

Kings Road Primary School

Debit Card Policy



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Adopted by Governors	

1. Debit Card Security

- 1.1 The school debit card is for the use of purchasing goods for Kings Road Primary School. The debit card will be stored in a locked cabinet for safekeeping while not in use.
- 1.2 The debit cardholders will be the Head & Deputy Head Teacher, School Business Manager and School Secretary.

2. Debit Card Use

- 2.1 Use of the debit card will be limited:
 - Where no other payment method of purchasing goods or services is available from a supplier;
 - Where discounts sourced by ordering/paying for services on line
 - Where a number of lower cost items are over the petty cash limit and need purchasing from a local store (e.g. end-of-term rewards for pupils, normally obtained from supermarkets).
- 2.2 A purchase order form, detailing proposed expenditure, should be completed; then authorised by the budget holder before any transaction may take place.

Where the exact cost is not known prior to the transaction (e.g. in supermarket orders) an estimated budget figure will be entered on the form and detailed costs supplied immediately after payment.
- 2.3 Any expenditure in relation to Kings Road budget will need a purchase order number this will be raised and processed by the Finance Team and will have details of the expenses allocated to the relevant cost centre and ledger codes.
- 2.4 A transaction limit of £5,000 (inclusive of VAT) will apply. This may be increased in certain circumstances with prior agreement from Head Teacher.
- 2.5 When purchasing items via the Internet strict controls will apply (see Appendix A). All transactions to be completed onto school finance system FMS.
- 2.6 The debit card is not be used for obtaining cash.
- 2.7 The debit card is not be used for personal transactions.

Appendix A

Controls for use of Debit Card for Internet Purchases

1. Take care when using card details for online. Ensure to use secure sites, which will start with https, not http. Secure sites have an added encrypted transaction layer. Other security systems include Secure Socket Layer (SSL), Secure Electronic Transaction (SET) and Hypertext Protocol Secure (HTTPS). Use these whenever possible.
2. Check for a secure connection before you enter your card details. Your browser is the piece of software that enables your computer to access the World Wide Web. A secure browser such as Netscape Navigator version 4.0 or later or Microsoft Internet Explorer version 4.0 or later will show you whether or not, the web site you are visiting is secure. Internet Explorer uses the padlock symbol while Netscape uses keys.
3. Get to know a company before you buy. If you are not familiar with a supplier, contact them first and ask for some background information before you buy. Check if the company's registered details displayed on the home page or if there is some form of accreditation, which can be verified. If unsure, do not buy from them.
4. Keep passwords secret. If you register with a particular site, you will be asked to enter a user name and password, keep passwords completely secret – as you would with cash-machine PINs.
5. Read delivery and returns policy before buying. Read delivery and returns policy on the home page before completing on-line transactions. Check you can return any unsatisfactory items and if you can get a refund. Websites should ideally cover delivery methods, delivery costs, currency applied, taxes applied, returns and refund policy and a contact telephone number or email address.
6. Save and print a record of your transaction