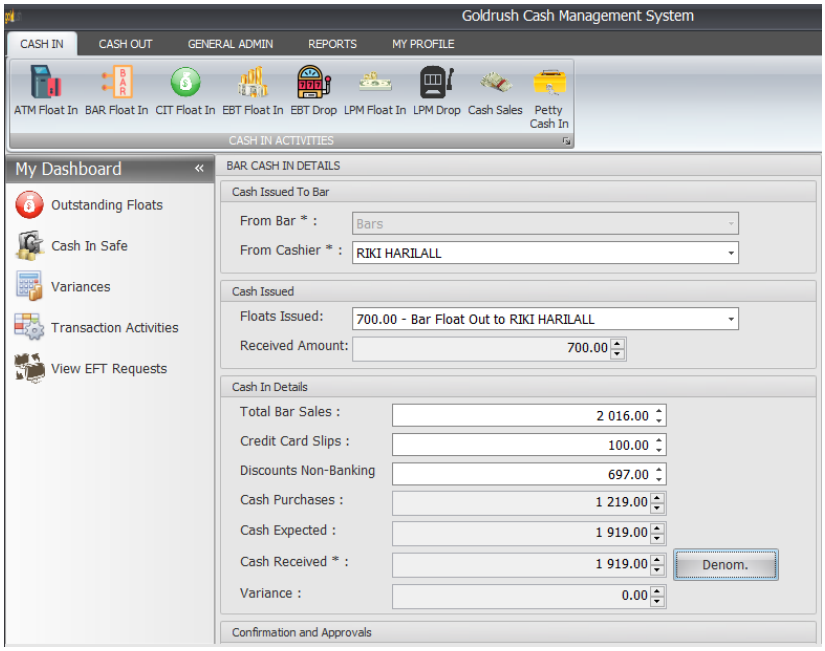
General

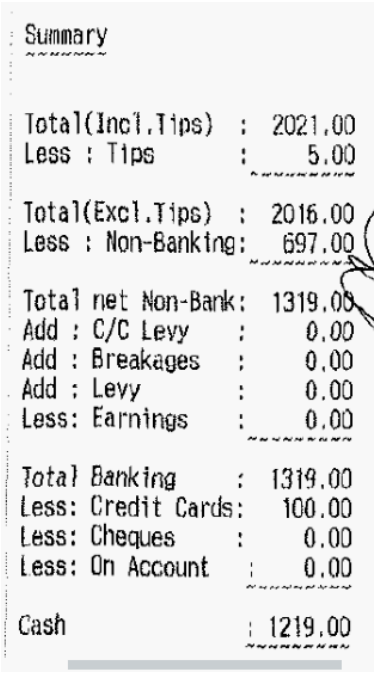
a) One cashier ready to be cashed in is allowed in the treasury department at a time. Only the Treasurer on duty and the cashier been cashed in can be in the Treasury department, no other staff or managers are permitted to be present.
b) The cashier will count their float and the treasurer will capture the amounts on the CMS
c) The Treasurer will verify all supporting documents before the cashier can leave the treasury department
d) Once a cashier completes the cash up process, they must immediately leave the treasury department

11.1. Cashing In BAR

Steps

Click on CASH IN – select BAR Float In




Summary

Total(Incl.Tips)	:	2021.00
Less : Tips	:	5.00
Total(Excl.Tips)	:	2016.00
Less : Non-Banking	:	697.00
Total net Non-Bank	:	1319.00
Add : C/C Levy	:	0.00
Add : Breakages	:	0.00
Add : Levy	:	0.00
Less: Earnings	:	0.00
Total Banking	:	1319.00
Less: Credit Cards	:	100.00
Less: Cheques	:	0.00
Less: On Account	:	0.00
Cash	:	1219.00

Note:

Total Bar Sales: Capture from GAAP Cash Up Summary – "Total (Excl. Tips)"

Credit Cards: Capture from GAAP Cash Up Summary – "Less: Credit Cards"

