



CHIEF / SENIOR OFFICERS CREDIT CARDS

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1 INTRODUCTION

Under the remit of the Chief Constable, it has been agreed that Chief Officers and certain other senior posts may obtain the use of a corporate credit card for official expenditure.

2 REQUESTING A CARD

2.1 Chief or Senior Officers wishing to apply for a corporate credit card can on approval from the Chief Constable contact the Accounts Office for the relevant application form.

Staff will send out the application form, a copy of the guidelines for use, and an undertaking for the officer to sign, stating that they have read and agree to the conditions of use of the card. The guidelines for use of the card are set out in the section below.

The applicant is required to return the application form, together with the signed undertaking to the Accounts Office who will then progress the application with Danske Bank Corporate Banking. This process can take up to five weeks.

2.2 Danske Bank will issue a PIN number and credit card to the applicant via the Accounts Office, which must be collected and signed for at the Accounts Office by the applicant or a person authorised by the applicant to do so. The card will only be released on receipt of a signed undertaking.

2.3 Upon receipt of a card, the applicant should issue the Accounts Office with a point of contact regarding the administration of the credit card. Ideally two contacts should be given, a primary and secondary, to facilitate staff absences. If there is any change to these contacts, the Accounts Office should be notified immediately.

2.4 In the event of a card becoming damaged or faulty or if a new pin is required an application may be made for a replacement through the Accounts Office. The applicant must, on notification that the replacement card/pin is at the Accounts Office arrange for collection either personally or by a person so authorised. A replacement card will not be released prior to the receipt of the old card, which must be cut into four, or more pieces or written confirmation that that card has been lost.

2.5 On vacating post, the Chief or Senior Officer must cut the card into four or more pieces and return it to the Accounts Office.

3 GUIDELINES FOR USE

Expenditure covered by the use of the card is as follows:

3.1 Expenses incurred on official duty or training

- (a) Meals purchased when away on official business or training, within existing scales of allowances affecting Chief & Senior Officers and within the scale rates of Night and Day Subsistence allowances detailed in the Police Staff Handbook for Senior Civilians.
- (b) Travel expenses incurred as a result of the above, including tube, rail, bus, hire car and taxi expenses.
- (c) Hotel expenses incurred as a result of official duty or training course etc. in the UK (including Northern Ireland) and beyond. For Senior Civilians, expenses should be within the limits of the Night Subsistence Rates as detailed in the Police Staff Handbook. It should be noted that PSNIs travel provider have the facility to book and pay for a range of hotels worldwide, and all efforts should be made to use this facility when booking accommodation.
- (d) Air fares incurred as a result of official duty or training etc. Again, it should be noted that PSNIs travel provider have the facility to arrange flights worldwide, and all efforts should be made to use this facility when booking flights.
- (e) Where accommodation or flights are not booked in conjunction with PSNIs travel provider an explanation as to why this is so should be given.
- (f) Expenses relating to official membership may be paid for using the corporate credit card.
- (g) The card cannot be used for petrol expenses within Northern Ireland for which Chief or Senior Officers already receive an allowance or if they are entitled to claim the appropriate mileage allowances.

3.2 Hospitality

Hospitality within the current limit of the Chief Constable's Hospitality Account may be paid for using the corporate credit card. Further details can be sought from the Hospitality Section of the finance manual, and the limits for use set out in the section below.

3.3 Personal Expenditure

The corporate credit card should not be used to pay for any items of personal expenditure. If such transactions take place the Accounts Office should be contacted and the transaction refunded in full.

3.4 Cash

The cards may not under any circumstances be used to withdraw cash.

3.5 Card Limits

Each cardholder is allocated an individual card limit, which is normally £2,000. This limit should not be breached by any single transaction or by the combination of transactions in any statement period. If it is exceptionally foreseen that expenditure for a period may exceed a cardholder's limit for example during foreign visits on official duties, the following steps should be undertaken:-

- (a) Advances for travel and subsistence should be sought in the usual way;
Or
- (b) The Accounts Office should be contacted, with as much notice as possible, and advised of the issue detailing by how much the credit limit may be exceeded and over what period this will occur. Staff at the Accounts Office can contact the Danske Bank and request a temporary increase in the cardholders limit for that period to facilitate its use. An increase in a cardholders limit will not be authorised unless appropriate evidence as to its need can be shown.

3.6 Gratuity Limits

All cardholders must adhere to the limits for gratuities on hospitality. A gratuity of no more than 10% of the total cost should be placed on the corporate credit card. If an excess gratuity is paid the cardholder should make a personal contribution in the form of a refund to the PSNI and forward it to the Accounts Office with a brief explanatory memo. (See paragraph 4.1 below) All cheques should be made payable to 'Police Service of Northern Ireland No1 Account'.

3.7 Alcohol Limits

Care should be taken to ensure that the costs of drinks and the value of gratuities is maintained at a modest level and cannot be called into question. If the level of expenditure on drinks could be considered to be above a modest level, the cardholder should make a personal contribution in the form of a refund to the PSNI and forward it to the Accounts Office with a brief explanatory memo. (See paragraph 4.1 below) All cheques should be made payable to 'Police Service of Northern Ireland No1 Account'.

