

Herefordshire Council Procurement Card Policy

P-Card Rules



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Welcome to the Herefordshire Council Procurement Card scheme

This scheme is designed to make it easier and more cost effective for employees of Herefordshire Council to make low value purchases of goods and services. We have defined a low value purchase as a transaction below £5,000. Using a NatWest P-Card, you can purchase goods and services from any supplier that accepts Card Payment.

We are implementing this purchasing concept for low value purchases as it will help you to obtain the goods and services you need to get your job done, more efficiently. It will reduce paperwork associated with the traditional purchase order process, resulting in cost savings for the council and a timesaving for you.

If you have any comments or questions about the NatWest P-Card scheme, please contact Corporate Finance by email to treasury@herefordshire.gov.uk or on: **Ext 1774**

Important contacts

You should contact the card provider NatWest on 0370 010 1152 for:-

- Account balances (This can be viewed on SDOL)
- Fraudulent statement entries
- Lost or stolen cards
- Damaged cards
- PIN queries
- Statement queries
- Assistance if card is declined

You should contact Corporate Finance by email to treasury@herefordshire.gov.uk for:-

- Any changes to your details
- Request for changes to card limits
- Cancellation of cards
- To advise that your card has been lost or stolen

Herefordshire Council P-Card Scheme

Summary of scheme

Why use a Procurement Card?

Benefits to the Herefordshire Council

The NatWest P-Card scheme is an efficient and cost-effective method enabling council staff to make low value purchases of goods and services. The programme streamlines the procurement process by replacing the need for petty cash, cheque requests, lower value requisitions, cash advances, and lower value purchase orders. It allows the council to benefit from on-line discounts and savings on delivery costs.

Benefits to the card-holder

The aim of the P-Card scheme is to make it as easy as possible for you to make low value purchases.

By using the P-Card, you will:

- have the power and flexibility to buy supplies and utilise services when necessary
- receive quicker delivery of goods
- see faster processing of payments, making it easier to keep track of budgets.

Process

If your post requires you to have a P-card, your manager feels that it would be beneficial for you to have one and you are a regular requisitioner, you will need to complete the following:

- Herefordshire Council Procurement Card Policy – sign the declaration at the end of this document (and also ask your manager to sign approving you to have a card)
- NatWest P-Card application

These documents are available if you contact treasury@herefordshire.gov.uk

Once we have received the completed forms, we will apply to NatWest for your card.

Your new card and PIN will be posted to your home address, please email treasury@herefordshire.gov.uk to confirm receipt of both. You will then be given instructions on accessing Smart Data OnLine (SDOL), the NatWest card management system, where you will be required to code your purchases with the correct Business World coding.

If you have any queries with your purchases, SDOL or any aspect of the P-card process, you can contact Corporate Finance by email to treasury@herefordshire.gov.uk

Caution

Credit card fraud is an ever increasing problem in the financial world. It is imperative that you use your P-Card responsibly and take all necessary precautions for the security of your card and PIN. You will be held responsible for all transactions on your card, unless, of course, you have been the victim of fraud.

Inappropriate use of your P-Card or a breach of these rules by you will result in disciplinary action, possibly leading to summary dismissal.

Please ensure you are fully aware of what is permitted spend. Even if you are instructed to buy goods and services by your manager, if the items are not allowed, you will be deemed to have breached the terms of this Policy.

If you are uncomfortable about making any transaction, contact Finance or your Head of Service and keep a copy of emailed advice to support the transaction.

We are required to ensure that public money is spent appropriately; **the purchase of flowers and gifts, meals for team meetings** etc. would not be considered acceptable by the public.

Herefordshire Council has an obligation to ensure transparency relating to expenditure. We are required to publish details of ALL spend on credit cards. Any goods or services that you purchase with your P-Card will be put in the public domain and can be challenged. You may be required to justify why you have purchased certain goods and services. When coding your transactions please provide sufficient detail that explains what the purchase is for but ensuring that confidential details are excluded that must not be put in the public domain, for example individual names.

All P-Card transactions are monitored and reconciled by Finance. If there are any uncertainties about items of spend, you will be asked to provide additional information.

