

## POLICY AND PROCEDURE : Prepaid Debit Cards

**PURPOSE: Melbourn 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 card for use by the Clerk and Assistant Clerk) and two cards for the Village Wardens (each Warden to have a nominated card which is for their sole use). No other individuals may use the cards.
- 1.2. The maximum balance on the prepaid debit cards, agreed by the Parish Council, is currently £500 for the Parish Office card and £100 for each of the Wardens' cards.

### 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 not permitted on the cards.
- 2.3. Purchases on the prepaid debit cards must comply with the approval limits set out in the Council's Financial Regulations:
  - 2.3.1. Parish Office card - purchases up to £200 can be made under the Clerk's delegated authority for items required for the Parish Office or to carry out their statutory duties. Expenditure over £200, or not relating to the Parish Office or

statutory duty, must be approved by the Clerk and Chair of the Council, or appropriate committee, before the purchase is made.

2.3.2. Village Warden's cards – the Council gives approval for purchases of up to £100 per Warden's card for budgeted expenditure relating to the Parish Van, Warden's equipment and materials only. Where an item of expenditure is likely to exceed £100, this must be referred to the Clerk. Expenditure on large items in excess of £100 must not be split between the Wardens' cards.

2.4. Receipts or invoices must be kept for every debit card transaction for approval by the RFO. The card holders are responsible for obtaining and submitting receipts.

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 Clerk and 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. The Parish Office card must normally be kept in the Parish Office. If it is necessary to take the card from the Parish Office to make a purchase, the card must be signed out and returned as soon as possible after the purchase has been made.

3.2. The Warden's cards will normally be kept in the Workshop. However, it is accepted that their allocated card will usually need to be removed from that location to make Parish Council-related purchases.

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

3.4. 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.

3.5. The Clerk and RFO must have suitable access to the on-line debit card account (capable of adding and removing users, blocking cards and reporting lost and stolen cards).

3.6. In the event of termination of a card holder's employment, the card holder must immediately return any Council debit card in their possession to the RFO.

#### **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 of provide a receipt may result in the card holder being held liable to repay this sum.

#### **Document Approval:**

**(Chair to Melbourn Parish Council)**

#### **Date of Parish Council meeting:**

*Review Policy: Every 12 months*