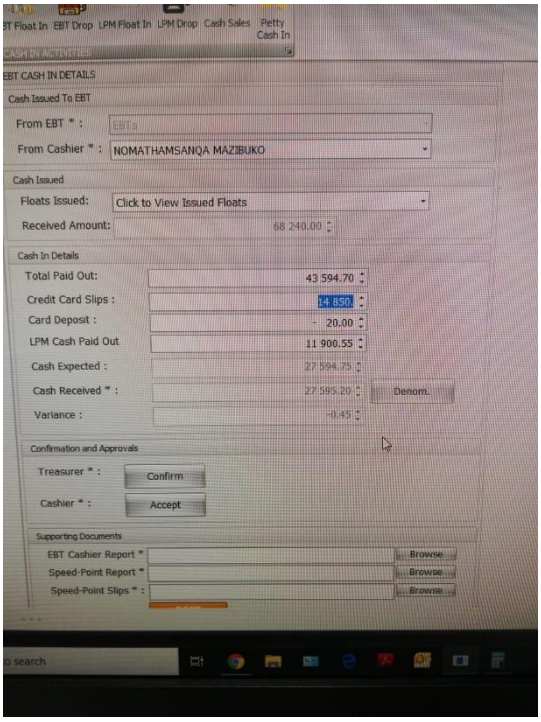
Discount Non-Banking: Capture from GAAP Cash UP Summary – "Less: Non-Banking

11.2. Cashing In EBTs & LPMs

- Sites with LPMs will only issue one float to the EBT cashier, who will also do LPM pay-outs using the same float.

Steps

Click on CASH IN – select EBT Float In



Administrator on 12.07.2020 15:43:30 @ client (192.168.92.200)

Shift Details

Cash Desk: Cash Desk 1 | **Shift ID:** 1 292 | **Cashier:** NosiphoNxolo Majola (2457428748) | **Period:** 09.07.2020 07:28:52 - 09.07.2020 16:36:49 | **Incl. failed transactions**

Summary (ZAR)

Type	Inventory			Transactions			Variance
	Opening	Closing	Difference	In	Out	Movement	
Inventory							
ZAR	0.00	0.00	0.00	1 565.00	30 309.70	-28 744.70	-
ZAR Bill	0.00	0.00	0.00	68 000.00	27 310.00	40 690.00	-
ZAR Coin	0.00	0.00	0.00	240.00	285.20	-45.20	-
Accounts							
Deposit				-	20.00	-20.00	-
Inter Cash Desk				27 595.20	68 240.00	-40 644.80	-
Player Card (Cash)				29 611.83	15 695.00	13 916.83	-
Rounding				-	2.13	-2.13	-
Custom Accounts							
Credit Card				14 850.00	-	14 850.00	-
Inventory	0.00	0.00	0.00	69 805.00	57 904.90	11 900.10	
Foreign Currency			0.00	0.00	0.00	0.00	
Accounts			-26 750.10	57 207.03	83 957.13	-26 750.10	
Custom Accounts			14 850.00	14 850.00	0.00	14 850.00	
Difference			**-11 900.10**			0.00	

```
==========================
CASHIER REPORT
==========================
Site:        Goldrush Chatsworth
Session ID:          502866766
Cashier:          Sthembile Xulu
Date Closed:           2020-03-26
Time Closed:             00:54:36
==========================
Opening Balance:       68,250.00
==========================
Cash Received by Cashier
Cash Added (refloat):        0.00
From Players:                0.00
Total Cash Received:         0.00
==========================
Cash Removed from Cashier
Cash Removed (bank):         0.00
To Players (card):       1,200.00
To Players (handpay):   14,948.69
Total Removed:          16,148.69
==========================
Cashdesk Closing Values
Calculated Balance:     52,101.31
Entered Balance:        52,101.30
Difference:                 -0.01
==========================
EFT Transactions
Total Received:              0.00
Total Paid:                  0.00
Bank Card Transactions
Total Received:              0.00
Total Paid:                  0.00
==========================
```

Note:

Total Paid out: Capture from DRGT Shift details report – "Movement – ZAR" + Credit Cards

Credit Cards: Capture from DRGT Shift details report – Credit Cards + Debit Cards

Card Deposits – Capture from DRGT Shift details report **Deposit movement**
- IF DRGT Shift details report reflects a negative card movement – capture it as a positive on the CMS
DRGT Shift Details Report card deposit movement: - R20.00 capture on CMS Cash Deposits: R20.00

IF site operates LPMs: Capture from Route Monitoring System Cashier Report – "Total Removed"

12. EBT Card procedures

12.1. Day Cards

a) All player day cards must be issued out of Treasury by the Treasurer to the EBT cashier at the start of each cashier's session, when the EBT cahier collects their floats
b) At the end of the cashier's session the day cards will be returned, balancing back to the shift transaction report

