



Bishop Chadwick Catholic Education Trust Schools Procurement Card Policy

Policy dated:	25 January 2022
Date of next review:	January 2025

Objectives

1. To allow Academy staff access to an efficient means of payment for approved expenses, while maintaining the necessary controls over the use of academy or Trust funds.
2. To eliminate the requirement for petty cash.

Policy

1. Wherever possible, all academy purchases should be made via a purchase order and paid through the BACS system on receipt of an invoice. Where online purchases via credit card are deemed necessary a Credit Card Approval Form (appendix []) should be completed and approved before any payment is made.
2. Each academy should have a maximum of two credit cards.
3. The day to day operation and control of the Trust's purchasing cards are the responsibility of the Trust's Finance Manager who is the Programme Coordinator.
4. Holders of cards must use them only for the purposes for which they have been issued and within authorised purchase limits.
5. The misuse of such cards shall be grounds for disciplinary action.
6. Cards must not be loaned to another person, nor should they be used for personal or private purchases.
7. Cardholders should obtain approval to purchase from the relevant budget holder and should ensure that there is sufficient budget available to meet the costs, record of approval to be retained.
8. The following purchases are expressly prohibited:
 - a. Alcoholic beverages/tobacco products
 - b. Items or services on term contracts.
9. Cash advances on credit cards are not allowed under any circumstances. This includes the use of any form of cash withdrawal or cash back facility.

Cardholders will be required to sign a Cardholder Agreement (appendix []) indicating they accept these terms.

Individuals who do not adhere to this policy risk revocation of their credit card privileges and possible disciplinary action.

Procedures

1. Recipients of credit cards must sign the Card-holder Agreement Form (appendix []) confirming their understanding of the policy.
2. Card-holders must complete a Credit Card Approval Form for each transaction. Each form must be accompanied by a VAT receipt confirming the details of the transaction.
3. Card-holders must download monthly credit card statements and complete the Credit Card Monthly Statement Cover Sheet to agree to the statement. The Credit Card Approval Forms and VAT receipts should be retained in school. The Headteacher is to approve and sign the Credit Card Monthly Statement Cover Sheet (appendix []), supported by the credit card statement.
4. The Credit Card Monthly Statement Cover Sheet and monthly credit card statements must be submitted to the Trust's Central Finance Team immediately upon receipt of the statement to enable timely processing of transactions in the Trust's finance system.
5. All credit cards, with the exception of that issued to the Headteacher, will be held in the school safe and will be issued to card holders at their request as and when needed. The credit card will be signed in and out and a record kept within the Finance Office.
6. Monthly spot checks of Credit Card and Approval Forms and VAT receipts will be carried out by the Central Finance Team to ensure compliance with procedures.

Link to other policies

This Credit Card policy should be read in conjunction with the following Trust policies:

- Staff Code of Conduct
- Financial Regulations
- Gifts and Hospitality Policy
- Staff Travel and Expense Policy

Guidance on use of Procurement Card

Transaction Limit

The Trust has agreed the maximum transaction limits (page []) with Cardholders. Where an attempt is made for purchases in excess of this limit, it will be 'declined' at the authorisation stage. If you need to purchase items outside these limits then they can be temporarily or permanently increased.

The limit is inclusive of any VAT, carriage charges, etc.

Purchases must not be split in order to avoid the transaction limit; any cardholder found to be doing this may be subject to disciplinary action.

Where temporary arrangements to increase a transaction limit have been put in place, the card will revert to its original settings once this period has elapsed.

Declined card transaction

Exceeding the monthly credit or single transaction limit, attempting to use an 'expired' card or incorrect pin number will cause a transaction to be declined. On all occasions where a transaction is declined, the Cardholder must notify the Programme Administrator in order that the situation can be resolved if necessary.

Making changes to the Procurement Card

Changes to cards can only be put into effect by the Programme Administrator, the table below highlights the principal reasons for card changes and the actions required of the Cardholder.

