

Date ratified at
Directors Meeting
15 July 2019

St John the Baptist



Catholic Multi Academy Trust

Review
Resources Committee

ST JOHN THE BAPTIST CATHOLIC MULTI ACADEMY TRUST

Company No: 7913261
Registered Office: Surrey Street, Norwich NR1 3PB

DEBIT CARD and CHARGE CARD POLICY

THE MAT MISSION STATEMENT

Our family of schools is united in the belief that God's love, peace, truth, and joy is for all. We are dedicated to the achievement of excellence in all we do. We cherish the uniqueness of each of our school communities and celebrate together as one Trust family. By following Jesus' example we bear witness to the greatness of God.

'To think, to feel, to do' Pope Francis



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INTRODUCTION

It is recognised that there may be occasions when the schools in the Trust will need to make direct payment for goods through internet/telephone services to companies that offer best value. In addition, there are identified departments who may require regular small item purchases from local companies but the value of the purchases would exceed the school petty cash limit.

To address these situations the Directors have approved the use of Trust registered debit and charge cards.

The primary method of payment remains invoicing and this will generally be used in preference to card purchases where such is offered by the supplier. Where possible the finance office will seek to establish trade accounts with local suppliers.

POLICY: DEBIT CARD & CHARGE CARD

- The Directors have delegated the operation of the whole school debit card to the Director of Finance and Operations. The operation of the debit card is governed by procedures outlined in Appendix B. – Notre Dame High School Only
- The governing body have delegated the operation of the school charge cards to specific staff in schools across the MAT. A list of staff holding school charge cards is maintained by the MAT Finance Manager.
- Cards are issued by Lloyds Banking Group & transactions debited from the individual school accounts. Charge card balances are repaid in full, monthly, by direct debit.
- The debit cards (one for main account and one for fund account) are stored in the school safe when not in use. The charge cards are held under the personal responsibility of authorised named personnel within the schools.
- The cards shall not be used for personal expenditure in any circumstances.
- Cash withdrawals will only be allowed by school debit cards following prior approval by the Head teacher / Deputy Head teacher / School Finance Manager or Director of Finance and Operations. It is anticipated that cash withdrawals will only be approved for the support of foreign exchange purchases for pre-approved school trips or to top up the school petty cash accounts. A dated transaction receipt must be obtained for all cash withdrawals. (NDHS only)
- Cash withdrawals are not allowed for school charge cards.
- Supporting receipts and transaction details will be maintained for all use of the school debit card and authorised in accordance with the usual procurement procedures of the school.
- Order transactions will be printed immediately and a purchasing transaction log will be completed for all purchases including copies of all invoices/ till receipts.
- The school debit card will only be used within the supervision of the NDHS school finance office.
- Copy of the transaction log along with the charge card statement will be forwarded to the NDHS finance office by the end of the month. The log must include all transactions for that month that appear on the statement and have receipts for all transactions attached.
- All orders (telephone or internet) must be delivered to the school address.
- The cardholder shall authorise the school to recover the cost of any unauthorised transactions and where reimbursement is not received then the school is authorised to make a salary deduction for the unauthorised amount.
- Responsibility for the use and operation of the school debit card is explained and agreed by the card holder (see Appendix A - Cardholder consent form).

APPENDIX A

ST JOHN THE BAPTIST CATHOLIC MULTI ACADEMY TRUST CHARGE/DEBIT CARD (“the Card”) CARDHOLDER CONSENT FORM

I consent to be a cardholder on the following charge/debit account held by St John the Baptist Catholic Multi Academy Trust [“the Trust”]

Charge/Debit Card Issuer: _____

Card Number: _____

I confirm that I have read the School Charge/Debit Card Policy [“the 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 Trust and not use the account for any personal expenditure
2. I will only purchase items/services in accordance with the Policy.
3. I will take care of the card whilst in my possession to avoid its loss or theft.
4. I will not disclose to any other person, or write down, 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 (indicated by padlock symbol) Internet website
6. I will not use the Card to withdraw cash unless approved by the Head teacher, Deputy Head teacher or School Finance Manager or Director of Finance and Operations (NDHS only).
7. I will reconcile the transactions on the debit / corporate charge card to a monthly statement providing all supporting receipts and documentation to the school finance office.
8. I will ensure that transactions do not exceed the authorised limit on the card.
9. I understand that upon discovery of loss or theft of the Card, I must as soon as possible notify:
 - i. the issuing bank; and
 - ii. the finance office or Head teacher; and
 - iii. the police (only in the event of theft)
10. I understand that I am personally liable for all charges on the Account which
 - i. relate to transactions which have not been conducted in accordance with the Policy.
11. I accept that I must reimburse the Trust promptly should I cause the Account to incur any unauthorised charges and in the absence of prompt reimbursement, I authorise the School to recover all unauthorised Charges by deduction from any amounts otherwise owing to me by the School, including but not limited to salary and expenses.
12. I agree that if I cease to be employed by the school I will return the card to the school finance office immediately and provide any outstanding documentation relating to transactions already on the card.

Agreed By	Authorised By Head teacher/ CEO / FOD
Name:	Name:
Date:	Date:
Signature:	Signature:

APPENDIX B

FLOW CHART FOR OPERATION OF SCHOOL DEBIT CARD

