



# **CREDIT CARD POLICY AND PROCEDURE**

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**Monitoring and review:** The effectiveness of this policy will be monitored regularly by Finance who will provide data on the use of the policy as and when required.

## **1. INTRODUCTION & BACKGROUND**

- 1.1 It is the Trust's policy to issue some employees a corporate credit card ("the Card") to enable them to conduct their business. However, this spend must be limited and other payment methods, which have stricter controls must be used as a preference.
- 1.2 Cards will be subject to strict terms and conditions of use as well as controls which are set out in the Procedures below.
- 1.3 It is Trust policy that all goods and services are procured by issue of a Purchase Order via Proactis. These are governed by authorisation limits ensuring that only appropriate goods and services are purchased against nominated budgets. There may however be occasions when a purchase order is not practical and where, further to consulting with Procurement, a credit card is a justified means of payment.
- 1.4 Credit card use is not subject to the same authorisation checks as the conventional procurement route and accordingly should only be used in exceptional circumstances. Using a credit card to procure goods and services has its inherent risks and, therefore, the issue and use of credit cards is strictly controlled.

## **2. AUTHORISED CARDHOLDERS**

- 2.1 To ensure good financial control and governance, all new credit card holders should meet accepted criteria. Credit card issue must be authorised by the applicant's line manager and signed off by the Deputy Director of Finance.
- 2.2 All applicants must be able to demonstrate that their future spend profile will be accommodated by allowable credit card expenditure and should be able to demonstrate that their needs cannot be met by existing methods of procurement, such as the raising of a purchase order.
- 2.3 An up to date record of Authorised Cardholders including date of issue/termination, card number and expenditure limit will be maintained the Treasury Manager with a copy held by Procurement for compliance and best practice monitoring.
- 2.4 Only the named user is authorised to use a card. It is the Authorised Cardholder's responsibility to ensure appropriate use of their Card.
- 2.5 The credit card must be kept in a safe place use at all times. If the Cardholder is aware that the card will not be used for a period of time, then they should arrange for the card to be kept by the Treasury Manager who will deposit it in a safe.
- 2.6. Before using the card, the Authorised Cardholder must sign an Application for a Credit Card Form. A copy should be retained for personal reference and the original sent to the Treasury Manager.
- 2.7. Unauthorised usage of a credit card issued in accordance with this policy may be referred to NHS Counter Fraud for further investigation.
- 2.8 If a Card is lost or a PIN number forgotten or compromised, the Authorised Cardholder must inform the card provider and the Trust's Treasury Manager immediately.
- 2.9 Any Authorised Cardholder who leaves the employment of the Trust, or otherwise ceases to be authorised as a cardholder for whatever reason, shall return their Card to the Treasury Manager at the earliest possible opportunity and in the case of leaving employment, this must be prior to the leaving date. The Treasury Manager will then contact the card provider to cancel the Card.
- 2.10 The Authorised cardholder will be responsible for completing a monthly Credit Card Payment Form and ensure that items charged on the card have been incurred in the

conduct of official business. Any expenditure for which supporting receipts/vouchers are not submitted may become the liability of the user.

- 2.11 The card may be withdrawn at any time for any non-compliance, including any of the following (the list not being exhaustive)
- If spend is outside the scope of the policy;
  - If the Authorised Cardholder does not provide a monthly Credit Card Payment Form within the agreed timescales;
  - If an employee no longer fits the accepted criteria.

### 3. USES

- 3.1 There should be only a very limited number of circumstances where a credit card should be used given that the Trust's preferred procurement route is via Proactis purchase order.
- 3.2 The Card must **not** be used to procure goods/services where the normal ordering/payment systems can be utilised, nor should it be used to circumvent the Trust's Financial Regulations, or Procurement and Purchasing Guidelines.
- 3.2 The credit card can be used for the following:
- Accommodation bookings/payment – only on occasions where accommodation cannot be found via the accommodation framework provided by Procurement
  - Payment of exceptional travel costs (air travel) *Note: The Trust operates an online booking system for rail travel, see rail travel policy and this should always be used in preference to a credit card,*
  - DVLA (road fund/fines)
  - Congestion charges
- 3.3 The credit card should **not** be used for the following:
- Withdrawing cash or obtaining foreign currency
  - Purchase of goods or services available via existing contracts or frameworks – it is not sufficient for an Authorised Cardholder to advise that they were unaware of an existing contract – Procurement should be consulted first.
  - Any type of personal expenditure (even if intend to repay)
  - Parking, fuel, food and drink expenses (these items should be claimed back via expenses)
- 3.4 Exceptions:
- Fuel- if a trust fuel card is not working then a credit card may be used in its place.
  - Food and drink- usual expenses should be used for individual claims but if purchasing for groups of people or in exceptional circumstances a credit card may be used.
  - Parking- in exceptional circumstances parking may be paid via credit card, but the standard process should be via expenses.
- 3.5 Gifts: The Credit Card must **not** be used to purchase gifts for staff as this is classed as a 'Benefit in Kind' and creates tax implications. The recipient will be liable to pay tax on the item. In order to give a gift to a member of staff, individuals must finance this personally.
- 3.6 Cardholders should note that Amazon or any other online retailer not sourced via a legitimate procurement exercise are **not** an authorised Trust supplier and, therefore, should **not** be used under any circumstances. The following are issues with the use of Amazon:
- By ordering from Amazon the Trust cannot warrant the quality and sourcing of their products;

- The only means of payment is via credit card which compromises the Trust's authorisation process;
- Given the delivery timescales that Amazon can achieve, it raises expectations amongst users by encouraging further use.