Using your P-Card

It is important that you read and understand the following section. You will be required to sign this policy below to this effect, so please ensure you are fully aware of your responsibilities. If you have any queries with the following, please speak to Finance

- **Your P-card is for business related purchases only**
- **Failure to comply with this will result in disciplinary action**
- **Inappropriate spend will be treated as theft**

It is important that P-card holders are aware of their responsibilities when making purchases.

They must:-

- Ensure that the goods or services cannot be supplied by an existing Herefordshire Council contracted supplier, at a cheaper cost or where Herefordshire Council obtains additional benefits from the contract e.g. through a rebate arrangement, as is the situation with energy supplies
- Make sufficient effort to secure the most cost effective purchase of goods or services
- **Not use the card for any personal purchases/expenditure/cash withdrawals**
- Not use the card for any personal gain – Air miles, Fuel points, loyalty scheme points (e.g. Club card or Nectar), free gifts or purchases through the Employee Benefits scheme where cash back is received.
- Check with their line manager or Finance, if you are unsure of any spend, before costs are incurred.

What can be purchased?

Goods or services that are deemed necessary for the council, and its employees, to effectively deliver services. It is intended that these purchases will be low value (below £5,000).

What CANNOT be purchased?

- Items for personal, non-work related use
- Fuel (other than agreed exempt areas)
- Purchase of gifts for staff e.g. flowers/wine/or any item deemed a gift for any occasion (see below)
- Hiring staff
- Any hazardous chemicals/materials or products
- Cash – obtaining cash from an ATM/cash machine or as cashback following another purchase
- Tips and gratuities
- Donations
- Hospitality, dining and subsistence – **all meals must be paid for personally and reclaimed via expenses (see below)**
- Alcohol

Rail

To order rail tickets, ensure you have prior agreement from your Manager/Cost Centre Manager.

Please remember that your p-card cannot be given to a colleague; members of staff that do not hold p-cards should pay through alternative means and seek reimbursement via expenses where necessary

All spend on P-cards is scrutinised and we will monitor rail fares closely to ensure tickets have been purchased at the best price and are in the best interest of the council.

Flights

Where flights are the essential for travel, prior written approval must be obtained from your **head of service** before flight bookings are made. This approval must be kept with the invoice/receipt for scrutiny.

Overseas trips must be authorised by a director in advance of travel, including confirmation of the allocated budget for expenses. The appropriate cabinet member should also be informed.

All bookings must be made in accordance with the Travel and Subsistence Guidance.

Hotels

Hotel bookings can be made via the p-card, subject to approval from your cost centre manager prior to the booking being made. This approval must be kept with the booking receipt/invoice for scrutiny.

A 'cap' on hotel spend has been introduced; this is £180 per night for London hotels and £100 for other parts of the country. It is still the cardholder's responsibility to source the most reasonable hotel in terms of cost and location and this must not be interpreted as an amount to 'spend up to'.

It is recognised that most hotel bookings include breakfast; this is permitted. Where hotel deals include an evening meal, **providing this gives good value and the additional cost does not exceed subsistence rates**, these may also be booked.

Where hotel bookings do not include the evening meal, if you choose to dine in the hotel restaurant, then this must be paid for personally and claimed back via expenses, in the same way as any food purchases are reclaimed.

Not all hotel bookings will be subject to price comparisons/checks but all hotel expenditure will be reviewed to ensure it appears reasonable and gives good value. Should a purchase appear excessive, then it will be investigated as to why the hotel was selected and approval given. Where an investigation confirms that the purchase was excessive, the matter will be forwarded to the Head of Service, HR and Internal Audit; you may also be asked to reimburse the council for excessive purchases.

Alcohol must NOT be purchased on the p-card under any circumstances

Responsibility for approving hotel bookings will lie with the Cost Centre Manager

Gifts

Any expenditure that Herefordshire Council incurs is from the public purse and we therefore have a responsibility to ensure that all spend is reasonable and appropriate.

Gifts for staff should not be purchased. These would include items such as flowers purchased in the event of a bereavement, an illness, a 'thank you', retirement etc. for any employee, member of an employee's family, volunteer or ex-employee.

