

Document No: PDCSPC290622



# Pre-paid Debit Cards

## Policy & Procedure

Signed: .....L Morgan.....  
Chair-Stantonbury Parish Council

Adoption Date: ...20/07/22.....

### **Document History**

<b>Drafted by the RFO</b>	<b>January 2021</b>
<b>Agreed for Policy Adoption at the Main Meeting</b>	<b>03/02/21</b>
<b>Reviewed by RFO and Finance Committee</b>	<b>29/06/22</b>
<b>Reviewed and adopted at main meeting</b>	<b>20/07/22</b>

## **POLICY AND PROCEDURE : Prepaid Debit Cards**

**PURPOSE:** Stantonbury Parish Council authorises the use of prepaid debit cards by designated individuals for Council expenditure up to an agreed maximum balance.

### **1. Card Holders**

1.1. Prepaid debit cards will be issued for the Parish Office (one for use by the Admin Staff) and for the Rangers (one for use by the two Rangers). No other individuals may use the cards.

1.2. The maximum recommended balance on the prepaid debit cards, agreed by the Parish Council, is currently £100 for the Parish Office card and £100 for the Rangers card.

### **2. Spending and Top-up Procedures**

2.1. Prepaid debit cards can be used for approved Parish Council expenditure only and in conjunction with the employee's job role. They cannot be used for non-Parish Council or personal expenditure.

2.2. Cash withdrawals are only permitted with written authority from the RFO for instances such as topping up of petty cash.

2.3. Purchases on the prepaid debit cards must comply with the approval limits set below:

2.3.1. Parish Office card - purchases up to £100 can be made for items required for the Parish Office or to carry out their statutory duties. Expenditure over £100, or not relating to the Parish Office or statutory duty, must be approved by the RFO, Proper Officer, or appropriate Committee up to £5,000, before the purchase is made.

2.3.2. Rangers card – the Council gives approval for purchases of up to £100 for budgeted expenditure relating to the Parish Vehicles, Rangers equipment and materials only. Expenditure over £100, must be approved by the RFO, Proper Officer, or appropriate Committee up to £5,000, before the purchase is made.

2.4. Receipts or invoices must be kept for every debit card transaction for processing by the RFO. The card holders are responsible for obtaining and submitting receipts at the end of each week. All receipts must be uploaded on the SOLDO app by the card holder.

2.5. The RFO will check receipts against the prepaid debit card statements and will investigate any discrepancies.

2.6. Requests for top-ups to the prepaid debit cards, up to the agreed maximum levels, will be approved by the RFO and accompanied by the RFO's account reconciliation.

2.7. Following a top-up of the prepaid debit card account, details of the card transactions will be reported to the next Parish Council meeting.

### **3. Card Security**

3.1. All staff issued with debit cards must keep the card number and physical card secure. The cards should not be left unattended or given to any unauthorised person.

3.2. PIN numbers will be issued and must be kept confidential. Card holders must not allow unauthorised individuals to use the cards.

3.3. Lost and stolen cards must be reported to the card issuer immediately upon discovery that it is missing. The RFO must also be informed immediately and will, in turn, advise the Chair.

3.4. The RFO and in the absence of the RFO the Proper Officer will manage access to the on-line debit card account (capable of adding and removing users, blocking cards and reporting lost and stolen cards).

3.5. In the event of termination of a card holder's employment, the card holder must return any Council debit card in their possession to the RFO, and the card will be cancelled by the RFO immediately or the Proper Officer.

### **4. Misuse of a Prepaid Debit Card**

4.1. If a cardholder misuses or fraudulently uses a prepaid debit card this may result in disciplinary action.

4.2. Failure to provide a receipt may result in the card holder being held liable to repay this sum.