

Bitteswell with Bittesby Parish Council

Prepaid Debit Card Policy

Policy adopted: 11 July 2024 | Review Date: Annually

PURPOSE: Bitteswell with Bittesby 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. A prepaid debit card will be issued for the Clerk. No other individuals may use the card.
- 1.2. The maximum balance on the prepaid debit card, agreed by the Parish Council, is currently £300.

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:
- 2.4. Each transaction is limited to £200 at any time in accordance with Council's Financial Regulations, unless pre-authorised by the Parish Council in advance.
- 2.5. Top-ups to the prepaid debit card, up to the agreed maximum levels, currently £300, will be made by bank transfer.
- 2.6. The Clerk shall be permitted to use the prepaid debit card for making online and/or telephone payments only. For online purchases, only secure websites must be used.
- 2.7. Receipts of prepaid debit card transactions must be kept, and all card payments must be included on the payments listing for presentation to Council for noting and public scrutiny.

3. Card Security

- 3.1. The Parish Clerk is solely responsible for the safe keeping of the debit card.
- 3.2. PIN numbers will be issued to the card holder 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 clerk will in turn advise the Parish Council.
- 3.5. The Clerk and authorised 'controller' 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.

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.