

Approved by the Trust Board Finance Committee 19th March 2018

RBS One Card Policy and Procedure

Introduction

The RBS One Card is provided as a facility to pay for goods and services more efficiently. Being issued with a One Card does not give an automatic approval to spend and therefore appropriate prior approval should always be sought for spending on a card, within delegated limits, prior to use. Where approved suppliers are already set up, the One Card should not be used as the beneficial rates may not be applied.

The One Card should NOT be used to pay for fuel, energy bills or for the withdrawal of cash.

Responsibilities of the Card Holder

When a cardholder collects their One Card, they are required to sign an Employee Agreement confirming that they agree to abide by the Terms and Conditions of the One Card (Appendix A).

At the point of sale, the cardholder MUST request a VAT receipt clearly showing the VAT paid as a separate amount, the supplier's VAT number and the school name and address (the school name and address may be omitted if the vat receipt is just a till receipt – such as in a supermarket). This will enable the VAT to be reclaimed. All receipts and related paperwork must be retained to be scanned by the School Business Manager (SBM).

If receipts or other valid documentation is not provided to the SBM, then there is no evidence that the expenditure was made solely for the current operations of the Academy, this expenditure may therefore be classed as misuse of the card. This may result in disciplinary procedures being followed and the cardholder may also be personally liable for the expenditure resulting in the cardholder being required to reimburse the Academy.

Where a cardholder is changing roles within the Trust or leaving the employment of the Trust it is essential that the card is given to the Head teacher or SBM, destroyed by them and a Destruction Form completed (Appendix B). A copy of Appendix B should be retained by the cardholder and the SBM as evidence all procedures have been followed.

Responsibilities of the School Business Manager

The SBM has responsibility for ensuring that they have all the required documentation to support every transaction on the One Card statement. For each transaction they should hold:

1. Signed requisition giving the approval to spend where applicable
2. VAT receipt (either paper or electronic)

3. Signed Delivery Note or receipt of goods where applicable

Each transaction should be entered onto the Civica Corero system with scans of the appropriate documentation attached to each transaction held on the system. Once all documentation has been scanned and attached to the transactions the originals may be destroyed. It is important that each scanned document is checked as correctly input to the system prior to destruction as the scanned copies then become the audit and HMRC documentary proof of purchase.

REACH2 Finance will ensure that all One Cards are set up on Civica Corero as appropriate.

On receipt of the One Card statement, the SBM will reconcile the transactions to the statement and the monthly payment posted to the credit card control account by REACH2 Finance.

Procedure following card misuse

When a One Card has been used inappropriately outside the terms and conditions of the Employee Agreement and any subsequent associated procedures or guidance then this is regarded as misuse.

Any misuse of the One Card will be investigated and the cardholder and any other party involved in the misuse may be subject to the Trust's disciplinary procedures and the One Card may be withdrawn.

Any goods or services acquired through the misuse of a One Card may, at the discretion of the Academy/Trust, be retained for use if they can be used in normal operations. However, if the goods or services are, in the opinion of the Academy/Trust, unusable in normal operations and cannot be returned for a full refund, the cardholder will be required to refund the cost incurred to the Academy. This includes the cost incurred on the One Card and any ancillary costs incurred in regard to return, storage or disposal. This is to be paid by means of a cheque or bank transfer to the Trust within 5 days of the cardholder being notified. If restitution is not made within this period, the Trust may, at its discretion, make the appropriate deduction from the employee's next salary payment.

Any further sanctions or disciplinary actions will be determined by agreement between the relevant Academy Heads of Service in accordance with the Trust's disciplinary procedures.

Appendix A

One Card Employee Agreement

I agree that I,.....(name), will adhere to the following terms connected with the use of the One Card.

I agree:

TO SIGN MY ONE CARD IMMEDIATELY ON RECEIPT

And

1. To only use the card to make approved Academy-related purchases on behalf of REAch2 Academy Trust (The Trust) and that the card remains the property of the Trust. I understand that any unauthorised use will be considered a breach of contract and may result in my personal liability for the expenditure and any additional expenditure to return, store or dispose of the items so purchased.
2. That I will not use the card to purchase fuel or withdraw cash.
3. If the One Card is used to purchase a supermarket shopping card, I will ensure that receipts are obtained for all expenditure on the card and a reconciliation is produced each month showing spend and remaining balance.
4. To not allow anyone else to use my One Card nor will I share my password/PIN. I will also ensure my card and related details are kept secure at all times.
5. To not use the One Card for expenditure for which a corporate contract is held.
6. That the One Card does not give authority to spend outside approved spending limits previously advised.
7. That I should not personally benefit where I make purchases on behalf of the Trust. Where purchases are regularly at a location where a reward /discount system is in place a business reward card should be used.
8. That when making purchases on the Internet I will ensure that it is through a secure payment site before entering my card details and no card details are to be stored on the site.
9. That I will always at the point of sale, either in person or on the Internet, request a VAT receipt prior to purchase. A cheaper purchase cost may work out more expensive overall if there is no VAT receipt and thus no VAT recovery available. VAT on standard rated products and services is 20% so is a substantial element of the cost.
10. That I will pass all VAT receipts, delivery notes, receipts of collection and any other related paperwork promptly to the SBM so that they can be uploaded onto the financial system.



11. That I will take appropriate steps to check my available credit and notify and query transactions with RBS if I believe that the card has been used fraudulently. If the One Card is lost or stolen, I will immediately notify RBS, the SBM and the REAch2 Finance team.
12. That should my role/responsibilities change I will liaise with the Headteacher and SBM to review whether my authority to hold a card should continue.
13. That should my employment with the Academy/Trust cease, or I no longer have authority to hold a card due to a change in role/responsibilities, I will surrender my card to the Head or SBM with immediate effect and provide all paperwork to support the final transactions undertaken on my card.

I have read and understand the above and agree to use my One Card accordingly.

Please complete in block capitals:

Card Holders Name	
Card Holders Signature	
Date	
Last Four Digits of Card	
School representative name *	
School representative signature	
Date	

*School representative should be the Head teacher or SBM confirming that the cardholder has read and signed the agreement but should not be the cardholder.

Send Copy to Employee, SBM and REAch2 Finance

Appendix B

One Card Returned for Destruction

Academy Name	
Cardholder Name	
Card Number	
Reason for Destruction	
Date received by Head teacher/SBM	

Confirmation that Card Destroyed	To be signed by Head/SBM
Name	
Signature	
Date	
Action Required by SBM	Date completed
Notify Bank	
Ensure all documentation received and transactions processed on Civica Corero	
When card reconciled REAch2 Finance to close credit card ledger account	