Where this does occur, the card holder will be required to reimburse the council. Should this happen again, the matter will be forwarded to HR.

It is suggested that where teams feel strongly supportive of an individual and want to express their appreciation or sympathies, then personal collections are arranged.

However, it is recognised that to enable the council to deliver or develop its services, it is required, on occasions, to incentivise members of the public, consultation groups etc. Where this occurs, cardholders may, with the written approval of the Head of Service, make a purchase for the client/group in recognition of their contribution or to encourage participation.

All such purchases must be appropriate and reasonable and will be subject to scrutiny

Where these purchases are made, cardholders must record the word 'GIFT' in the description section of the coding system; all such items will be checked.

Hospitality, Dining and Subsistence

This is the most contentious area for p-card purchases, but it is an area where the council is routinely challenged under FOI. As such, we have tried to ensure the guidance is suitably robust to cover the majority of situations. However, if you are required to purchase any such items, and you are unsure as to whether this is allowed, then please check.

In all cases, where a cardholder needs to purchase of food or beverages, for subsistence, then this must be paid for personally and reclaimed by completing an expenses form on Business World.

Ad-hoc purchases of meals/snacks, on the basis that meetings over-run into lunch hours or clients/customers are in the office during lunch-time, should not be funded by the council.

Cardholders should not, either routinely or as one-offs, hold meetings in pubs, restaurants, cafes etc. and, because of the location, be required to purchase refreshments. If this is necessary, then the meeting should be booked by the order/invoice process or purchases should be paid for personally and claimed back as subsistence by completing an expenses form on Business World.

Should refreshments be purchased on the p-card, cardholders will be required to refund the council.

Other Key Areas

PayPal

You will be allowed to make a payment to an organisation whose method of collection is via a PayPal account. However, you are **not** permitted to use your P-Card to deposit money into an individual or team PayPal account unless specific approval is provided.

Splitting payments

Please note that 'splitting payments' is not permitted. If your purchase is greater than your individual transaction limit, this being £5,000, you cannot use the p-card and the purchase must be made by raising a PO. You must not split the total payment between two card transactions.

Security of P-Card and PIN Number

The card will be issued to you and is your responsibility to keep secure. Similarly, the PIN will be sent to you and you will be required to ensure it remains known only to you. Cards are your personal responsibility and are to be held on your person. The card or PIN must **NOT** be made available for anyone else to use, regardless as to whether you are with them or away from the office on leave/sickness.

Under no circumstances must the PIN be written down and kept with the card.

The card is not an 'office' card and you will be held responsible for all expenditure on the card (should your card suffer a fraudulent transaction, this will be dealt with by NatWest and/or police)

Under no circumstances, must you allow another person to make any purchases on your card, regardless of the reasons put forward. If you are uncertain about the nature of any instruction you have been given, ask the requester to contact Finance.

You may, of course, make purchases, on behalf of your team/manager subject to prior written approval being given to you (email is satisfactory in this case) and that it is you who actually makes the purchase/transaction.

Responsibility for coding and storage of receipts

You have a requirement, as a cardholder, to ensure the timely and accurate coding of any purchases you make and the safe storage and retention of associated orders, invoices, receipts and manager approval, where required. Your receipts must be saved either on SharePoint <http://hcintranet.herefordshire.gov.uk/pc> or SDOL. Where receipts are not in electronic form, receipts can be scanned or photographed and then uploaded to SharePoint or SDOL.

The system has been designed to make the process of purchasing a significantly more efficient process for you. However, failure to code items of purchase on your statement or failure to keep adequate records will be deemed a breach of the rules. It will result in the card being suspended and your Finance Manager/Head of Service notified. A record will be made on your personnel record and disciplinary action may be taken.

In moving to this new method of procurement/purchase, Herefordshire Council is adopting a zero tolerance- approach to inappropriate spend, negligence and deliberate disregard for the required process.

Where necessary, anyone found misusing the card or breaching these rules will face disciplinary action, resulting in possible summary dismissal.

