Dorchester Parish Council

Debit Card Use Policy

Introduction

In view of the increase of internet purchasing due to the potential savings that online purchasing may offer, Dorchester Parish Council may authorise the issue of debit cards to employees for business use. This policy refers only to the issue and use of Council debit cards.

Policy Statement

Issuing

The issue of a Council debit card to an employee must be authorised by the Council and be issued to a named employee (the Clerk/RFO) for their use only, no other individual may use the debit card.

The Clerk is solely responsible for its safe keeping and usage and for ensuring that the card is not used by others. In particular, the PIN will only be issued to the card holder and must be kept confidential, as must the card security (CSC/CVN) number. Lost or stolen cards must be reported to the issuing bank immediately upon discovery that the card is missing.

In the event of termination of employment, the Clerk must return any issued debit card to the Council and the card will be destroyed. The issuing bank must be advised to cancel the debit card to prevent any unauthorised usage.

Usage:

Cash withdrawals are not permitted.

A debit card issued to the Clerk and shall be used for business purposes only and in conjunction with the job role. It shall not be used for any non-business transactions nor for any personal purchases.

Usage for transactions to the amount delegated to Clerk as per Financial Regulations 2025

Reconciliation & Inspection:

Every debit card transaction must be entered by the cardholder in the annual Accounts and noted in the Finance Report. Receipts / invoices for all purchases must be included.

The transaction receipts / invoices shall be reconciled monthly with the bank statement.

In the event of any discrepancy, the RFO must notify the Council and an investigation initiated.

The cardholder is responsible for obtaining and submitting receipts / invoices for all transactions. Failure to produce transaction receipts may result in the cardholder being held liable for the sum of said transaction/s.

Fraudulent or Misuse of a Debit Card:

If the cardholder misuses the debit card or fraudulently uses the card, this may result in disciplinary action being taken against the cardholder.

This document and guidance is to be read in conjunction with adopted Financial Regulations and Standing Orders.

The policy was adopted at a meeting on 15th October 2025 FC6.25/26 and will be reviewed in two years or sooner should legislation dictate.