Alcohol should not be provided for lunches or other daytime activities. For evening dinner or events, it is permissible to provide alcohol at a reasonable level and cost. In normal circumstances reimbursement of expenditure for alcohol will only be permitted up to one-third of the total cost involved.

4 SUPPORTING DOCUMENTATION

- 4.1 Relevant supporting documentation should be collated and sent to the Accounts Office for every transaction paid for using the corporate credit card. The statement date for all corporate credit cards is usually the last day of every month. The Accounts Office will forward a scanned copy of individual statements and the collated documentation (including any reimbursements) should be attached to this and forwarded to the Accounts Office within two weeks.
- 4.2 All cardholders are required to obtain an itemised till receipt and credit card slip for all goods and services obtained using the card at the time of sale. Upon use of the credit card the following relevant documentation should then be compiled and sent to the Accounts Office for reconciliation with the card statement (please do not send documents prior to receiving the statement);
- (a) Memo setting out a detailed explanation for all expenditure paid for using the corporate credit card and if known outlining what expense code items should be placed against.
 - (b) Itemised till receipt - if no receipt was available this should be noted.
 - (c) Credit card receipt - if no card receipt was obtainable this should be noted.
 - (d) F10 - this should be completed for all hospitality transactions. The F10 form should outline the reasons for hospitality, who attended and total cost of hospitality.

5 REIMBURSEMENTS

- 5.1 If for any reason a transaction has occurred that is subsequently refunded onto the card, details of the transaction should be sent to the Accounts Office to aid the reconciliation of the card statements.
- 5.2 Items paid for using the corporate credit do not have to be recorded on any personal expense forms, all supporting documentation as outlined above should be sent to the Accounts Office. This will avoid the possibility of duplicate reimbursement for credit card expenditure.

6 STATEMENT RECONCILIATION

- 6.1 The statement date for corporate credit cards is usually the last day of every month. Therefore all supporting documentation for transactions carried out in the billing period should be with the Accounts Office a week prior to Period End Close of every month.

6.2 On receipt of the card statement:

- (a) The Accounts Office staff should check the statements for duplication to ensure no transactions have been paid twice.
- (b) Statements will then be scanned and emailed to the relevant point of contact for each cardholder.
- (c) If for any reason reimbursement of part or whole of a transaction is required a cheque should be written for the relevant amount and sent to the Accounts Office. Monies received should be credited back against the expense type so as it is reflected as funds still available for spend in the budget.
- (d) Upon receipt of the email, all outstanding items should be accounted for and all relevant documentation sent to the Accounts Office staff. If an item of expenditure is found to be anomalous then the Accounts Office should be contacted with details of the transaction.
- (e) The Accounts Office staff should upon receipt, check supporting documentation for each item of expenditure on the card statement. All items received should be ticked and the statement signed and dated.
- (f) If for any reason documentation cannot be compiled within the appropriate time limit the Accounts Office should be notified, explaining why and the documentation sent at the earliest opportunity.
- (g) Upon receipt of all supporting documentation by the Accounts Office staff the final spreadsheet may be activated and the Senior Officers credit card Journal produced. This should normally be done by the last day of the month.
- (h) A copy should be made of the consolidated card statement. The original should be attached to the journal along with a copy of the final spreadsheet. The copy should then be attached to the original individual statements and supporting documentation along with a second copy of the final spreadsheet. The journal should then be presented for checking. Once checked, the statements should be filed and the Journal presented for authorisation.

7 OUTSTANDING DOCUMENTATION

- 7.1 The Accounts Office will monitor expenditure for which no receipts and/or explanation has been received.
- 7.2 Reminder e-mails will be sent to request all outstanding documents to be forwarded ASAP.

Keeping People Safe



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Government Procurement Card Cardholder Instruction Manual

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Card Supplier – Barclaycard Commercial

**Effective Commencement Date of Contract –
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1. Introduction

The main objective for the Organisation using the GPC Visa programme is to generate significant savings by reducing paperwork and administration time, as well as the effort involved in processing requisitions, purchase orders and invoices for low value, high volume goods and services. There are also a number of benefits to be gained from using the Management Information provided by the GPC Visa Bank to improve purchasing performance.

The Government Procurement Card (the GPC Visa) was launched in 1997 under a contract now administered by Buying Solutions. It is an established, well recognised and simple to use form of e-procurement. The GPC Visa is a charge card (not a credit card), the use of which is free to all UK public sector organisations.

Your "personalised" GPC Visa will be issued to you under a Cardholder Agreement (see Appendix 2) and is to be used **mainly** for individual transactions of £5,000 or less. You must purchase contracted items from the PSNI's contracted suppliers, who have been GPC Visa enabled. Contracted suppliers have been selected based on the criteria that they supply relatively low value, high volume goods and services, and they accept payment through Visa. For non-contracted items you can use other suppliers where good value for money can be demonstrated.

Each Cardholder will be issued with a copy of this Cardholder Instruction Manual, and a copy of their Cardholder Agreement, which will contain their individual Cardholder Limits. Purchases should be made in accordance with the procedures in the Cardholder Instruction Manual, which deals with the most common issues that arise in connection with the use of the card.

The PSNI GPC programme operates on a 'virtual' card. The only current exception is Air Support Unit.

This Manual (particularly Section 2) should be read with this in mind.