Ordering of goods

General

As a cardholder, you have a duty to obtain value for money for all purchases and, in accordance with contract procedure rules, alternative quotations or tenders should be sought and documented where appropriate. In particular, you should check with the Procurement Team whether there are Herefordshire Council contracts in place, where an advantageous price / quality of goods / service should be available. In addition, there is a need to ensure extra costs, such as postage, packaging, delivery, foreign exchange charges and customs duty are clearly understood before committing to the purchase.

Before making a purchase you must ensure that:-

- The transaction is of the type for which authority has been given by your Cost Centre Manager; and adequate budgetary provision is available where appropriate.
- Prior to buying goods from abroad (e.g. via the Internet) you should consider the tax position, it is possible that import duty and/or purchase tax may be chargeable on the goods on delivery, thus the cost benefit of buying abroad may be reduced or lost. In addition the legal position regarding non-delivery of goods and recovery of payments will be far more difficult than with a UK-based trader. If you still consider buying from an overseas country as this remains best value then ensure you provide the councils VAT registration number (701 2040 13) to the supplier to minimise the VAT charged and inform the Treasury team through email treasury@herefordshire.gov.uk .

N.B – a central record of all purchases made from overseas must be maintained for HMRC records.

Internet

Purchases made via the Internet are increasing, but with this comes additional risk; these need to be assessed prior to making any purchase.

The first is to ensure that you are aware of who you are trading with in terms of supplier name, location, and legal jurisdiction under which the transaction will take place. It is advisable that the transaction takes place under UK jurisdiction where normal forms of redress are available

for faulty goods etc. There should be a link on the web-site called 'conditions of trading' and this should be checked prior to placing the order.

The second main risk is to ensure that the transaction is taking place in a secure manner. Most financial transactions are undertaken on the Internet using a secure method called SSL. The visible proof of this will be a message stating that the transmission is to take place over a secure line. This should then be evidenced by a small closed padlock icon on the bottom row of the browser screen and/or the internet address starting with 'https://.....', the **s** denoting the secure link. In these cases it should be secure enough to enter the charge card details to enable the order to take place.

As is becoming increasingly common with web payments, the supplier offers you the facility of storing your card details. This must not occur. Card details must be entered each time a purchase is made. If you need to create an account with on-line suppliers, Herefordshire Council must be reflected in the account name. For recurring payments e.g. online advertising (Facebook), these charges must be monitored by the cardholder and they must ensure that payments are cancelled promptly when no longer required.

P cards are purchasing cards to be used to make low value purchases, they are not embedded cards which are virtual cards where payment is collected via a card number and no physical card is held.

The third risk is to ensure that a VAT invoice will be supplied with the goods on delivery. You may need to request a valid VAT invoice as part of the transaction to enable VAT charged to be refunded.

For faulty goods or non-delivery, it will be necessary to contact the supplier in the first instance to establish the cause of the problem and to agree arrangements for a refund. This will normally be done by the supplier crediting the card account. It may, however, be necessary to establish the dispute with NatWest, which would then allow the transaction to be suspended. Corporate Finance will need to be informed of any dispute logged with the bank.

Please note that some major websites do not make it clear whether you have signed up for additional services. A common problem we have is cardholders requesting the **Amazon Prime** service. This is a costly additional service that Amazon offer and should not be purchased.

How Your P-Card works

Making purchases with your NatWest P-Card is as simple as using any credit card. The complete process is described below.

You place an order for goods or services with the supplier via phone, on-line or you present goods for purchase. You must always ensure that you obtain value for money with every purchase and can demonstrate this. Where **Central contracts exist for services or certain purchases - preferred suppliers** must be used in every instance as appropriate. If you are placing an order by e-mail or fax, you **MUST NOT** disclose/write the P-Card details on the communication, but follow up with a phone call.

The supplier processes the transaction requesting purchase authorisation from NatWest via the Mastercard/Visa network.

NatWest verifies that the purchase is within Herefordshire Council and cardholder spending limits. Within seconds the supplier will receive an approval, decline or referral to NatWest.

If you are at the supplier location, enter your PIN or sign the sales voucher, retaining a copy/card payment receipt, till receipt and obtain a copy of the invoice. You can either take your purchase with you or arrange to have it delivered (making sure you are aware of costs of delivery), depending on the supplier and stock.