12.2. Membership Gold & Black Cards

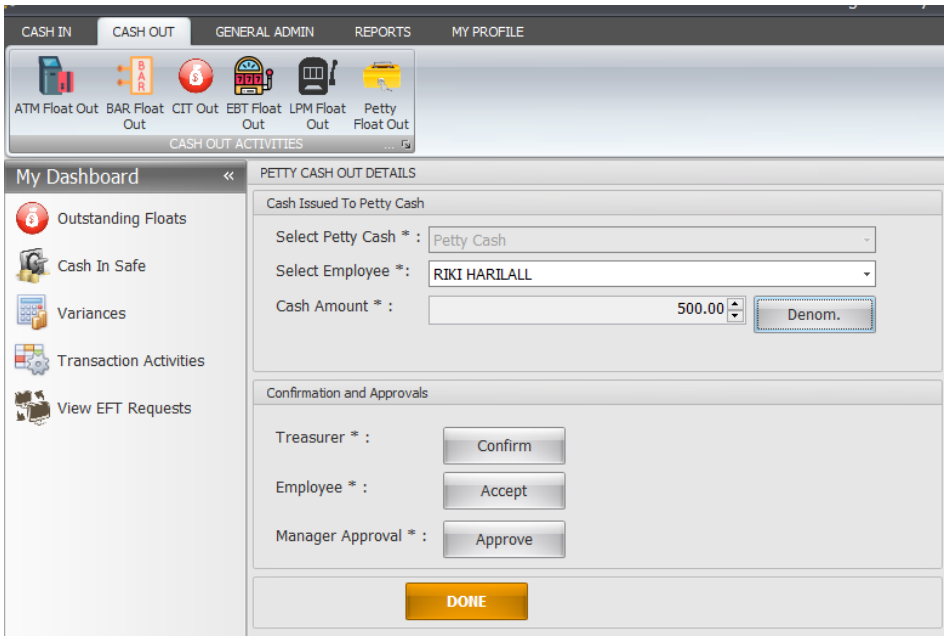
a) All membership cards (Black & Gold) must be kept in the treasury department inside the main safe.
b) Only the Duty Manager is to receive black cards to be issued to qualifying customers.
c) The Welcome desk attendant will receive 50 gold membership cards per shift.

13.Issuing Petty Cash

a) All Petty cash transactions must be authorized by the Duty Manager when cashed out from the CMS
b) The Duty Manager is only authorized to issue petty cash to the value of R5 000.00 and below.
c) No petty cash will be issued out to anyone after 17H30 unless it is in the form of promotional prize money paid out to a winning customer.
d) All promotional winnings
e) No Treasurer will be permitted to issue cash over the amount of R5 000.00 without written authorization from the relevant Regional Managers.

Steps

Click on CASH Out – select Petty Float Out



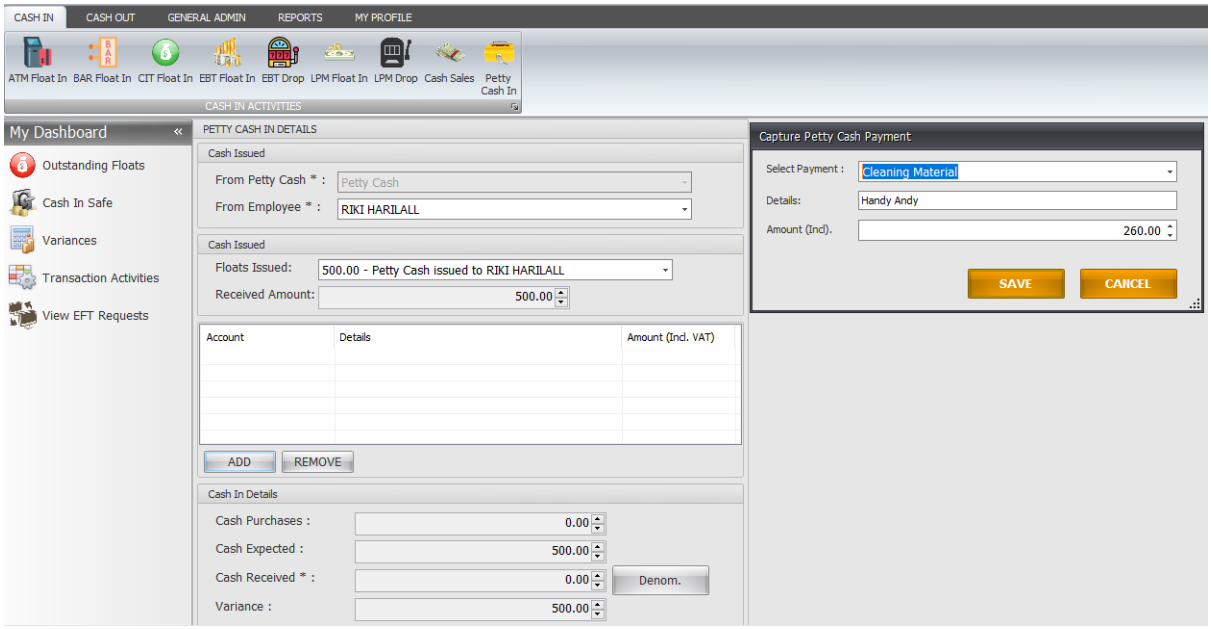
13.1. Receiving Petty Cash

c) All petty cash issued must be returned and cashed in on the CMS before close of business.
d) All petty cash slips must be verified and signed off by the Duty Manager before the Treasurer cashes in the change and slips from the petty cash issued.
e) If stock is purchased for the Bar or kitchen, the treasurer must ensure the GAAP delivery note is received by the manager before they cash in the Petty Cash

