PUBLIC

DEBIT CARD POLICY

Repton Primary School

September 2024

	Date	Minute No.	Review date
Approved by Governors	04/02/2021	9/040221	Annual
Reviewed by Governors	15/09/2022	7/150922	Annual
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Reviewed by Governors	10/10/2024	5/101024	Annual
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Derbyshire County Council Schools Debit Card Policy and Declaration

Derbyshire County Council will make debit cards available for School Imprest Accounts to staff who are signatories for the School for which they work. This policy is intended to provide detailed guidance and assistance in obtaining and using debit cards and describes the responsibilities and restrictions which cardholders **must** accept before being provided with any such card.

Any attempt by the cardholder to make changes to the Councils terms and conditions of the card or the associated bank account will be reported to the Council by the Bank and may be treated as a disciplinary offence.

Obtaining Cards

1) A debit card is only issued for use in conjunction with Imprest Accounts. All cards are issued for the sole purpose of facilitating the carrying out of School business that would ordinarily fall within the approved use of Imprest.
2) Debit cards are only available to signatories of Imprest bank accounts. Up to a maximum of three cards can be issued against each bank account, unless the approval of further cards has been agreed with the Director of Finance & ICT.
3) Debit cards will be provided by Derbyshire County Council's bankers who are Lloyds Bank Plc.
4) Debit cards must only be used by the authorised signatory named on the card and must not be used by any other person. Any cardholder allowing the card to be used by another person will be committing a disciplinary offence.
5) Staff will be required to sign a declaration confirming they understand the policies and procedures for use of a debit card before an application can be approved (This is attached and headed – Derbyshire County Council Schools Debit Card Declaration Form).
6) The card will be recorded as part of the employees HR data via the objects on loan facility. This will be monitored and administrated by the HR and Exchequer Compliance teams who will be alerted of leavers who hold debit cards.

Use of cards

Cards can be used for cash withdrawals; on-line and point of sales transactions in accordance with purchasing protocols, financial regulations and this policy document, within the pre-defined limits of the accounts. The following procedures cover these three transaction types and reconciliation requirements.

Cash withdrawals:

1) Cards can be used to withdraw cash from any ATM/branch counter; the withdrawal limit is £200 per day unless other limits have been agreed in writing by the Director of Finance & ICT and is subject to cleared funds being available in the Imprest account.
2) Unless in an emergency situation, the withdrawing of cash from ATM's that charge for the transaction is not allowed. Any charges incurred will be deducted from the Imprest account.

3) A receipt must be obtained and be made available for inspection when required i.e. it should be held with all receipts pertaining to the Imprest account.
4) The cardholder must ensure that the correct amount of cash is received at the point of receipt and register any discrepancies with the bank/store immediately, or the following working day if out of normal business hours. The Head Teacher and departmental finance team should also be informed.
5) Any cash balances from withdrawals will need to be returned to the cardholder's base as soon as operationally possible with receipts to account for any expenditure. An officer independent to the withdrawal transaction should count the cash, record and sign in the petty cash records and ensure it is securely entered into the cash box/safe etc.

On-line and point of sales transactions:

1) Wherever possible the Orderpoint system should be used to place orders for goods and services. However, it is recognised that this may not always be the most efficient and value for money option in relation to low value spend and so the use of debit cards is permitted but must only be used to acquire goods and services for approved School business.
2) A receipt must be obtained and be made available for inspection when required i.e. it should be held with all receipts pertaining to the Imprest account. If any purchase contains any charges for VAT a proper VAT receipt or invoice should be obtained.
3) Transactions and supporting documents (such as receipts) must be kept for a period of six years plus the current financial year by the relevant department for audit and HMRC purposes.
4) Payments made via debit card are limited to the cleared funds available in the Imprest account.

Use of Debit Cards Overseas

Debit cards may be used from the United Kingdom for overseas payments with any associated transaction costs recharged back to the Schools budget.

Only with the prior approval of Corporate Finance is the use of debit cards whilst being overseas permitted. The bank will be informed to authorise the use of the card for foreign transactions. Cards must only be used by the person named on the card. If it is essential that a new card is issued for use overseas, then a charge to cover transaction and administrative costs will be made against the School budget. A full account and transaction statement providing a breakdown of the cost of each trip/visit and what has been incurred against Imprest must be recorded and retained for inspection.

Reconciliation and inspection:

1) All debit card transactions will appear on the Imprest account's bank statement, the receipts/invoices obtained must be reconciled to the statement, on a monthly basis as a minimum.
2) All receipts and the reconciliation schedule must be checked and authorised by a designated person and countersigned by the Head Teacher or their representative. A segregation of duties by a minimum of two persons must be maintained at all times.