The Cardholder may only use the GPC VISA for the Organisation's business purposes.

If a Cardholder requires any further clarification or information they should contact the GPC Visa Administrator.

2. Card Housekeeping

2.1 Security of the GPC Visa

The GPC Visa provided to **you** is to be used by **you only** and should not be lent or given to anyone else to use. It is **your** responsibility to ensure that it is kept secure at all times. All relevant card issuing emails should either be secured or deleted as appropriate.

A mandatory record of issue, containing your signature and the date of issue will be held by the GPC Visa Administrator.

2.2 Change of Details

If you need to amend your name on your GPC Visa (eg because of marriage, etc) contact the GPC Visa Administrator. The GPC Visa information should be shredded in the presence of a witness and confirmation of this is sent to the card administrator by email. Air Support Unit card should be cut in half across the magnetic strip and then returned to the GPC Visa Administrator following receipt of the new one.

2.3 GPC Visa Renewal

Your replacement GPC will be issued by the GPC Administrator upon receipt from the card provider.

For virtual cards, these will be scanned and emailed to the cardholder along with the card issue sheet. Upon receipt of the new card details, cardholders **must** email confirmation that the card has been received. The card issue sheet will then need to be completed and emailed back to the GPC Administrator.

When confirmation of receipt of new card details has been emailed back to the GPC Administrator, the original card details will be shredded. The GPC Administrator will then email a completed Confirmation of Destruction that will include a witness signature that the original card details have been destroyed.

For physical chip and pin cards, cardholders will have to sign for receipt of these personally from the GPC Administrator.

2.4 "Chip and PIN" Technology

"Chip and PIN" technology is currently only authorised for use with PSNI GPCs attached to Air Support Unit.

2.5 Lost/Stolen Cards

If you lose your card or it is stolen, advise the GPC Visa Bank immediately by telephone (they operate a 24-hour customer service help line). Details are provided below:

Telephone:	Lost and Stolen Cards	08448 222 111
	Bank Name	Barclaycard Commercial
	Bank Address	Barclaycard, Northampton, NN4 7SG

After notifying the GPC Visa Bank, you must also immediately complete the **GPC Cardholder – Card Lost or Stolen Report** (see Appendix 5) and send this to the GPC Visa Administrator.

2.6 Job Change/Department Change

Upon notice that the Cardholder is to change job and/or Department, it is the responsibility of the Approving Manager to consider whether the GPC is still required. The Approving Manager should inform the GPC Visa Administrator without delay to ensure that the requisite action is taken.

2.7 Leaving Employment

Upon notice that the Cardholder is to leave the Organisation, it is the responsibility of the Approving Manager (as recorded on the GPC Visa Cardholder Agreement) to inform the GPC Visa Administrator by e-mail. This process must be carried out a minimum of 5 working days prior to the last day of employment. The GPC Visa Administrator will use this information to ensure that the GPC is cancelled on a timely basis. Cardholders must ensure that all documentation containing card details is destroyed prior to leaving employment.

2.8 Maternity / Sick Leave

Upon notice that the Cardholder is going on maternity leave, or has gone on sick leave, it is the responsibility of the Approving Manager to inform the GPC Administrator by e-mail without delay and to provide (where available), relevant dates. The GPC Visa Administrator will liaise with the Approving Manager during the period of absence and, if deemed appropriate, will cancel the GPC at any time. Alternatively credit limits will be reduced until the period of absence has ended.

2.9 Cardholder's Liability/Credit Status

Whilst your GPC Visa is issued with your name, the account and therefore the liability is vested entirely with the Organisation itself, and therefore there is no impact on your personal credit status.

2.10 Loyalty Cards and Associated Schemes

Cardholders may not benefit by gaining points on Store loyalty cards, accepting sales vouchers or by any other means. This breaches policy on propriety and may be treated as a disciplinary offence in accordance with PSNI Policy.

2.11 Payment Gateways

The GPC Visa should not be used on payment gateways, eg PayPal whereby card details are stored with the gateway supplier.

3. Cardholder Limits

3.1 Monthly Cycle Dates

Monthly cycles govern the operation of Government Procurement Cards and each monthly cycle operates at the discretion of each Organisation. The Police Service of Northern Ireland's (PSNI) cycle will operate from the 29th day of a month to the 28th day of the following month (eg 29 May to 28 June is the monthly cycle for June). This monthly cycle governs issue of statements from the GPC Visa Bank and PSNI's payment of the account. (All statements are **only** available through Barclaycard on-line).

3.2 Monthly Credit Limit

A monthly Cardholder Limit has been set for your card as detailed in your copy of the Cardholder Agreement. This monthly limit operates in accordance with the monthly cycle explained above.

You must ensure that your card has sufficient credit prior to making any purchases. Insufficient credit will result in a decline which, apart from causing administrative difficulties to supplier, may impact negatively on the reputation and standing of the Police Service of Northern Ireland.

3.3 Single Transaction Limit

Generally, the GPC Visa should only be used for individual transactions up to £5,000. Some specific roles within PSNI will have a higher single transaction limit and this is agreed with line management and the GPC administrator. Details of your single transaction limit are set out in your copy of the Cardholder Agreement. You should not attempt to use your GPC Visa for purchases in excess of either this limit or the Monthly Credit limit (see 3.2). Attempts to do this will be met with a decline from the GPC Visa Bank to the Merchant when authorisation is sought for the transaction. You should note that this limit is inclusive of any VAT, delivery charges, etc.