#### 4. LIMITS

- 4.1 All credit cards will be subject to a limit on expenditure for any given month. All cardholders will be subject to an individual cap of £2,000 as a default but this can be varied by application to the Deputy Director of Finance.
- 4.2 Cardholders can be grouped into functions and a separate larger limit can be fixed when individual card holders are grouped. This has the merit of being able to utilise other cards if an individual's card limit has been breached for any given month. A grouped level will be set at 60% of the sum of the individual levels within a defined function where the number of users is greater than 1 otherwise the limit will equate to the individual's limit.
- 4.3 It is strictly forbidden to split purchases to avoid control limits. The Treasury Manger monitor attempted purchases, which exceed agreed limits and purchases which have been split, via the Card Provider.

#### 5. PAYMENT AND UPDATING ACCOUNTS

- 5.1 Finance will receive a statement of transactions direct from the issuing credit card company. This statement of transactions may be forwarded to the individual's line manager for retrospective authorisation.
- 5.2 All transactions that have required the use of a credit card will be entered on the Credit Card Payment Form (CCPF) by the card holder. This form will be issued to each credit card holder on a monthly basis by the Treasury Manager, detailing the previous months spend from the credit card statement including date, supplier and spend.
- 5.3 **Please return within 5 working days authorizing spend and completing columns for goods/services, account code and reason for spend.**
- 5.4 **All transactions that appear on the CCPF must be supported by a valid receipt.**
- 5.5 Receipts must be obtained for all items of expenditure including expenditure that is incurred using the Internet or on line facilities.
- 5.6 It is essential that evidence for each transaction is collected and stored safely to meet accounting, VAT recovery and internal control requirements.

#### 6 CARD SECURITY

- 6.1 Authorised Cardholders must only use websites from known and reputable suppliers
- 6.2 When transacting online it is important to be aware of internet security precautions that can be taken and make sure that the website being used can be trusted.

Aspects that indicate a website should be able to be trusted:

- As a minimum, communications with secure websites use digital certificates and the web address should always begin with https:// the "s" indicates secure.
- Closed Padlock or Unbroken Key icon in address bar or browser window indicates that the site is enabled and encrypted for online safety.

- 6.3 The Authorised Cardholder must not transmit card details through ordinary email as this is not secure. If suspect fraudulent transactions on monthly statements are identified the Card Administrator must be contacted immediately.
- 6.4 It is important that the Authorised Cardholder remains alert to the illegal use of the card or serial number.
- 6.5 There is always the risk of fraudulent transactions by others (including suppliers) and statements must be monitored carefully and any suspicious transactions reported immediately to the Treasury Manager.

## **7. EQUALITY STATEMENT**

- 7.1 The Trust is committed to promoting positive measures that eliminate all forms of unlawful or unfair discrimination on the grounds of age, marriage and civil partnership, disability, race, gender, religion/belief, sexual orientation, gender reassignment and pregnancy / maternity or any other basis not justified by law or relevant to the requirements of the post. The Trust will therefore take every possible step to ensure that this procedure is applied fairly to all employees regardless of the aforementioned protected characteristics, whether full or part time or employed under a permanent or a fixed term contract or any other irrelevant factor.
- 7.2 By committing to guidance encouraging equality of opportunity and diversity, The Trust values differences between members of the community and within its existing workforce, and actively seeks to benefit from their differing skills, knowledge, and experiences in order to provide an exemplary healthcare service. The Trust is committed to promoting equality and diversity best practice both within the workforce and in any other area where it has influence.
- 7.3 Where there are barriers to understanding; for example, an employee has difficulty in reading or writing, or where English is not their first language, additional support will be put in place wherever necessary to ensure that the process to be followed is understood and that the employee is not disadvantaged at any stage in the procedure. Further information on the support available can be sought from the HR Department.
- 7.4 Employees exercising their rights and entitlements under these regulations will suffer no detriment as a result.

## **8 MONITORING AND REVIEW**

- 8.1 The effectiveness of this policy will be monitored regularly by Finance who will provide data on the use of the policy as and when required.

## **9 EQUALITY IMPACT**

- 9.1 This policy will be applied fairly to all employees regardless of race, ethnic or national origin, colour or nationality; gender (including marital status); age; disability; sexual orientation; religion or belief; length of service, whether full or part-time or employed under a permanent or a fixed-term contract or any other relevant factor. The Trust will therefore take every possible step to ensure that this policy is applied fairly to all employees regardless of these protected characteristics or whether full or part-time or employed under a permanent or a fixed-term contract or any other irrelevant factor.

By committing to a policy encouraging equality of opportunity and diversity, the Trust values differences between members of the community and within its existing workforce, and actively seeks to benefit from their differing skills, knowledge, and experiences in order to provide an exemplary healthcare service. The Trust is committed to promoting equality and diversity best practice both within the workforce and in any other area where it has influence.

Where there are barriers to understanding, e.g., an employee has difficulty in reading or writing or where English is not their first language additional support will be put in place wherever necessary to ensure that the process to be followed is understood and that the employee is not disadvantaged at any stage in the procedure. Further information on the support available can be sought from the Human Resources Department.

Employees exercising their rights and entitlements under the regulations will suffer no detriment as a result.

A full 'Equality Impact Assessment' is available on request.

## **10 INTERNAL STAFF FORMS**

- 10.1 Many of our policies have an 'Internal staff form' attached that is relevant to the document. For security and accessibility reasons they are only available on our [Staff Intranet](#).