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PRE-PAID DEBIT/CREDIT CARD POLICY

Policy Reference Number: 053

Author: Deputy Town Clerk and RFO

Responsibility: Full Council

Grade: One - High - Annual

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Version Control:

Version	Date	Author	Rationale/Detail
0.1	14/03/2023	Deputy Town Clerk and RFO	

Card Holder Name and Position	
Spend Limit	<p>(As agreed by P&R Committee – note Minute ref....14/03/23 . P&R3.9)</p> <ul style="list-style-type: none"> • £5,000 limit per month for Town Clerk and Deputy Town Clerk, with a single transaction limit of £5000. • £1,000 limit per month for any other members of staff, with a single transaction limit of £1,000. • Any expenditure over £50 to be pre-authorised by the Town Clerk or Deputy Town Clerk irrespective of position or limit.
Date	
Signature	

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1. OVERVIEW

- 1.1 Shepton Mallet Town Council will make pre-paid debit or credit cards available for staff. This policy is intended to provide detailed guidance and assistance in obtaining and using Macclesfield Town Council 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 Council's terms and conditions of the card or the associated bank account will be reported to the Council by the Bank and will be treated as a disciplinary offence.

2. OBTAINING CARDS

- 2.1 All cards are issued for the sole purpose of facilitating the carrying out of Council business that cannot be paid for by invoice.
- 2.2 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.
- 2.3 Staff will be required to sign a declaration form (Appendix 1) confirming they understand this policy and procedure for use of a debit card before an application can be approved.
- 2.4 Staff members may be required to have a credit check carried out before holding a council card.

3. USE OF CARDS

- 3.1 Cards can be used for on-line and point of sale transactions in accordance with this policy document, within the pre-defined limits of the accounts. The following procedures cover these three transaction types and reconciliation requirements:
- 3.2 A receipt must be obtained and provided, together with an expense sheet, to the Town Clerk or RFO.
- 3.3 The cardholder must ensure that the correct amount 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.

- 3.4 Payment limits will be agreed by the Policy and Resources Committee for each staff member and recorded at the top of this policy when the card holder has signed.
- 3.5 Wherever possible an order should be made and paid for with an invoice. However, it is recognised that this may not always be the most efficient 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 Council business.
- 3.6 If any purchase contains any charges for VAT, a proper VAT receipt or invoice should be obtained.
- 3.7 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.
- 3.8 Payments made via debit card are limited to the cleared funds available in the pre-paid account.

4. RECONCILIATION AND INSPECTION

- 4.1 All debit card transactions will appear on the bank account's bank statement, the receipts/invoices obtained must be reconciled to the statement, on a monthly basis as a minimum.
- 4.2 All receipts and the reconciliation schedule must be checked and authorised by the Town Clerk and in the case of the Clerk authorised by a Councillor. A segregation of duties by a minimum of two persons must be maintained at all times.
- 4.3 A bank statement will be downloaded monthly and matched to receipts and expense sheets.

5. RESTRICTIONS

- 5.1 Debit cards must not be used for any non-Council business or personal expenses.
- 5.2 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 the Clerk.
- 5.3 Debit cards must not be used to enter into an on-going (recurring charge) agreement e.g. for subscriptions.

- 5.4 The only person authorised to use the card is the cardholder. Card details are NOT to be retained by an online website.
- 5.5 The cardholder shall not make any attempt to change the terms and conditions on which the card is held.
- 5.6 The cardholder must not share any account details or passwords in respect of transactions with anyone else.

6. SECURITY

- 6.1 The card will only ever be used by the person named on the card.
- 6.2 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.
- 6.3 Debit cards and details must not be stored where others may have access to them.
- 6.4 It is recommended for security reasons that wherever possible transactions are processed by the cardholder being physically present at the point of sale.
- 6.5 The card's Security PIN number must be kept secure and not disclosed to anyone else, under any circumstances. No officer at the Council will ever ask you for your security PIN details.
- 6.6 The bank must be notified immediately if the card is lost or stolen, or fraudulent use is suspected.
- 6.7 The cardholder will surrender their card to the Clerk when the cardholder leaves the employment of the Council, or if circumstances change so that a card is no longer required. The card should then be destroyed by the Clerk and the bank notified.
- 6.8 Staff will be held personally liable for any transactions processed through the card until the time when the card is physically surrendered.
- 6.9 If the cardholder misuses the card or fraudulently uses the card or knowingly permits any other person to use the card, this will result in disciplinary action being taken against the cardholder.