Transactions must not be split in order to avoid exceeding the single transaction value.

3.4 Changes to Limits

Requests to vary the transaction and/or monthly GPC Visa spend limits should be forwarded by email to the GPC Visa Administrator accompanied by a **brief** business justification from the approving manager. A new card holder agreement will be issued for any permanent changes.

4. Transactions

4.1 Where the GPC Visa can be used

Your GPC Visa can potentially be used at any Visa supplier outlet, provided your GPC Visa has been set with the appropriate authorities.

Suppliers that accept your GPC Visa fall into two categories:

- a. Suppliers that are Visa Purchasing Card enabled (special electronic equipment has been installed by suppliers who have this facility).
- b. Suppliers that accept Visa.

Using the GPC Visa with suppliers that are Visa Purchasing Card enabled means that the supplier can accept customer reference data and capture the transaction's VAT details – these details then appear on the statement. When using these types of suppliers, please ensure that you quote your customer reference at point of sale.

For suppliers in category (a) it is not necessary to obtain an invoice or receipt as HM Revenue & Customs have approved GPC Visa management information reports as evidence of payment of VAT. However, a VAT invoice is required for suppliers in category (b) for VAT accounting purposes.

4.2 Budget approval

Staff who have been given a GPC visa due to the nature of their role should always ensure they have budget approval from the business area prior to placing any orders. Financial Service Accountants / Managers should be contacted to obtain budget approval. This approval should be in writing and you should outline what it is you wish to purchase, the cost of the items including delivery and any other costs.

4.3 Raising Transactions/Placing Orders

The Cardholder personally needs to place the order.

Ordering templates have been set up for use with a number of Contracted Suppliers and notwithstanding the following instructions, these templates should be completed in accordance with instructions contained therein.

In all the following instances the Cardholder **must** inform the supplier of:

- The full card number and date of expiry
- The full name of the Cardholder (as shown on the card)
- The Organisation's name
- The order reference number from your Cardholder Transaction Log (for Visa Purchasing Card capable suppliers)
- The full delivery address
- A clear description of the goods/services required

The goods received note (and invoice where appropriate) should be marked prior to delivery - **"Visa Purchasing Card", Cardholder's Name and Location/Department**

NOTE: Cardholders may be asked for the three-digit CV reference (Credit Card Validation Value) from the reverse of the card.

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Purchases can be made in one of three ways:

4.3.1 Telephone

Order the goods/service by telephone and quote the card number. Telephone orders should be delivered to the Organisation's site address and not to the Cardholder's private address.

- Telephone the supplier and have your Cardholder Transaction Log ready
- At point of order, when requested by the supplier:
 - ❖ Confirm items/goods required are available
 - ❖ Obtain price – gross amount (to include VAT, delivery and any other charges)
 - ❖ Confirm delivery details – where, who, when, etc.
- Quote the GPC Visa details as requested
- Ensure that the supplier knows that the goods and any documentation, eg invoices, delivery notes, should be clearly marked with:

Your name and department/location plus telephone contact number.

"Visa purchasing card paid"

- Complete the details in your Cardholder Transaction Log.

4.3.2 Mail

Order by mail by completing the customer order form and the card details for payment purposes.

4.3.3. Internet

An increasing volume of business transactions are conducted over the internet and the Organisation encourages use of the internet for ordering goods/services where they represent good value for money. Cardholders need to take reasonable precautions when placing orders over the internet and the following guidelines should be considered.

Website security should be considered when placing orders with internet suppliers. It is recommended that Cardholders should:

- Always use a secure web browser, such as Netscape or Explorer, that contains an encryption system for internet transactions

You can tell if the web browser is secure via two standard ways:

Normal sites only display - http://

Secure sites display – https://

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Watch for:

1. The PADLOCK icon – this tells you that all traffic between you and the website is encrypted.
 2. The HPPTS URL – this tells you (the same as the padlock) that all traffic between you and the website is encrypted.
- Shop with Merchants they know or investigate merchants thoroughly before buying
 - Check delivery and return policies
 - Be certain to understand suppliers' terms and conditions of trade
 - Double-check typing – for example, an order for one item can easily be input as an order for 11
 - Record all transactions on your Cardholder Transaction Log
 - Keep passwords secret
 - Understand the difference between business and private sellers. The Organisation only conducts transactions with businesses
 - Review their billing statements carefully each month and report any suspicious transactions immediately to the GPC Administrator.

You should note that under strict Visa operating regulations websites must:

- Accurately describe the goods and services offered
- Specify the country in which the merchant is based and explain any export restrictions
- Explain delivery and return or refund policies
- Give contact details – either telephone numbers or e-mail addresses
- Show the currency in which the transaction will be carried out.

Websites should also give Cardholders an option to cancel payment, especially of recurring transactions, and use the highest level of security available for transactions.

Merchants are obliged to ship goods before billing any GPC Visa transaction, issue their Visa customers with a receipt, process transactions within a specified period and accept returned goods, unless they have a clearly-displayed limited return policy.

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Again, contact the GPC Visa Administrator if you have any queries or concerns.

