

Credit Card Policy - Curia

(Version 1 2020 Dec)

Subject and version number of document:	Credit Card Policy – Curia, Version 1 2020 Dec
Serial number:	001
Operative date:	December 2020
Author:	Financial Controller
Diocese of Portsmouth owner:	Financial Controller
Links to other policies:	Expenditure Policy, Supplier Selection Process, Travel and Expenses Policy
Review date:	January 2024
For action by:	All Curia Credit Card Users and approvers of Curia Credit Card Expenditure.
Policy statement:	<p>This policy is for Curia Credit Cards only.</p> <p>This Policy sets out the Principles, responsibilities and process for Procurement by Credit Card.</p> <p>The policy will provide guidance on how to obtain a credit card, how the credit card may be used and the processes that must be followed when using the card and reporting on credit card expenditure.</p>
Responsibility for dissemination to new staff:	Finance, Credit Card Approvers and Holders
Mechanisms for dissemination:	This policy will be available on the Department of Administration drive within the network.

Training implications:	Policy will be highlighted to all department heads and new credit card holders during induction.
Resource implications	Credit card holders will be responsible for expenditure of diocesan financial assets.
Further details and additional copies available from:	Please Contact the Financial Department (Accounts@portsmouthdiocese.org.uk) for further information on this policy.
Approved by:	Board of Trustees (to be approved)
Date approved:	February 2021

Website upload:

Website	
Keywords:	<i>Credit Card Policy, Procurement, Purchasing</i>

Amendments summary:

Amend No	Issued	Page(s)	Subject	Action Date
1				
2				
3				
4				
5				

Review log:

Include details of when the document was last reviewed:

Version Number	Review Date	Name of Reviewer	Ratification Process	Notes
1.0	Jan 2021			

Credit Card Policy - Curia

SUMMARY OF KEY POINTS TO NOTE

This policy is for Curia Credit Cards only.

This credit card policy provides guidelines for employees who have been allocated the right to hold a company credit card.

The policy will provide guidance on how to obtain a credit card, how the credit card may be used and the processes that must be followed when using the card and reporting on credit card expenditure.



Credit Card Policy

Contents

1. Credit Card Policy

- Introduction
- Scope
- Roles and Responsibilities
- Process/Requirements
- Security
- Training
- Monitoring the Effectiveness of the Policy

Appendix 1. Credit Card Request Form

Appendix 2. Monthly Credit Card Return - Parish.

Appendix 3. Acceptance Form for receipt of Credit Card.

Appendix 4. Purchase Requisition of Credit Card expenditure.



Credit Card Policy

1. INTRODUCTION

- 1.1 The Diocese may provide clergy or employees with credit cards. Credit cards should not be provided to volunteers.
- 1.2 Credit cards are to be used for diocesan expenditure only. Credit cards should not be used to pay for personal expenditure.
- 1.3 Using a credit card is a more secure form of payment than paying with cash. Having a credit card can help track and process expenditure, prevent fraud and make payments more efficiently.
- 1.4 Purchasing with a credit card is a more vulnerable form of payment than payment via invoice and should not be used when invoice payment is possible.
- 1.5 This policy provides guidance and procedures that will ensure only appropriate clergy and employees are provided with credit cards, clergy and employees with diocesan credit cards use them properly and securely and are aware of their responsibilities.

2. SCOPE

- 2.1 This policy applies to all clergy or employees who have been provided a diocesan credit card. It also applies to clergy or employees who have the right to approve the use of a credit card and approve credit card expenditure.

3. ROLES AND RESPONSIBILITIES

- 3.1 Heads of Vicariate, Tribunal, Chancery and the COO (to be called budget holders in this document) have ultimate responsibility for all expenditure within their areas of control, including Credit Card Expenditure.
- 3.2 Budget holders can request that named individuals are issued credit cards. Budget holders are responsible for ensuring only appropriate clergy or members of staff are issued a credit card for their area of responsibility.
- 3.3 Budget holders must be vigilant and act to manage expenditure within their area of control. Actions should include.
 - Monitoring which members of staff hold credit cards within their area of control and ensuring only appropriate members of staff have credit cards.



- Reviewing and authorising monthly credit card returns considering accuracy and appropriateness of expenditure.

4. PROCESS/REQUIREMENTS

4.1 OBTAINING A CREDIT CARD

4.2 Where appropriate, budget holders will request that staff members are issued credit cards.

4.3 Only staff members with authority to approve expenditure, as per the Expenditure Policy, can be issued a credit card.

4.4 To request a staff member receives a card the Credit Card Request Form (Appendix 1) must be completed by a budget holder and sent to finance.

4.5 Credit cards will be issued by the Diocesan Finance Team.

4.6 Credit card users must read the Credit Card Policy and sign the Acceptance of Diocesan Credit Card form (Appendix 3) on receipt of the credit card.

4.7 CREDIT CARD USE

4.8 Payment via invoice, through the purchase ledger system, should be the normal process. Credit card usage is the exception, where the norm cannot be followed, due to medium (online purchase) or priority.

4.9 Credit card purchasers must adhere to the supplier selection process and other policies for good procurement as set out in the Expenditure Policy and Supplier Selection Procedure documents.

4.10 All credit card expenditure must be solely for the needs of the diocese.

4.11 Cards must not be used for non-authorized or personal expenses.

4.12 Never withdraw cash using the company credit card.

4.13 CREDIT CARD LIMITS

4.14 Credit card limits for cards belonging to individuals will be set at £200.

4.15 In rare circumstances credit limits may be adjusted based on specific identified needs.

4.16 The Diocese will have two Central Credit cards each with limits set at £10,000.

4.17 These cards should be used when there is a requirement that larger transactions



need to be processed through the credit cards.

4.18 **PROCEDURES**

4.19 Monthly returns ([appendix 2](#)) need to be completed by all credit card holders and submitted to budget holders.

4.20 Receipts for all credit card transactions must be attached to the return.

4.21 Budget Holders must review the return and confirm approval the expenditure or query unusual items on the return.

4.22 Approved returns should be submitted to the finance department by the 7th of the following month.

4.23 Failure to submit the completed, approved return by the 7th of the following month may result in the card being withdrawn.

4.24 The monthly return of Budget Holders must be reviewed and approved by the COO.

4.25 **CENTRAL CREDIT CARD**

4.26 To make use of the Central cards please complete the Purchase Requisition form Appendix 4 and submit the forms once approved to PA to the COO or to the Administrative Service Manager.

4.27 Central credit card details will not be shared, but the PA to the COO or to the Administrative Service Manager will process the transaction.

5. **SECURITY**

5.1 Individuals named on the credit card are responsible for ensuring the safety of the card.

5.2 Named individuals should not leave the card unattended or easily accessible.

5.3 Card details should not be shared with anyone, from within or outside of the diocese.

5.4 If the card is lost or stolen report it to Lloyds immediately by calling 0800 096 4496 immediately. Once Lloyds have been informed contact the senior accounts technician at accounts@portsmouthdiocese.org.uk.

6. **TRAINING**

6.1 This policy will be highlighted to all department heads and New credit Card Holders during the application process.



7. MONITORING THE EFFECTIVENESS OF THE POLICY

- 7.1 Credit Card returns, Tender Reviews, Supplier Selection forms, Purchase Requisitions, Orders, Invoices and Payments will be open to Audit annually by the External Auditors and on an adhoc basis by HMRC.
- 7.2 The primary role of this external audit is to report on the Charities financial statements and to carry out such examination of the statements and underlying records and control systems as are necessary to reach their opinion on the statements and to report on the appropriate use of funds.
- 7.3 HMRC have the ability for the same and to impose Fines, Interest, and penalties where non-compliance to HMRC rules is established.
- 7.4 Budget Holders will be able to review costs incurred on a regular basis against their departments and advise of any unexpected transactions.

8. REVIEW

- 8.1 This document may be reviewed at any time at the request of either the staff or management, or in response to changes in legislation, but will automatically be reviewed after twelve months and thereafter on a biennial basis.

9. APPROVALS

- 9.1 The signatures below certify that this document has been reviewed and accepted demonstrating that the signatories are aware of all requirements contained herein and are committed to ensuring their provision.

	Name	Signature	Position	Date
Prepared by	Keith Harvey		Financial Controller	Jan 2021
Reviewed by	Mark Van Wijk		Director of Finance and IT	Jan 2021
Reviewed by	Heather Hauschild		Chief Operating Officer	Jan 2021
Reviewed by			Finance Audit and Risk Committee	Jan 2021
Approved by			Trustees	
Reviewed by	Karena Fulford		Head of People	Jan 2021
Reviewed by			Senior Leadership Team	Jan 2021

9.2 Amendment Record

9.3 This document is reviewed to ensure its continuing relevance to the systems and processes that it describes. A record of contextual additions or omissions is given below.

Page No.	Context	Revision	Date

Appendix 1: Credit Card request Form

Request for a Diocese Credit Card for Procurement

The Diocese may provide clergy or employees with credit cards to be used for diocesan or parish-related expenditure only.

Using a credit card is a more secure form of payment than paying with cash. Having a credit card can help track and process expenditure, prevent fraud and make payments more efficiently.

Purchasing with a credit card is a more vulnerable form of payment than payment via invoice and should not be used when invoice payment is possible.

This policy provides guidance and procedures that will ensure employees with diocesan credit cards use them properly and securely and are aware of their responsibilities.

Individuals Credit card limit will be set at £200.

Please could you approve _____ use of a Diocese Credit Card for Procurement purposes.

The Cardholder

Will submit monthly approved returns to Finance, with supporting invoices and receipts. Failure to produce receipts and the return by the 5th of the following month may result in the card being withdrawn. Reimbursement to the Diocese may be reclaimed from the cardholder where this requirement is not met.

Will be used for diocesan or parish-related expenditure only.

Will comply with Credit Card Policy.

Will accept responsibility for the security of the credit card and its use.

Will not share card details with anyone, from within or outside of the diocese.

Will prioritise the use of established suppliers and their payments terms.



Will never use the card to withdraw cash.

Will never use the card for personal expenditure.

Budget Manager


Name _____ Signature _____

Approved - Finance

Name _____ Signature _____

Appendix 2 – Credit card Return – Diocese (Also available as an Excel spreadsheet)

Bringing people closer to Jesus Christ through His Church
Catholic Diocese of Portsmouth



COMPANY CREDIT CARD REC FOR		NAME	PERIOD:									
Department Code:												
Date	Receipt No <i>(add no to Receipt attached to Form)</i>	Description	Supplier	Location	Co	Nominal Code	Project	Currency	Exch. Rate	Excl VAT	VAT	TOTAL
01/01/2021	e.g.	Coach Travel	National Express		GF	G111	FPS			80	6	86.00
	1											0.00
	2											0.00
	3											0.00
	4											0.00
	5											0.00
	6											0.00
	7											0.00
	8											0.00
	9											0.00
	10											0.00
	11											0.00
	12											0.00
	13											0.00
	14											0.00
	15											0.00
	16											0.00
	17											0.00
	18											0.00
	19											0.00
	20											0.00
	21											0.00
	22											0.00
	23											0.00
	24											0.00
	25											0.00
Subtotal										£ -	£ -	£ -
If No receipt is submitted please state "No Receipt Available"												£ -
										SPEND TOTAL		£ -
Approved : Sign							I certify that the above expenditure was wholly and necessarily incurred on behalf of the company					
							Claimant's signature: _____ Date: _____					



Appendix 3

Acceptance of a Diocese Credit Card for Procurement

I _____ have received the following credit card.

(Photocopy of the Front and reverse of the card attached.)

I will incur expenditure in line with the Policy above, which will be for the purpose of the Parish / Diocese and will not be for Personal Use, and take due care to:

- Protect it to the best of your ability. Do not leave it unattended or give it to unauthorized people (e.g., friends, family, colleagues) even just to hold.
- Report it stolen or lost as soon as possible. If, for example, there is a break-in at your home and your company card is taken, you need to file a police report and call our accounting department immediately.
- Use it only for approved reasons. Follow the instructions in this policy and the employee card agreement, and do not use the card for personal or unauthorized expenses, even if you intend to compensate the charges later.
- Document all expenses above, as you spend and send monthly credit card reports.

Credit Card may be cancelled or removed when returns are not submitted to Finance promptly for processing.

I agree to re-imburse any expenditure to the Diocese that has not been in line with the above and give my permission for this to be deducted from Pay.



Signed _____

Date _____

Appendix 4 : Central Cards – Purchase Requisition





Diocese Procurement for Credit Card spend

Requested By Print (Capitals)

Signed

Date

Cost of Purchase (Including VAT)

Parish / department

Parish / Dept Approver Print (Capitals)

Signed

Card used for Purchase

Approver (over £200)

Check total below

Expenditure Type (nominal Code)

Product or Supply to be Purchased

Paste Link to Supplier / Item

Please include this link in the email sent with this requisition.

Cost of Purchase (Including VAT)

Quantity to be Purchased

Total Cost including VAT and Delivery

Reason for Credit Card Purchase

Alternative methods of payment are impractical

Online Purchase

Urgency of Purchase

Other

Delivery Required by (Date)

Delivery Location : Address / Post Code

