

# Ingleby Arncliffe Parish Council

## 1.0 Purpose of the Policy

1.1 The purpose of this policy document is to:

- To ensure strong financial management and accountability controls are in place for the Council's business debit card transactions;
- To protect both staff and the Council from the risk of fraud and unauthorised expenditure.

## 2.0 Debit Card Provision

- 2.1 The Council recognise that the provision of a business debit card helps to achieve best value and efficient processing for some forms of minor business expenditure.
- 2.2 The Council has applied for a business debit card with Santander Bank.
- 2.3 The Parish Clerk is the named cardholder on the business card account. Any requests for additional cardholders must be authorised by the Parish Council.
- 2.4 The debit card can only be used for Council related expenditure within the Clerk's delegated authority. Use of the card for personal transactions is strictly prohibited.

## 3.0 Authorisation of Transactions

- 3.1 The Clerk must have full agreement of the Council either in writing, email or at a council meeting prior to transaction.
- 3.2 The Clerk will complete any process all card transactions. transactions required by card and log all requests originating from other members of staff for such purchases.
- 3.3 All card transactions will be reported to the Council for authorisation, via the schedule of accounts, at the next relevant Council meeting following receipt of the monthly statement.
- 3.4 The card can be used for payments online, in-person and on the phone (if absolutely necessary). When online payments are made, the cardholder should be aware of internet security precautions and, where possible, only purchase from reputable and known suppliers with a valid website security certificate. Card details and security information should not be supplied via email as this is not a secure method of sharing payment information.

## 4.0 Card Procedures

- 4.1 The Council's Financial Regulations apply to all transactions made by card.
- 4.2 The card should only be used for low value and one-off purchases requiring immediate payment and where the payment on invoice option is unavailable.
- 4.3 No cash withdrawals are to be made with the card.
- 4.4 Original receipts, including VAT receipts, must be obtained for all card transactions. Prepaid invoices should be made out in the name of Ingleby Arncliffe Parish Council.
- 4.5 The card and PIN should be kept separately and securely. If the card is lost or the PIN is compromised, the Clerk must inform the card provider immediately.
- 4.6 The Clerk will monitor the monthly card usage as part of the financial monitoring process. Any anomalies will be reported to the Chairman as soon as they are identified and in the case of a suspicious transaction, the card company will be contacted immediately.
- 4.7 Any named cardholder who leaves the employment of the Council or ceases to be an authorised named cardholder will have their use of the card immediately revoked pending full cancellation of the card. All Councillors will be made aware of how the card can be cancelled.
- 4.8 The Clerk will pass the card to the Chairman during any time away from the Council of greater than five days, ie annual leave, illness, etc.

## 5.0 Unauthorised Use of the Debit Card

- 5.1 The use of the card for any purpose that is not in accordance with this policy may result in action being taken under the Council's Disciplinary Policy and the withdrawal of the card. Examples of unauthorised use include transactions for personal or non-business use, the use of the card without prior authorisation by the Council and the failure to comply with the terms of this policy.
- 5.2 Transactions must only be made by the named cardholder.

## 6.0 Council Staff Declaration

6.1 This policy is to be issued to all Parish Council officers. The declaration is to be signed below to confirm understanding and acceptance of the terms of this policy and the conditions relating to unauthorised use.

**Name:** Susan Stephenson

**Job Title:** Clerk & RFO

*I confirm that I have read and understood the Ingleby Arncliffe Council Debit Card Policy and that I will adhere to the terms of this policy. I understand that if I fail to comply with any of the terms of this policy then the card may be withdrawn as a method of payment and that I may be subject to action under the Council's Disciplinary Policy.*

**Signed:** 

**Dated:** 01/12/2021

**Adopted by Ingleby Arncliffe Parish Council**

**Minute N°:** 21/171

**Dated:** 27/10/2021