If you make the purchase by phone or on-line, the supplier will deliver your purchase and send the sales voucher and VAT invoice to you. Invoices should be in the name of Herefordshire Council. **Be sure to tell the supplier to send the invoice for your attention and ensure they have your full address. Please ensure you chase the supplier for an invoice if it is not received with the goods. You should mark the invoice / receipt "paid by procurement card" so it does not get paid again. The invoice should then be retained by the cardholder and available on request by finance or audit.**

Note: According to Mastercard/Visa regulations, the supplier must ship the goods before a transaction is processed. Be sure the supplier is aware of this regulation.

As the cardholder, you will be required to code each purchase via NatWest SDOL. SDOL will detail all the goods and services you have purchased with your card. You will be required to code each transaction purchased with your card and identify and code any VAT. It is recommended that you code each purchase as they are made. You should ensure that you have all your receipts and/or invoices in support of each entry and these should be saved either on SharePoint <http://hcintranet.herefordshire.gov.uk/pc> or SDOL. **You will be required to reconcile all receipts with your transactions shown on SDOL prior to them being posted into Business World. You should code all transactions as soon as you can but definitely by the deadline of the 10th of the following month.**

Corporate Finance will receive a central monthly statement from NatWest on the 4th of the month showing spend for all card holders. An electronic statement of all your transactions will be uploaded and posted into Business World each month. This will be done soon after the 10th of the month. Any items of expenditure that are not coded will be coded to the pay cost centre of the cardholder and highlighted to Finance for investigation.

You, the cardholder, will be able to review your procurement card transactions within SDOL. You will also be able to view them, in Business World, once posted after the 10th of each month. Your NatWest P-Card monthly statement will be available in pdf format within SDOL.

Your manager/cost centre manager will be able to review transactions on the Business World web reports after the 10th of the month.

Payment for your procurement card balance will be made by a direct debit centrally around the 10th of each month when your credit limit will be reset.

Disputed Items

If there is a discrepancy on the NatWest P-Card monthly statement, you should first contact the supplier to resolve the situation. If it is resolved, you should verify that any appropriate credit is received when the next monthly statement arrives.

If the dispute cannot be resolved with the supplier (e.g. if you do not recognise the supplier name), call NatWest using the number listed on the NatWest P-Card monthly statement.

Disputed items should be reported immediately.

Please also log these with Corporate Finance within five days

Foreign Exchange Charges

Prior to making any purchase from overseas, please research your requirements thoroughly and be clear if the transaction will incur additional charges. If you are unsure as to any 'hidden costs', refer to your cost centre manager/Line manager or finance.

If your purchase is from overseas, and incurs currency conversion charges, these will appear as a separate transaction line on your statement. This must be coded to the same code as the goods or services have been charged to; this will then reflect the true cost of the transaction.

As advised earlier, whilst the cost of goods from overseas may appear better value, you need to be aware of VAT, duty, conversion charges and possible dispute issues.

Cardholder absence

Providing coding of spend should be carried out at the time of purchase or shortly after. On rare occasions of short term absence the manager of the card holder can contact finance to ask them to code any outstanding transactions (as default they will be posted to the pay cost centre of the cardholder).

Lost / fraudulent use of cards

If your card is stolen or lost or if you suspect any fraudulent use, you must notify NatWest immediately on 0370 010 1152. The card will be stopped and a replacement card ordered, your replacement card will be sent to Corporate Finance who will contact you to arrange collection.

Damaged cards

If your card becomes damaged, a replacement card can be requested by contacting NatWest; please advise Corporate Finance of this as well. Corporate Finance will receive a replacement card and contact you to arrange for collection.

Card cancellations – Leaving Herefordshire Council or moving posts

If you are no longer required to hold a P-card due to a transfer/promotion or you are leaving the employment of Herefordshire Council, then you must destroy the card and contact Corporate Finance who will then contact NatWest to cancel the card.

You are responsible for ensuring that all transactions are coded and that your last statement is fully reconciled and signed off, as normal.

Any items of expenditure on your last statement that are not reconciled as business expense will be recovered from your final salary payment.