Steps

Click on CASH IN – select Petty Cash In

Select “From Employee” – Click “ADD” Click “Select Payment” - Type in details of transaction – Type in value spent (inclusive of vat) – Click “SAVE”



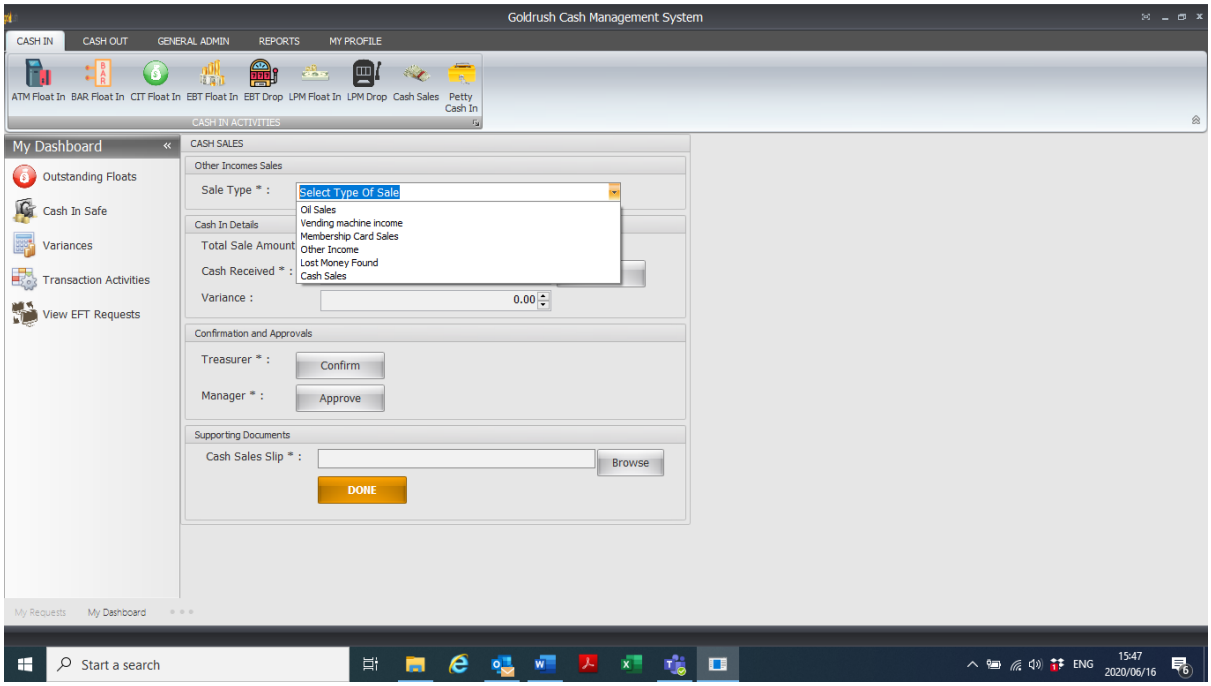
Each store slip must be added onto the CMS system as a separate line – DO NOT ADD UP ALL STORE RECEIPTS AND CAPTURE ONE SINGLE TRANSACTON ON THE CMS

14.Cash Sales

f) All cash received from outside the main income streams (Bar revenue and EBT/LPM revenue) must be cash in as CASH sales on the CMS.
g) The Treasurer must select the relevant Sales type on the CMS.

