

ALCESTER TOWN COUNCIL
USE OF DEBIT CARD PROCEDURE

1. A debit card may only be issued with prior authorisation from the Town Council.
2. Only one (1) debit card may be held by the Council at any time, in relation to its current account.
3. Use of the Council's debit card is limited to occasions when it is not possible or practical to pay by BACS, or where suppliers are unable to offer a credit account.
4. The Town Clerk is the only person authorised to use the debit card and make payments. No other individuals may use the card.
5. The Town Clerk is solely responsible for the safe keeping of the debit card.
6. Cash withdrawals are not permitted on the card except with the prior authorisation of two bank signatories.
7. The PIN will remain the knowledge of the Town Clerk only and must be kept confidential, as must the card security number.
8. Purchases on the debit card are limited to £500 and must comply with the Council's Financial Regulations.
9. Receipts of debit card transactions must be kept, and if any purchases contain any charges for VAT, a proper VAT receipt or invoice should be obtained.
10. The Town Clerk will check receipts against the bank statements and will investigate any discrepancies.
11. The debit card cannot be used for non-Town Council or personal expenditure. Any misuse or fraudulent uses may result in disciplinary action.
12. If the card becomes lost or stolen, it must be reported to the issuing bank immediately upon discovery. The Council will provide the bank with all the information in its possession as to the circumstances of the theft, misuse, loss of the card or disclosure of the PIN number and take all steps deemed necessary by the bank to assist in the recovery of the missing card.
13. In the event of the Town Clerk's termination of employment, the Town Clerk must return any issued debit card to the Mayor and the card will be destroyed by cutting it up into pieces. Confirmation of its destruction will be notified to the bank.

Approved by Finance and General Purposes Committee – 27th February 2024