	Reason for change	Action required of Cardholder
1	Change of name – e.g. due to marriage	Obtain the necessary form from the Programme Administrator. The obsolete card must be cut in half across the metal strip and returned to the Programme Administrator before taking possession of the replacement card.
2	Non-receipt of card (or replacement card) – which have been received approximately 14 days before the due renewal date	Notice of the non-receipt should be given to the Programme Administrator as soon as possible.
3	Card lost or stolen	Notify the card-issuing bank immediately upon discovery of loss. Notify the Programme Administrator at the first opportunity and obtain the necessary form to confirm loss details in writing (Procurement Card – Lost/Stolen Notification Form).
4	Cardholder job or department change	Upon notice of job or department change, notice of the change to be given to the Programme Administrator as soon as possible (and no later than the change occurring). A decision will then be made on the need for the continued use of the card.
5	Leaving employment	Immediately prior to leaving employment of the Trust, the card must be cut in half across the magnetic strip and be returned to the Programme Administrator.

At the moment all categories (except cash) are open, if you wish to restrict the card in the future contact the Programme Administrator.

Card security

The card provided is to be used by the Cardholder only. Though the Card is issued in the name of the Trust it is the Cardholder's responsibility to ensure that it is retained in a secure location.

Cardholder's Liability and Credit Status

Whilst the card is embossed with the name of the Cardholder, the account and therefore the liability is in the name of the Trust; consequently there is no impact on the cardholder's personal credit status.

Receipt of goods

All goods, not personally collected, must be delivered to a Trust site or office address and not to the Cardholder's personal address.

Encashment

The card cannot be used to obtain cash.

Use of Bishop Chadwick Catholic Education Trust Procurement Card

The Cardholder must only use the card for Trust business, and hence it must not be used for personal purchases under any circumstances.

Detailed guidance on the procurement of goods and services

The cardholder or nominated person personally needs to place orders via:

1. Telephone ordering the goods/service by telephone and quoting the card number. Telephone orders must be delivered to a Trust site or office address and not to the cardholder's private address.
2. Ordering by mail where an application form can be completed with details for charge card payment. Mail orders must be delivered to a Trust site or office.
3. Ordering online via the supplier's website quoting the card number. Orders must be delivered to a Trust site or office.
4. Personally visiting the supplier's premises and signing for the goods.

The Cardholder is responsible for protecting and safeguarding the details of their Procurement Card at all times.

In all instances the cardholder or nominated person must inform the supplier of :

- The full card number (16 digits), date of expiry (4 digits) and last 3 digits on back of card
- The full name of the cardholder (as shown on the card)
- The Trust's name
- The full delivery address (if appropriate)

In addition the Cardholder may be asked, as a security check, to quote the billing address:

The billing address is the address detailed on the cardholder's account, and is usually the cardholder's home address.

For online transactions, the Cardholder may be prompted with a Verified by Mastercard security instruction when completing the transaction(s). The first time a transaction is completed the Cardholder will be asked to create a password

and on future transactions will be asked to confirm 3 random characters of the password, so a memorable password should be used. Additional information on this can be provided by the Programme Administrator.

The supplier's documentation must not print the card number where other people may see and record it. If this happens the Cardholder should contact the Programme Administrator for advice.

The Cardholder must indicate to suppliers that they should not be sending invoices to the Trust – as there is a risk of duplicate payments. All documents should be sent directly to the Cardholder marked “**MASTERCARD Procurement Card Paid**”.

Key Contacts

Key Contacts for Cardholder			
General Queries	Card	Carolyn Dent (Programme Administrator)	07535 835608 cdent@bccet.org.uk
Reporting Lost or Stolen Cards		Lloyds Bank	0800 015 5025 from UK +44 1908 544 055 from Aboard Please note – call Lloyds bank immediately to notify them of the lost card and then contact the programme administrator.

Record-keeping and reporting

A procurement card authorisation form must be completed for each transaction. This should be signed by the person requesting the goods and the cardholder.

The Cardholder must record details of the transaction on the Procurement Card Transaction Log and update it when the goods/service are received. An electronic template will be provided to schools.

Every section of the Transaction Log has its purposes and it is essential that all highlighted fields are completed.

A VAT Receipt must be obtained for all transactions and it must be retained by the school in support of the entries made therein. Without these receipts the Trust is unlikely to be able to reclaim the VAT on the transaction, meaning that the school will be charged with the gross cost of the transaction, including VAT.