3) A bank statement will be sent to the School on a monthly basis and designated persons may have the option to access Lloyd's on-line banking facility to enable viewing of Imprest account statements.

Restrictions

1) Debit cards must not be used for any non-School business or personal expenses.
2) Only secure sites should be used to make purchases via the internet with a web address beginning HTTPS. If you have any doubt, then you should contact your IT service provider.
3) Personal loyalty cards/ store cards (Nectar etc.) must not be used in conjunction with School debit cards.
4) Card insurance and/or subscriptions for card protection services must not be purchased.
5) Debit cards must not be used to enter into an on-going (recurring charge) agreement e.g. for subscriptions.
6) The only person authorised to use the card is the cardholder. If card details are retained by an online website, then the cardholder must be the only person who authorises transactions on that website.
7) The cardholder shall not make any attempt to change the terms and conditions on which the card is held.
8) The cardholder must not share any account details or passwords in respect of transactions with anyone else.

Security

1) The card will only ever be used by the person named on the card.
2) It is the personal responsibility of the card holder to ensure the card is kept secure at all times and cannot be accessed by any other persons. Reasonable steps should be taken to ensure the card details cannot be viewed or overheard by any other persons.
3) Passwords or other details relating to the debit card or cardholder must not be written down. Debit cards and details must not be stored where others may have access to them including the School safe.
4) It is recommended for security reasons that wherever possible transactions are processed by the cardholder being physically present at the point of sale.
5) The card's Security PIN number must be kept secure and not disclosed to anyone else, under any circumstances. No officer at the School/Council will ever ask you for your security PIN details.
6) The bank must be notified immediately if the card is lost or stolen or fraudulent use is suspected. Exchequer Services Compliance Team and Audit Services must also be notified immediately in such circumstances - please call (01629) 539749 and (01629) 538826.
7) The cardholder will surrender their card to the School Head or their representative when the cardholder leaves the employment of the School or if circumstances change so that a card is no longer required. The card should then be destroyed by the School Head or their representative who will immediately then notify Exchequer Services Compliance Team promptly. The cardholder agrees to be held personally liable for any transactions processed through the card until the time when the card is physically surrendered.

The administration of debit cards: application, amendments, renewals and cancellations is undertaken by Exchequer Services Compliance Team, Corporate Finance Division. For further assistance, please contact the Compliance Team on (01629) 539749.

Fraudulent or misuse of the card

If the cardholder misuses the card or fraudulently uses the card or knowingly permits any other person to use the card, this may result in disciplinary action being taken against the cardholder.

Derbyshire County Council Schools Debit Card Declaration Form

I …….consent, to be a debit cardholder on the imprest account held by …… School.

I understand and accept that any misuse of the assigned debit card could result in disciplinary proceedings being brought against me. I understand that any misuse of the debit card may be referred to the Police and result in criminal proceedings being brought against me.

I confirm that I have read the Derbyshire County Council School Debit Card Policy and that I will abide by its terms and conditions.

In particular, I acknowledge and agree that:

1. I will use the account only to purchase items/services on behalf of the School and not use the account for any personal expenditure.
2. I will only purchase items/services in accordance with the Policy and in accordance with purchasing protocols and Financial Regulations, which I confirm I have read and understood.
3. I will take all reasonable care of the card whilst in my possession to avoid its loss, theft or misuse.
4. I will not disclose to any other person, write down, or make available in any way, the card PIN number.
5. I will only use the card security number for online purchases where a security number is requested and only on a secure HTTPS internet website.
6. I will not make any attempt to change the terms and conditions on which the card is held.
7. I understand that if I use the card contrary to the Debit Card Policy or use the card in a way which is fraudulent, disciplinary and recovery action may be taken against me.
8. I understand that upon discovery of the loss or theft of the card, or any suspected fraud on the Imprest account, I must as soon as possible notify:
    a. the issuing bank; and
    b. the School Head (unless they are a cardholder); and
    c. Exchequer Services Compliance Team and Audit Services.
9. I understand that I am personally liable for all charges on the account which relate to transactions which have not been conducted in accordance with the Policy; other than those that are of no fault of my own.
10. I accept that I must reimburse the School promptly should I cause the account to incur any unauthorised charges or expenditure and following an investigation and the absence of prompt reimbursement, I authorise the School to recover all unauthorised sums.
11. I agree that if I cease to be employed by the School I will return the card to the School Head or their representative and inform Exchequer Services Compliance Team.

Agreed by Card Holder	**Authorised by School**
Name	Name
Position/Title	Position/Title
Date	Date
Signature	Signature