4.4 Cardholder Transaction Log

The Cardholder Transaction Log (see Appendix 4) should be completed by the Cardholder each and every time the GPC Visa is used to make a purchase.

- Enter the order reference number (for simplicity this should be based on the number of the month followed by a sequential transaction number within the monthly cycle eg 010611 for the first transaction during the monthly cycle commencing during June 2011)
- Enter the order date, supplier name and description of goods/services ordered
- Enter the appropriate cost code and nominal code for budgetary charging purposes
- Enter the total gross amount of the transaction, including VAT, delivery charges, etc
- Throughout the month note on your log the date when goods and, where appropriate, invoices are received
- Continue on a separate page if necessary, ensuring each page of your log is numbered sequentially. Where an individual transaction needs to be charged to more than one cost code then use separate lines but "bracket" the lines to indicate they form a single transaction.

5. Rejections and Disputes

5.1 Card Declined

If a GPC Visa transaction is declined, check Barclaycard On-line/Statements (Authorisations and Declines). Some potential causes are exceeding the monthly card limit, exceeding the individual transaction limit or using a supplier that is within a Merchant Category not allowed by the PSNI.

5.2 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 GPC Visa account. The credit will appear on your monthly statement and therefore should be entered on your Cardholder Transaction Log to aid reconciliation. There is no need to await receipt of the GPC Visa statement before raising the problem with the supplier. If you cannot come to a mutual agreement with the supplier, then complete a **Cardholder Transaction Dispute Record** (see Appendix 5) and refer to the GPC Visa Administrator.

5.3 Incorrect Amount Billed

When checking your monthly statement against your Cardholder Transaction Log you may identify a transaction that you believe may be a mistake or in error. In these circumstances contact the relevant supplier to seek explanation/adjustment. In the event that the discrepancy remains unresolved complete a Cardholder Transaction Dispute Form and contact the GPC Visa Administrator for further advice.

5.4 Billed But Goods Not Received

If you are billed for something that you have not received contact the supplier to ensure that the goods have been despatched. It is a Visa regulation that the payment transaction is not progressed until the goods are despatched. Inform the GPC Visa Administrator if this regulation has been breached.

5.5 Missing Transactions

For obvious reasons, any purchases made just prior to the Organisation's statement date (28th day of each month) will be captured on the following month's statement. In some instances suppliers may forget or delay entry of a transaction into the Visa system. If any transactions do not appear as anticipated then wait until the following month's statement is received before taking any action.

6. GPC Visa Management Information

6.1 Statements

Individual Cardholder Statements are produced for each monthly cycle covering transactions processed by the GPC Visa Bank system. The statement shows transaction and VAT details, depending on the level of card terminal functionality. These statements are only available through Barclaycard On-Line.

6.2 Reports

Bespoke Reports are also available through the Barclaycard On-Line facility. (A Guide for Cardholders is available and can be downloaded for further information and instruction).

6.3 Value Added Tax

Within the GPC Visa programme, there are two types of suppliers that you will use:

- Visa Enabled – those who accept Visa
- Visa VAT Enabled – those who accept Visa AND can also supply electronic VAT invoice summary, VAT or Line Item Detail data (as previously mentioned).

6.3.1 Visa Capable

Visa enabled means that suppliers will accept your GPC Visa; however, they do not have the facility to transmit VAT or Line Item Detail data electronically. In this instance you must obtain a VAT invoice or receipt.

A VAT invoice or receipt must contain the following information to substantiate the Organisation's VAT claim:

- Name, address and VAT number of the supplier
- Date and time of the supply
- A description that identifies the goods or services
- The VAT rate charged and a breakdown of the VAT charge in sterling

Your monthly statement from the GPC Visa Bank will also help you identify whether or not a supplier is VAT capable or not.

If your monthly statement arrives and you realise a supplier was not VAT capable AND you do not have, or have not requested, a VAT invoice or receipt, you will have to call and ask them to send you a VAT invoice or receipt for that transaction. This should not be a major concern for your supplier.

Failure to do this will result in the Organisation being unable to claim VAT back from HM Revenue & Customs.

6.3.2 Visa VAT Capable

HM Revenue & Customs have accepted that suppliers who are able to transmit electronic VAT data do not need to produce additional hardcopy VAT invoices.

As mentioned earlier, this data is captured by the GPC Visa Bank and produced in an "Evidence for VAT" report, which is accepted by HM Revenue & Customs as sufficient evidence for VAT re-claim.

Suppliers who are Visa VAT capable will not supply you with a VAT invoice or receipt 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, reconcile your Cardholder Transaction Log.