Cardholders are required to submit all documentation to the Programme Administrator.

This must be done on a monthly basis, and documentation must be received by the Programme Administrator no later than the 8th working day of the month.

Disputes should be reported to the Programme Administrator using the appropriate form.

Cardholder-specific Details

Cardholder Name:	
Location (work):	
Card Programme Administrator:	Carolyn Dent
Transaction Limit:	£500.00
Monthly Card Limit:	£1000.00
Approved Purchasing Categories:	All categories except CASH

Card Number:			
	Name	Signature	Date
Cardholder			
Programme Administrator			

Cardholder Dispute Form

Guidance:

Use this form where you have a disputed transaction with a supplier.
Send this form, together with any relevant documentation, to:

Procurement Card Administrator
Bishop Chadwick Catholic Education Trust
Registered Office:
Evolve Business Centre
Cynet Way
Rainton Bridge South Business Park
Houghton-le-Spring
Tyne & Wear
DH4 5QY.

Cardholder's Name :	
Cardholder's Number/Expiry Date :	
Statement Date :	
Name of Supplier :	
Supplier's Address:	
Transaction Value :	
Date of Transaction	
Details of Dispute :	

	Name	Signature	Date
Cardholder			

Card Lost/Stolen Notification Form

Guidance:

Complete this form after you have notified:

- the card-issuing bank; and
- the Procurement Card Administrator.

Send this form to:

Procurement Card Administrator
Bishop Chadwick Catholic Education Trust
Registered Office:
Evolve Business Centre
Cygnet Way
Rainton Bridge South Business Park
Houghton-le-Spring
Tyne & Wear
DH4 5QY.

Cardholder's Name :	
Department:	
Card Number:	
Date Lost/Stolen:	
Details:	
Date and time reported to card-issuing bank:	
Date reported to Procurement Card Administrator:	

	Name	Signature	Date
Cardholder			

CARDHOLDER RESPONSIBILITIES/GUIDELINES

1. You must sign this agreement before using a Procurement Card issued in your name.
2. You will be informed of your spending limits (**Cardholder-specific Details**)
3. You must sign your card immediately on receipt .
4. Prior to using your card for the first time , you must familiarise yourself with the contents of the policy.
5. The card is for your use only to make work-related purchases and is therefore the property of Bishop Chadwick Catholic Education Trust.
6. The card must not be used for personal purposes. The purchasing card cannot be used to make cash withdrawals and cardholders must ensure that any personal Air Miles, Tesco Points or other card benefits that may result from purchases from time to time are declined.
7. You should exercise all reasonable care to ensure the safety of your card.
8. Do not disclose your card details to anyone other than the nominated person, or when conducting a transaction.
9. You must obtain a VAT Receipt in support of all transactions.
10. You must maintain a log of all transactions (manual or electronic)
11. If you are required to verify your transactions on-line, then any discrepancies should be raised with the supplier in the first instance, and reported to The Programme Administrator using the appropriate form (**Cardholder Dispute Form**). Detailed procedures regarding discrepancies are contained in the in the policy.
12. All documentation (Transaction Log and VAT receipts) must be submitted to your Card Programme Administrator to enable them to check all transactions.
13. You must surrender your card immediately on termination of your employment or if you move to other duties where the card is not necessary.
14. You will not be permitted to amend your spending limits or categories by contacting the card-issuing bank yourself; any changes you deem necessary should be raised with your Card Programme Administrator in the first instance.
15. A lost or stolen card must be reported immediately by telephone to the bank. You must also confirm this in writing to the card-issuing bank within 24 hours of the incident and to Purchasing Card Administrator using the appropriate form (**Card Lost/Stolen Notification Form**).

CONTACTS AND CONTACT NUMBERS

Lost/ stolen cards From UK 0800 015 5025 From Abroad +44 1908 544 055

General (card) queries 07535835608 Email: cdent@bccet.org.uk

Your agreement:

I have read and understand the above responsibilities/ guidelines and agree to use my MASTERCARD Purchasing Card accordingly.

(To be retained by The Trust)

	Name (Print)	Signature	Date
Cardholder			
Witness			