

## **Amcotts Parish Council**

### **Debit Card Policy**

Amcotts Parish Council adopted the following Debit Card Policy at the Parish Council meeting held on 22nd September 2021 and is valid until further notice.

#### Introduction

In view of the increased use of internet purchasing due to the potential savings and continued business operations where this payment method is the only form accepted, Amcotts Parish Council authorised the issue of debit cards to specific employees for business use. This policy refers only to the issue and use of Council debit cards.

In the absence of a Council debit card, staff members have found themselves using their own debit cards to make online purchases and then seeking refunds from Council funds. This is not good practice and staff should not be forced to involve their own finances in serving the Council's needs.

#### Policy Statement

##### **Issuing**

The issue of a Council debit card to an employee must be authorised by the Council and be issued to a named employee for their use only, no other individual may use the debit card.

Each employee issued with a debit card is solely responsible for its safekeeping and usage and for ensuring that the card is not used by others. In particular, PIN numbers will only be issued to the card holder and must be kept confidential, as must the card security (CSC/CVN) number.

Lost or stolen cards must be reported to the issuing bank immediately upon discovery that the card is missing.

In the event of any employee's termination of employment, the employee must return any issued debit card to the Council and the card will be destroyed. The issuing bank must be advised to cancel the debit card to prevent any unauthorised usage.

##### **Usage**

Cash withdrawals are not permitted, unless explicitly agreed and minute referenced by the Council.

A debit card issued to an employee shall be used for business purposes only and in conjunction with the employee's job role. It shall not be used for any non-business transactions nor for any personal purchases.

Purchases of up to £1,000 only will be permitted when using the Card.

A receipt for all purchases must be obtained and kept as part of the financial records.

The Council's financial regulations where relevant and which apply to the purchase of goods, shall apply equally to purchases using the Card as they would any other purchase.

### **Reconciliation & Inspection**

The cardholder is responsible for obtaining and submitting receipts for all transactions. Failure to produce transaction receipts may result in the cardholder being held liable for the sum of said transaction/s.

Every debit card transaction must be entered by the cardholder onto their Debit Card Transaction spreadsheet and be submitted to the Responsible Financial Officer (RFO). The transaction receipts shall be reconciled with the bank statements. In the event of any discrepancy, the RFO must notify the Council and an investigation initiated.

The Debit Card Transaction spreadsheet is to be included within the Bank Reconciliation presented to Full Council at each bi-monthly meeting. Receipts for all purchases must be submitted with the spreadsheet and checked by the Council and signed off by two Councillors.

### **Fraudulent or Misuse of a Debit Card**

If the cardholder misuses the debit card or fraudulently uses the card, this may result in disciplinary action being taken against the cardholder and may result in the cardholder being held liable for the sum of said transaction/s.

This policy forms an addendum to the Council's Financial Regulations.

## Contact details

In case of any queries or questions in relation to this policy please contact the Amcotts Parish Council Responsible Financial Officer:

Chris Cowan, Responsible Financial Officer.

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