6.4 Review and Reconcile Monthly Statement

When you receive your monthly statement you need to:

- 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 contact the supplier to seek explanation/adjustment. If the discrepancy remains unresolved then contact the GPC Visa Administrator for guidance, providing copies of all relevant paperwork and completing a Cardholder Transaction Dispute Record Form
- Check each line on the Cardholder Transaction Log against your statement and place a tick on your Cardholder Transaction Log to confirm reconciliation to the statement
- If there are any items under dispute with the supplier they should be clearly marked as such on the statement. They should also remain as an outstanding entry on the Cardholder Transaction Log and carried forward to the following month's log. A Cardholder Transaction Dispute Record should be completed and sent to the GPC Visa Administrator. "Dispute" should be entered in the Agreed to Statement column of your log followed by "C/F" if disputed items are carried forward to the next month
- Credit values appearing on the statement for settlement of previously disputed items should make reference to the item it resolves. A photocopy of the original statement with the disputed item on should be signed as cleared and attached to the statement. The relevant section of the Cardholder Transaction Dispute Record should be completed and sent to the GPC Visa Administrator. "Dispute – cleared" should be entered in the Agreed to Statement column of your log
- If there are any transactions on the Cardholder Transaction Log, which do not appear on the monthly statement, they should appear on the next month's statement. Enter "C/F" in the Agreed to Statement column, delete the transactions from this month's Cardholder Transaction Log, transfer them to next month's Cardholder Transaction Log and check next month
- Any changes on the Cardholder Transaction Log should be made by striking a line through incorrect data (do not use correction fluid)
- If a transaction appears on your statement but not on your Cardholder Transaction Log then contact the supplier to resolve this. You may have to treat these as disputed transactions in the meantime
- Ensure invoices are supplied for transactions in your Cardholder Transaction Log where there is insufficient VAT evidence
- Finally, sign the statement to confirm your approval, and pass the statement, together with your Cardholder Transaction Log and supporting documentation to your Approving Manager for authorisation.

6.5 Signatories

Each cardholder will have a main Approving Manager or team leader who will review and sign off the Cardholder Transaction Log and statement. A deputy authorising person will also be nominated who can perform the role in the absence of the main Approving Manager. Each cardholder will have a deputy who should have access to the Cardholder's records (not their card) whilst they are on leave. When the Cardholder is absent for a significant period (usually more than two consecutive weeks) the Cardholder's deputy will be expected to undertake the monthly reconciliation procedures. Cardholder deputies should not add or amend details on the monthly Cardholder Transaction Log. Names of Your Approving Managers and deputies are provided in the signed copy of your Cardholder Agreement.

Please contact the GPC Visa Administrator immediately if you think any details of your Cardholder Agreement need to be changed.

6.6 Retention of Documents

These should be retained in accordance with the PSNI Review, Retention and Disposal Schedule (see page 22).

7. Journals

Accounts Branch will complete a Journal approximately 7 days after each statement date debiting **each District's / Department's** miscellaneous expense code (79999) for the total monthly debt **including VAT** shown on the statement.

Each District / Department must subsequently complete a Journal to **credit the miscellaneous expense code (79999)** and **debit the current expense codes**.

This Journal **must** be completed within **28 days of receipt of the statement**. (Backing papers must be retained for ALL Journals as Audit may ask to see them).

The GL closes at midday on the **2nd working day of the month** so it is also advisable to have the journal added before this date, to ensure a more accurate account of your spend for the month. If not, you may have to explain overspend in Miscellaneous Expenditure and underspend in other categories and note adjustments on your finance reports.

Further guidance on 'How to Complete a Journal' can be found at Appendix 6.

8. Suppliers

8.1 Which Ones May Be Used

Your GPC Visa is to be used mainly with existing contracted suppliers (see Appendix 1). Details have been notified to all GPC Visa Cardholders. If you require further information or clarification, please contact the GPC Visa Administrator.

8.2 Where there are No Contracted Suppliers

Where no contracted supplier exists for the goods/services required, the GPC may still be used as a means of purchasing. Purchases can be made on line if they demonstrate good value for money. If you are in any doubt you should contact the GPC administrator for advice.

9. Summary

The GPC Visa programme is designed to be simple and easy to use while providing you with the goods required to perform your job in an efficient manner. However, the Organisation also needs to maintain appropriate monitoring and control through the GPC Visa Administrator to ensure the integrity of the scheme.

You should exercise sound judgement and act responsibly when using your GPC Visa. The GPC Visa is issued in your name and all activity will be assumed to have been initiated by you. You will have completed a Cardholder Agreement. You should check and reconcile your statement each month and retain all relevant receipts and invoices.

Within the Cardholder Limits set out in Cardholder Agreement and mainly by using "preferred" suppliers, the Cardholder personally conducts the GPC Visa transaction directly with suppliers via the telephone, mail or internet for required goods and services, or on a face-to-face basis when items are required immediately – this is only available where chip and pin is in place.

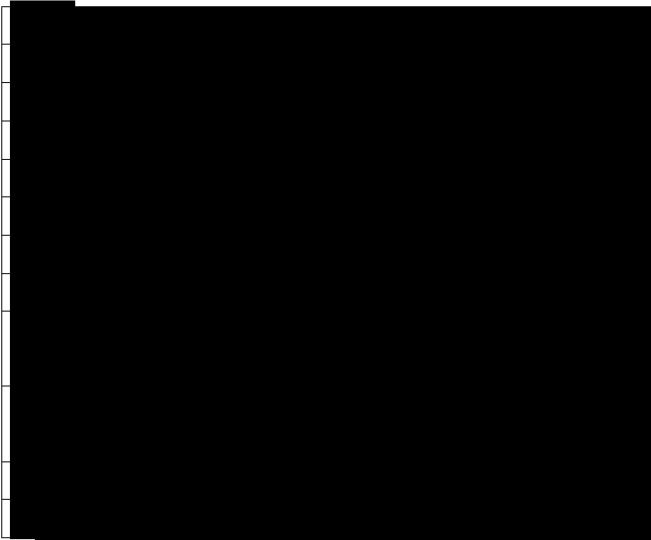
The Cardholder must maintain a Cardholder Transaction Log of all GPC Visa transactions, which they will need to reconcile with their monthly statement.