If you transfer to a new post within Herefordshire Council and are still required to hold a P-Card, a new policy document should be completed, signed by yourself and your new line manager, and emailed to treasury@herefordshire.gov.uk.

VAT

PROCUREMENT CARDS AND VAT

If you purchase goods/services from an EU supplier (outside of the UK) you **MUST**:

- Provide the supplier with Herefordshire Council's VAT registration number – 701 2040 13 - to obtain zero rating. If the VAT number is not provided, VAT will probably be charged by the supplier and this cost will be coded to your cost code.
- Please note that VAT charged by a foreign supplier **CANNOT** be claimed back by Herefordshire Council so the whole cost **WILL** be charged to your cost centre.

If you purchase goods from **OUTSIDE** the UK (EU or NON – EU countries) please be aware that the goods could be subject to both purchase tax and duty once they are brought into the UK, and these charges will be payable **BEFORE** the goods will be released to you.

If you have bought goods/ services from outside the UK, you **MUST** notify finance in order that the correct notification to HMRC can be applied.

PLEASE NOTE – this is a statutory obligation and if Herefordshire Council fails to do this then it may be subject to interest and penalties that **WILL** be charged to your cost centre.

It is essential that you obtain VAT receipts/ VAT invoices for each of your purchases.

In order to claim Value Added Tax (VAT) from a Level 1 (VISA capable) supplier, you must have a VAT invoice/ receipt. VAT information will need to be entered manually onto SDOL against the transaction. A VAT receipt must contain the following information to substantiate Herefordshire Council's VAT claim:

- Name, address and VAT number of the supplier
- Date
- A description that identifies the goods or services
- The VAT rates charged and a breakdown of the VAT charge for each rate, in sterling
- Name and address of the person to whom the goods/ services are being supplied.
- Gross amount payable excluding VAT.
- Total amount of VAT
- The unit price
- Rate of cash discount (if offered)

If you realise a supplier was not VAT capable from your monthly statement and you do not have, or have not requested, a VAT invoice, you will have to call and ask them to send you a VAT invoice for that transaction. **Failure to do this will result in you being unable to claim VAT back from HM Revenue & Customs, therefore the VAT cost WILL be allocated to your cost centre.**

Where a supplier is level 2 or level 3 HM Revenue & Customs have accepted that Herefordshire Council do not need a hardcopy VAT invoice. Suppliers who are VISA VAT capable will not supply you with a VAT invoice even if you ask for it. However, they should still provide you with a priced delivery note or an itemised receipt, which will help you post your Transaction Log.

YOU MUST NOT AMEND THE VAT AMOUNTS ALLOCATED IN SDOL FOR LEVEL 2 OR LEVEL 3 SUPPLIERS.

If you reclaim VAT to which HMRC subsequently decide you were not entitled the VAT will be recharged to your cost centre.

Frequently asked questions

Who processes account changes?

All changes to card details must be carried out by Corporate Finance. They will require a request, duly authorised by the cost centre manager. Please speak to them first if you feel an account change is required.

What is my liability?

You are authorised to use the NatWest P- Card only for legitimate business purchases. Any personal expenditure is forbidden and will be recovered by Herefordshire Council. Disciplinary action will be taken resulting in possible summary dismissal.

Do I have a credit limit?

When you receive your NatWest P-Card, you are assigned an individual monthly credit limit of £15,000. If, over time, you find that the limit is too low, you should speak with your manager about having your credit limit re-evaluated. All credit limit/card changes are processed via Corporate Finance. The monthly credit limit is reset on the 10th of the month.

Is there a transaction limit?

There is a £5,000 transaction limit and a monthly limit of £15,000. The transaction limit (including VAT) is for each individual order with a supplier. You must not attempt to exceed this value by splitting the order. You must also be aware that you must spend within existing budgets. Please apply for any changes to credit limits well in advance to give us time to get them set up and activated as appropriate. We will be unable to do this outside normal office hours or without receiving appropriate authorisation from managers/cost centre managers.

What if a transaction is declined?