Steps

Click on CASH IN – select Cash Sales



15.Adjustments

a. Each Duty Manager will verify if all cash in transactions was captured correctly on the CMS system before the treasurer ends their shift to ensure there are no capturing errors and the correct supporting documents are uploaded on the CMS

b. If there was a capturing error and incorrect supporting documents upload on the CMS – the Duty Manager must discipline the treasurer as per the Goldrush Disciplinary Code: 2.7 – Poor work performance

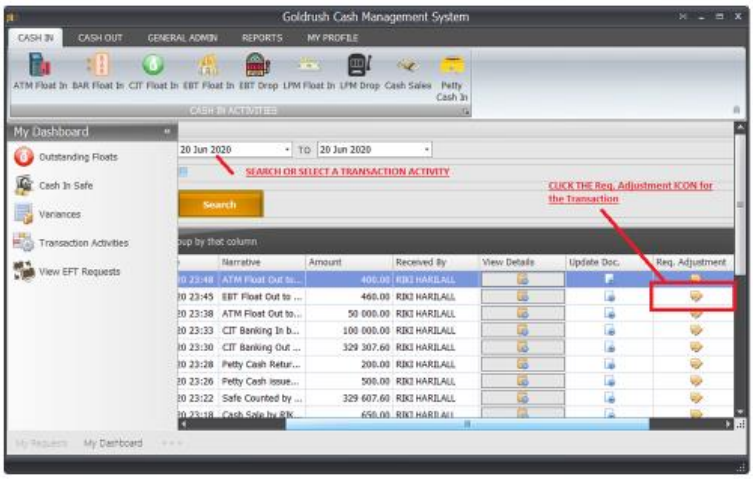
c. The Duty Manager will then create an Adjustment request on the CMS and upload the disciplinary documents

d. This MUST be done by the Duty Manager on the same shift as the capturing error occurred and before the treasure leaves the site

BRANCH: Request Adjustment

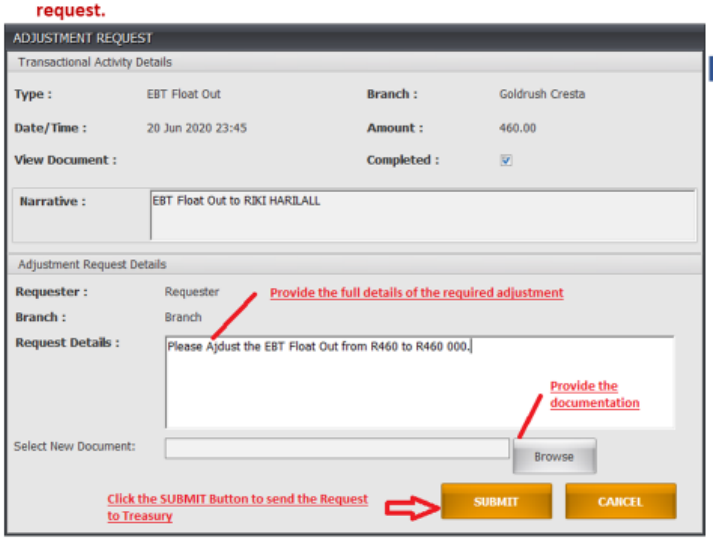
1) Select Transaction Activities

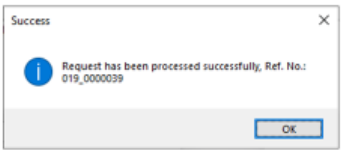
2) Select the required Transaction Activity and Click the Req. Adjustment Icon in the transaction row.



BRANCH: Request Adjustment

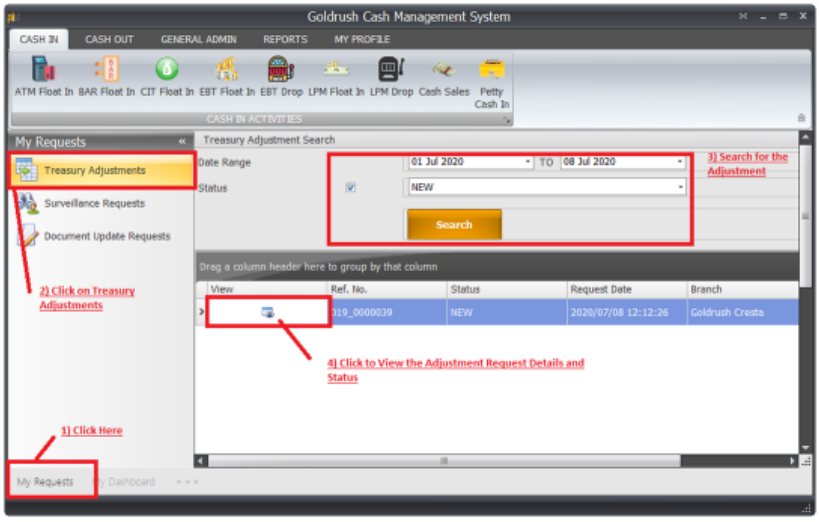
3) Provide the details of the Adjustment and Submit the request.





4) The System will provide a reference number for the request.

Treasury Audit Review and Action Adjustment

FINANCE: Approves the Adjustment

BRANCH: View the Status of the Adjustment Request