

Lathom High School

Debit Card Policy

Nat West Debit Cards Imprest and Sub-Imprest accounts are designed to allow small miscellaneous purchases by cash. The debit card scheme is designed to enable users to make cash withdrawals and facilitate payments from a nominated Imprest and Sub Imprest account. The card is not transferable to another bank account or person. By signing up to the scheme users acknowledge that the card is not to be used as the default method of payment for goods and services and should only be used where the usual method via Procurement services (e.g. Purchase Order's) and (School) Purchase Order is not possible. The Bank will issue specified users a personalised Debit card and a PIN for use with the card.

The user acknowledges by completing the Nat West application form their responsibility to comply with the Nat West debit card Agreement and all security measures advised by the Bank.

The user also acknowledges that failure to comply with the above conditions and the following LCC general terms of use may be classed as a breach of LCC rules and regulations and the user may be subject to disciplinary action.

General Terms of Use

Users agree to

- Only use their card for business purposes.
- Not to allow others to use their card and PIN
- Make withdrawals in GBP sterling only.
- Takes reasonable care of the card.
- Sign any card issued immediately on receipt

- Memorises any PIN, never record the PIN in a way that might be recognised by someone else and not disclose the PIN to any person.

- Never disclose the card number to third parties

- Not use a card while it is suspended, after it has been cancelled or in breach of any restriction.

- Check the terms stated on all cash machines (ATM) used and NOT use machines where they may incur a charge.

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- Users must only use cash machines (ATM) which are able to issue a receipt. On the occasion of machine error and a receipt not being produced users should report the incidence to their line Manager and to Accounts Payable who will interrogate the bank account to verify which transactions have taken place.

- Debit cards are enabled for Contactless transactions which are designed for speed, it is not a requirement that the service provider/shop issue a receipt. For security reasons never opt to use the Contactless option always use the Chip and Pin method.

- Transactions

Users understand that a card transaction is an authorised debit to an LCC Imprest/sub Imprest Account where a cardholder uses a card and the PIN at a cash machine (ATM), any bank counter or at the Post Office Counter or in a shop or over the internet. Unlike issuing cheques once the Cardholder has carried out a transaction the user cannot ask the Bank to stop that transaction. If the user claims a refund from the merchant, the Bank will credit the Account with the amount of the refund when the Bank has received the refund advice from the merchant.

Users are reminded of the necessity to maintain separation of duties in operation of financial systems. The duties of ordering, certifying and paying invoices should be performed by separate members of staff.

Card transactions will normally be applied to the Account on the same day and users will only be allowed to draw up to their daily maximum withdrawal limit provided that cleared funds are available.

A transaction may be refused if there are insufficient funds available on the Account or if the supplier is not able to request immediate authorisation a transaction may be declined. It is the user's responsibility to ensure there are sufficient funds in the bank account before attempting a transaction.

Users must obtain a receipt from the ATM/bank cashier/merchant for all transactions made. The receipt should be retained with other petty cash receipts used for bank account reconciliation/reimbursement purposes.

The daily cash withdrawal limit for all Imprest/Sub Imprest Accounts is £250

By opting to use a debit card the normal Imprest/Sub-Imprest account limit and reimbursement process are unaltered from the recognised Imprest process already in place. This includes obtaining full VAT receipts, checking of transactions to bank statements and retention of records policies)

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- Application Process The maximum number of cards allowed per bank account will be 2.

Each User must:

Complete the Nat West Business Debit Card Application form Also sign and return a copy of this details sheet, keeping a copy for your own records. Return address - Exchequer Services, LCC, 3rd Floor CCP, County Hall, Preston, PR1 8XB

In respect of the application Nat West will not undertake credit reference searches which could affect a user's personal credit record.

The card and PIN will be forwarded to the recipients business address registered for the bank account. Each transaction processed will show the last 4 digits of the card number on the bank statement and will be traceable to the user who will be responsible for transactions logged against their card.

- Lost Stolen or Misused Cards

The Cardholder must notify the Bank without undue delay at a branch or by phoning 0370 6000 459*, minicom 0370 154 1192 (or +44 1268 500 813 from abroad) if they suspect that A card is lost, stolen or has been misused. A PIN is known to an unauthorised person. A card has been used without authorisation. A reported card has been found. A card which is later found must be destroyed. The cardholder must also notify Exchequer Services by email - lccimprestaccounts@lancashire.gov.uk

If ever the card is used on the internet the Cardholder may be required to enter a One Time Passcode to complete the transaction. This One Time Passcode will be sent by text message to the mobile number the Customer has provided to the Bank.

- Cancellation of Card

Managers and Users have a duty to notify Exchequer Services immediately they are aware of changes to staff members and staff roles to ensure integrity of the scheme. Staff must return their card to their line manager PRIOR to leaving employment with LCC. The line manager must cut through the magnetic strip and the chip of any card which a Cardholder is no longer permitted to use and destroy it. Exchequer Services must be notified of such changes and they will then notify the Bank of any change to Cardholder's details and instigate the process to arrange a card for any replacement member of staff.

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Services must update their internal policy/ procedure documents to reflect the revised arrangements in respect of debit cards.

I agree that by signing below that I fully understand and agree to abide by the terms on pages 1-4 of the Nat West Debit card agreement and understand that failure to comply with the agreement and ANY of the above conditions may be classed as a breach of LCC rules and regulations and that I may be subject to disciplinary action.

Once Exchequer Services advise me that my card has been distributed I agree to immediately acknowledge receipt via email - lccimprestaccounts@lancashire.gov.uk

If the card does not arrive within 7 working days I will advise Exchequer Services

First cardholder

Signed

Name Position

Dated

Second cardholder

Signed

Name Position

Dated

You must keep a copy of this form for your own records. The original form and Nat West Debit Card Application form being returned to

Exchequer Services, LCC, 3rd Floor CCP, County Hall, Preston, PR1 8XB

Contact details David Redhead 01772 533193

David Jackson 01772 534869

Email - lccimprestaccounts@lancashire.gov.uk