If you feel that it should not have been declined, either contact NatWest Card Helpdesk on 0370 010 1152 or Corporate Finance, who will look into this matter on your behalf.

How are my purchases tracked?

Each month you will receive a NatWest P- Card monthly statement via SDOL listing suppliers, purchases and purchase amounts. You are responsible for coding this and retaining all your receipts or invoices.

Should I keep my Invoices / Receipts?

Invoices / receipts are very important – your receipts must be saved either on SharePoint <http://hcintranet.herefordshire.gov.uk/pc> or SDOL. Where receipts are not in electronic form, receipts can be scanned or photographed and then uploaded to SharePoint or SDOL. HMRC/Government, as well as the council, requires invoices for tax purposes and you will need them for reconciling your NatWest P-Card monthly statement. If you misplace an invoice / receipt, obtain a duplicate from the supplier. If that isn't possible, an email from the supplier or any other supporting documents will be required. When invoices are received you need to ensure that you mark them clearly as "paid" and retain it. This helps to ensure that invoices do not get paid twice. If you fail to keep invoices / receipts to support your purchases, your card will be withdrawn.

Will my purchases be reviewed?

Your purchase documentation should be made available to your cost centre manager, Finance, Internal Audit and External Audit, when requested. In addition, your purchasing activity may be subject to audit to verify compliance. Completion of card transactions in SDOL as your purchases are made and keeping receipts and invoices organised will make the month end process quicker and enable you to hit this turnaround deadline.

The council is also subject to audit from its External Auditors and all credit card transactions are published on the website for public scrutiny, so please ensure descriptions are appropriate and do not disclose personal or restricted information.

What should I do if I find an incorrect charge?

If you identify a problem on your monthly statement, you should resolve it directly with the supplier. If a credit is required, the supplier should be asked to make a credit transaction entry on their purchasing card terminal. If you are not successful, notify NatWest on 0370 010 1152 for any help and guidance.

What if I find an unauthorised charge?

Contact NatWest immediately to notify them of any unauthorised charges. Use the number listed on the monthly statement or the back of your card. Once you have notified NatWest you should also contact Corporate Finance.

Who pays the NatWest P- Card transactions?

A Direct Debit is taken out of the Herefordshire Council bank account to pay the overall total incurred by all the cardholders. This occurs on the 10th of each month. It is therefore vital that all cardholders meet the required deadlines for coding and checking their transactions.

How do I view my statement?

Your statement will be available in SDOL on or shortly after the 4th of each month. You can view your transactions at any time (allow 48 hours after transaction has taken place).

What if I do not get transactions coded on time?

It is vital that all cardholder transactions are coded and are verified before Herefordshire Council is charged. Failure to code transactions in SDOL on a regular basis will result in your P-card being suspended at the bank.

When are suppliers paid?

Typically, suppliers are paid within two to three days of your purchase. This is done electronically by NatWest, through the Mastercard/Visa System.

What happens if my card is lost or stolen?

You are responsible for the security of your card, and must take reasonable precautions to prevent loss or misuse.

Should your card be lost or stolen contact NatWest immediately, on 0370 010 1152, please also inform Corporate Finance. The card will be stopped and a replacement ordered.

If you have any further questions, please contact Corporate Finance by email to treasury@herefordshire.gov.uk

Herefordshire Council

P-Card Application

As a Cardholder I agree to:

- Be responsible for the proper use and security of the Card allocated to me and sign it on receipt.
- Immediately inform the credit card provider and the Head of Corporate Finance if the Card is lost or stolen.
- Immediately inform the credit card provider and the Head of Corporate Finance of any fraudulent transactions.
- Use the Card only in accordance with the Procurement Card Policy
- Ensure that the credit limit of the Card is not exceeded.
- Reimburse the Council for any personal expenditure and any business expenses that are outside of, or exceed, the Council's rules for reimbursement.

Signature of applicant:	
Applicant's full name:	
Applicant's post title:	
Credit limit requested:	£15,000
Single transaction limit:	£5,000
Date:	
Authorised by line manager:	
Name of line manager:	

Authorised by Head of Corporate Finance:

Signature:
Date authorised:

Cardholder confirmation of receipt of card & PIN:
Date received: