

Schools Financial Services

onecard Guidance notes for Schools

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CONTACT NAMES/NUMBERS

INTRODUCTION

onecard is a facility for use by schools, to allow the purchase of goods, where it is not possible or appropriate to use cheques. Examples include internet purchases, purchases by telephone and 'in person' purchases where a school cheque is unacceptable.

Purchases should be made in accordance with guidance given in Schools Financial Controls.

The cardholder may only use the card for business purposes.

Individual suppliers will be paid by the Bank within 4 working days of the transaction taking place.

The school will receive monthly statements detailing the transactions for each cardholder. The School makes one payment per month per card to the Bank by direct debit to cover all card transactions.

These guidance notes should be read in conjunction with Schools Financial Controls.

CARD MANAGEMENT

Security of the Card

The card provided to you is to be **used by you only** and is not to be lent to anyone else. It is in the name of the company and it is your responsibility to ensure that it is retained securely at all times. It is not permitted to keep any card(s) in the school safe where more than one person has access. The card is secure if it is kept with the cardholder.

All cards are now contactless, but a PIN letter will be sent to the school for the cardholder's attention just before a new card is issued. onecard
The PIN has to be used for the first transaction made in person before the card can be used contactless. The PIN must not be shared with anyone else.

Non Receipt of Cards at Renewal

Your replacement card should be received approximately 14 days before the renewal date. Non receipt should be advised immediately to Schools Financial Services.

Lost/Stolen cards

If you lose your card or it is stolen, advise Royal Bank of Scotland immediately (they operate a 24-hour customer service) by telephone.

Telephone 0370 600 0459

Cardholder's Liability/Credit Status

Whilst the card is embossed with your name, the account and therefore the liability is in the name of the School. Consequently there is no impact on your personal credit status.

Amended cards - change of name

If you need to amend your name on the card (e.g. because of marriage etc) a change of name form is required to be completed. Please contact Schools Financial Services for the relevant form. The headteacher needs to confirm that they have seen the original document to prove this change and a copy of the proof attached to the form. If the change relates to the headteacher, this will need to be authorised by the Chair of Governors. The form must be returned to Schools Financial Services.

Leaving employment

Please complete and return the cancellation form. This can be found on KELSI or by requesting one from Schools Financial Services.

Destruction of the card should be witnessed and completed prior to the cardholder leaving their employment. Confirmation is required that the card has been cut in half and any subscriptions or regular payments set up on the card must be cancelled directly with the retailer(s).

LIMITS

Monthly Credit Limit

An initial monthly credit limit has been set for your card. Please complete the onecard changes form on KELSI or contact Schools Financial Services if the monthly limit needs to be changed. This must be authorised by the headteacher (or Chair of Governors for a headteacher's card) and returned to Schools Financial Services.

Single Transaction Limit

An initial agreed maximum transaction limit may have been set for your card.

The card cannot be used for purchases in excess of this limit as attempts to do this will be met with a decline when authorisation is sought for the transaction. This limit is inclusive of any VAT, carriage charges etc.

Please complete the onecard changes form on KELSI or contact Schools Financial Services if the single transaction limit needs to be changed. This must be authorised by the headteacher (or Chair of Governors for a headteacher's card) and returned to Schools Financial Services.

The changes to either limit will be permanent.

TRANSACTIONS

Where the card can be used

Your onecard can potentially be used at any Mastercard supplier outlet.

Raising Orders

Orders should be raised for all expenditure as a commitment to the school's system.

Card Declined

If a transaction is declined the cardholder can telephone NatWest using the number on the back of their card or contact Schools Financial Services. Some potential causes are: exceeding monthly card limit, exceeding individual transaction limit or using a supplier that is within a Merchant Category that is currently blocked.

- **Rejection of Goods/Goods Incorrect**

If you reject the goods, ensure that you tell the supplier directly, as it is they who will arrange a credit to your onecard account. The credit will appear on your monthly statement and therefore should be entered on your local finance system to aid reconciliation (see Procedure Note No. 6 for FMS6). There is no need to await receipt of the onecard statement before raising the problem with the supplier. If you cannot come to mutual agreement with the supplier, contact the bank directly or Schools Financial Services.

- **Incorrect Amount Billed**

When checking your monthly statement against your local finance system you may identify a transaction that you are not happy with. In these circumstances contact the relevant supplier to seek explanation/adjustment. In the event that the discrepancy remains unresolved contact Schools Financial Services for further instructions.

- **Billed But Goods Not Received**

If you are billed for something that has not been received contact the supplier to ensure that the goods have been dispatched. It is a Mastercard regulation that the transaction is not processed until the goods are dispatched. Inform Schools Financial Services if this regulation has been breached.

- **Missing Transactions**

Any purchases made just prior to the statement date (26th of the month) will show up on the following month's cardholder statement. If any transactions do not turn up as anticipated, it is possible that the supplier has failed to enter the purchase into the Mastercard system. In these circumstances contact Schools Financial Services before taking any action.

STATEMENTS

A statement will be produced for each card on a monthly basis.

1. Check immediately on receipt, for any discrepancies/abnormal entries on the statement, where amounts do not relate to the items supplied. If any are present, the cardholder should immediately telephone NatWest or Schools Financial Services for guidance.
2. Check each line on the statement and sign and date the statement as approved.
3. If there are any items under dispute with the supplier they should be clearly marked as such. They should also remain as an outstanding entry.
4. Credit values appearing on the statement will be for settlement of previously disputed items. The cardholder should make reference next to the entry detailing which item it resolves. A photocopy of the original statement with the disputed item on should be signed as cleared.
5. If there are any transactions on your local finance system that do not appear on the monthly statement these should appear on the next month's statement.
6. Schools can register for Smart Data and print their own statements. They will need the password that was on their original application form.
7. Please note that the monthly limit will not refresh until the direct debit has been taken (7 days after the statement date).

SUMMARY

onecards are designed to be simple and easy to use while providing you with the goods required to perform your job in an efficient manner whilst adhering to financial procedures.

When accepting a card you are considered as being in a position of trust. Such a position requires you to act in a responsible manner that safeguards the financial interests of your school and Kent County Council.

When using the card you should exercise good judgement and act responsibly. The card is issued in your name and all activity will be assumed to have been incurred by you.

Each month your statement must be reconciled and all receipts and invoices retained.

In addition, random audits may be conducted for both card activity and retention of receipts and invoices as well as the physical security of the card.

These procedures should be used in conjunction with Schools Financial Controls (Orders for goods and services).

FMS6 Procedure Note Number 6 should also be used to ensure the onecard transactions are correctly recorded on the school's finance system.

Contact Names and Locations

<p><u>New Cards</u></p> <p>Applications for new cards should be e-mailed to:</p>	<p>Schools Financial Services</p>	<p>schoolsfinancialservices@theeducationpeople.org</p>
<p><u>onecard Queries</u></p> <p>Existing cards: for problems using an existing card, change requests to card limits and issues with transactions being blocked.</p> <p>New cards: assistance with completing application forms and application process</p>	<p>Schools Financial Services</p>	<p>03301 651 001 schoolsfinancialservices@theeducationpeople.org</p>
<p><u>Lost / Stolen Cards</u></p>	<p>(24 hour, 7 days a week)</p>	<p>0370 600 0459</p>