The supplier gets paid by the GPC Visa Bank typically within four working days of the GPC Visa transaction. The Cardholder receives a monthly individual statement whilst the GPC Visa Administrator receives a consolidated monthly statement covering all GPC Visa transactions from the GPC Visa Bank, detailing the transactions for every Cardholder. Each Cardholder signs their own statement and their Approving Manager authorises their statement and Cardholder Transaction Log.

In addition, random audits may be conducted by the Finance Department or internal auditors for both GPC Visa activity and retention of receipts and invoices. You should remember that suspension of use of your GPC Visa or disciplinary procedures could be invoked for improper use.

If you have any questions about the GPC Visa programme or need any other additional information, please contact the GPC Visa Administrator.

Procurement and Logistic Services Contracted Supplier Directory

	Paper
	Office Consumables Paper
	First Aid
	Catering
	Vehicle Parts
	Custody (Pillows / Mattresses)
	General Outdoor Clothing
	Travel / Accommodation / Car Hire
	Physiotherapy
	Custody () items excluding pillows & mattresses
	Custody/Fingerprint/Forensic
	Specialist / Cyclist Outdoor Clothing

*** This list may be amended from time to time**

NB: Where an item is on a contract cardholders MUST order from the contracted Supplier

Your GPC visa can be used to make a purchase from any merchant category.

You cannot use your GPC visa to access cash.

Keeping People Safe



GPC VISA CARDHOLDER AGREEMENT

This document sets out the agreement regulating the use of the GPC Visa between the nominated Cardholder and the Organisation.

1. Cardholder

Please provide your full name in block capitals as it appears on the card itself.

2. Working Location

Please specify the detailed address of your normal working location and daytime telephone number.

3. Conditions of Use

As the above-named Cardholder I agree to comply with the following terms and conditions regarding my use of the GPC Visa ("the card").

- I will keep the card safe and locked away at my place of work. It will only be removed from my place of work when it is necessary to perform a purchasing transaction off site
- I have received my Cardholder Instruction Manual and understand that I am being entrusted with a corporate GPC Visa and will be making financial commitments on behalf of the Organisation.
- I will mainly be using designated suppliers as nominated and appointed by the Organisation's Purchasing Department for contracted items. I will use suppliers that demonstrate good value for money with regards to non-contracted items.
- I understand that the Organisation is liable to the GPC Visa Bank for all the charges made by me on the GPC Visa

- I agree to use this card for the Organisation's business purchases only and agree not to charge any personal purchases to the GPC Visa. I understand that the Organisation will audit the use of this card and will take appropriate action on any discrepancies subsequently discovered
- I will follow all the established procedures and guidance for the use of the GPC Visa as may be issued by the Organisation from time to time. I understand that failure on my part to do so may result in either revocation of my use of the card and/or other disciplinary measures that may be deemed appropriate, including possible grounds for termination of employment
- I agree to return the GPC Visa immediately upon request from the Organisation and/or upon termination of my employment (including retirement). Should there be any organisational change, which causes my purchasing requirements to change, I agree to return my GPC Visa and arrange for a new one to be issued, if appropriate
- If I discover that the card is lost or that I suspect it of being stolen, or that another person has attempted to fraudulently use my card, I agree to notify the GPC Visa Bank immediately by telephone **08448 222 111** and to inform the GPC Administrator as soon as possible thereafter

4. Single Transaction Limit

I understand that this is the value limit (including VAT) of any one single transaction that will be accepted by the GPC Visa Bank.

In this instance the limit is £.....

5. Monthly Card Limit

I understand that this is the value limit (including VAT) of all card transactions within a monthly reporting cycle that will be accepted by the GPC Visa Bank.

In this instance the limit is £.....

6. Authorisation

_____	_____	_____
<i>Cardholder Name (Print)</i>	<i>Signature</i>	<i>Date</i>
_____	_____	_____
<i>*Approving Manager (Print)</i>	<i>Signature</i>	<i>Date</i>
_____	_____	_____
<i>GPC Administrator (Print)</i>	<i>Signature</i>	<i>Date</i>

The Administrator should retain the original document upon completion. The Cardholder and Approving Manager should each retain a copy.

** The Approving Manager must be conversant with paragraphs 2.6, 2.7 and 2.8 of the Cardholder Instruction Manual which sets out the process to be followed when a cardholder is changing jobs / leaving the Organisation or is going on maternity or sick leave.*

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**GPC VISA CARDHOLDER – GPC VISA LOST OR STOLEN REPORT
(Cardholder Instruction Manual 2.5)**

1. Introduction

In accordance with the Cardholder Instruction Manual, the Cardholder must **immediately** telephone the card issuing bank to alert them to the loss, so that they can block any further use of that GPC visa. The Cardholder must then complete the details requested in this form and forward it directly to the GPC Administrator.

2. Cardholder

Please give your full name in block capitals as it appears on the card itself.

