

# Aston Clinton Parish Council

## Debit Card Use Policy

Adopted: April 2024 Next Review: April 2026

### 1. Introduction

- 1.1 In view of the increase of Internet purchasing due to the potential savings that online purchasing may offer, Aston Clinton Parish Council may authorise the issue of debit cards to employees for business use.
- 1.2 This policy refers only to the issue and use of Council debit cards.

### 2. Procedure

#### Issuing

1. A debit card may only be issued with prior authorisation from the Parish Council.
2. Only one (1) debit card may be held by the Council at any time, in relation to its current account.
3. Use of the Council's debit card is limited to occasions when it is not possible or practical to pay by BACS, or where suppliers are unable to offer a credit account.
4. The Clerk or any member of the Finance & Staffing Committee, with the Clerk's authorisation, may use the debit card and make payments.
5. The Clerk is solely responsible for the safe keeping of the debit card.
6. The PIN will remain the knowledge of the Clerk only and must be kept confidential, as must the card security number.
7. If the debit card becomes lost or stolen, it must be reported to the issuing bank immediately upon discovery and the Chair of the Parish Council. The Council will provide the bank with all the information in its possession as to the circumstances of the theft, misuse, loss of the card or disclosure of the PIN number and take all steps deemed necessary by the bank to assist in the recovery of the missing card.
8. The issuing bank must be told to cancel the debit card to prevent any unauthorised usage. A card that is reported as lost, stolen or liable to misuse will not be subsequently used, but will be destroyed by cutting it up into pieces. Written confirmation of its destruction will be forwarded to the bank and notified to the Council.
9. In the event of the Clerk's termination of employment, the Clerk must return any issued debit card to the Chair of the Parish Council and the card will be destroyed by cutting it up into pieces. Written confirmation of its destruction will be forwarded to the bank and notified to the Council.

#### Usage

10. The Clerk shall be permitted to use the debit card for making online and/or telephone payments only. For online purchases, only secure websites must be used.
11. Cash withdrawals are not permitted on the card.
12. Purchases on the debit card must comply with the Council's Financial Regulations.
13. Each transaction is limited to £750 at any time, unless pre-authorised by the Council in advance.

#### **Reconciliation & Inspection**

14. Receipts of debit card transactions must be kept, and all card payments must be included on the payments listing for presentation to Council for noting and public scrutiny.
15. If any purchases contain any charges for VAT, a proper VAT receipt or invoice should be obtained.
16. The Clerk will check receipts against the debit card statements and will investigate any discrepancies and report them to the Finance & Staffing Committee

#### **Fraudulent Use or Misuse**

17. The debit card cannot be used for non-Council or personal expenditure. Any misuse or fraudulent uses may result in disciplinary action being taken.
18. This document and guidance should be read in conjunction with adopted Financial Regulations and Standing Orders.