3. Working Location

Please indicate below the details of your usual working location and a daytime contact telephone number.

4. Bank Notification

*Please detail below the exact **time** and **date** that you reported the lost or stolen GPC visa to the bank, and the **name** of the person at the bank to whom you spoke.*

5. Details of Loss

*Please explain below the **time, date and location** in which you believe the GPC Visa was lost or stolen from and provide a brief explanation of the circumstances leading to the discovery of the loss.*

Declaration

I confirm that, to the best of my knowledge, I have taken all reasonable steps to ensure the security of my GPC Visa and on discovering that I had lost the GPC visa or suspected that it had been stolen, I took immediate steps to notify the bank and complete this report.

Cardholder Name (Print)

Signature

Date

Keeping People Safe



GPC VISA CARDHOLDER – TRANSACTION DISPUTE RECORD (Cardholder Instruction Manual 5.2)

1. Introduction

In accordance with the Cardholder Instruction Manual, this document is designed for making and tracking records of disputed transactions with suppliers.

This document should be maintained by the *Cardholder* in parallel with the GPC Visa Transaction Log. The lifecycle of a dispute may go through several iterations and this original document should be maintained as a chronological record and ideally in an electronic form.

Cardholders should note that this is a formal GPC Visa record, which may be subject to periodic audit by the Organisation.

Once completed, please keep this original copy for your records and send a copy of this original form to the GPC Administrator.

2. Disputes

Disputes with suppliers may arise for one or more of the following reasons:

- Goods lost or damaged in transit
- Defective goods
- Goods incomplete or parts missing or damaged
- Under or over delivery
- Wrong goods supplied
- Goods incorrectly priced or billed

3. Action

If a dispute arises concerning the goods or services that you have purchased using your GPC Visa then the first step should be to formally advise the supplier of the nature of the dispute. Depending on the nature of the dispute the Cardholder may contact the supplier by telephone, email or official letter.

If the Cardholder is unable to satisfactorily resolve the dispute then the matter must be passed to the GPC Administrator, who will take the matter up with the GPC Visa Bank.

8. Completion Statement

Please use this part of the record to show how this dispute was finally resolved.

9. Closure

*Please complete this box to record the **date of closure** of this dispute and notify the GPC Administrator accordingly.*

10. Declaration

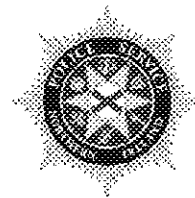
I declare that this dispute has been satisfactorily concluded and that the Organisation has in no way been financially disadvantaged by the final outcome.

Cardholder Name (Print)

Signature

Date

Keeping People Safe



HOW TO COMPLETE A JOURNAL

- Journal Narrative must be entered as per the following example:
PROC CARD DPN LMGT DD FEB 19 1234

DPN LMGT represents the spending branch. You may use the new district codes (for example D DIST)

DD FEB 19 represents the month that the direct debit was taken from the PSNI number 1 account by the Procurement Card Provider, not the month that the journal is prepared

1234 represents the last 4 digits of the procurement card number

- Cost Codes frequently used:

90600	-	VAT Code
32211	-	Maintenance Support and Cleaning Materials
53000	-	Computer Consumables
74103	-	Bulk Paper Purchase
74101	-	Stationery
90803	-	Recoverable Travel
05131	-	Non-Recoverable Operational Travel - Regulars
05132	-	Non-Recoverable Non-Operational Travel – Regulars
15100	-	Travel and Accommodation – Police Staff
16093	-	Professional Subscriptions – Police Staff

- All queries in relation to **GL Codes** should be directed to **Financial Management**
- Journals should be created using the Excel template provided by Financial Management. This enables users to upload their journals, therefore increasing accuracy and saving time
- Journals should be completed electronically. If for any reason they are completed manually, correction fluid must not be used on a journal if a mistake is made. Score the mistake out and amend it in pen. Ensure that you initial the amendment
- The **control total** should **equal total spend** for the month. This should also agree to the amount input against 79999
- The ex VAT and VAT amounts on invoices need to be split. This information can be found on the Cardholder Transaction Report provided by the Bank. For suppliers who are **not VAT enabled** and don't appear on the Cardholder Transaction Report details will be on the original invoice.

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- For suppliers who are **not** VAT enabled, the **original** invoices must be kept with the procurement card journal. Spending branches will be responsible for providing these invoices in an audit or VAT inspection

Please note that the most regular customers used should all be VAT enabled by now and so original invoices will not have to be included with the journal

- All recoverable and non-recoverable travel must be shown separately on the journal. In relation to any recoverable travel (ie travel coded to 90803) a **copy** of the relevant invoice and a copy of the procurement card journal must be submitted along with a **completed invoice request proforma** to raise an invoice to recover the amounts paid

The above procedures also apply in relation to recoverable and non-recoverable training/courses

Failure to comply with the above will result in the invoice request proforma being returned to the spending branch concerned. Failure to submit an invoice request proforma will result in the costs being debited to your miscellaneous budget from the recoverable travel / recoverable training suspense code at year end

- Total VAT on all invoices should be shown as a debit to **SUS ACCO 000000 90600**
- Total ex-VAT for each expense should be a debit against the relevant expense code, eg: **DPN 000000 32211** etc

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