**Guide for Cardholders**

**Lloyds Corporate Purchasing Card Scheme**

|  |  |
| --- | --- |
| **School Name:** |  |
| **Department Card Held:** |  |
|  |  |
| **Current Card Holder Name:** | **Date Card Holder From:** |
|  |  |
| **Individuals Name Handing Over Documents & Purchase Card:** | **Date of Handover:** |
|  |  |

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employee undertaking

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Lloyds Purchasing Card Contact Details

**Correspondence Address for New Card Applications**

Commercial Card Services

120 Caldecotte Lake Drive

Caldecotte

Milton Keynes

MK9 1EB

**Phone:** *0345 030 6270*

**Correspondence Address for Additional Cardholders**

As above

**Email Address**

lloydscorpcards@tsysmsemea.com

**Card Activation**

Phone: *0345 030 6263*

Hours of Operation: 24 hours a day, 7 days a week

**Call Centre – Customer Services**

Phone: *0345 030 6270*

Hours of Operation: 08:00–20:00 Monday to Friday: 09:00–16:30 Saturday (closed Sunday).

**Call Centre – Programme Administrator**

Phone: *0345 030 6270*

Hours of Operation: 08:00–20:00 Monday to Friday: 09:00–16:30 Saturday (closed Sunday).

**Lost/Stolen**

Phone: *0800 096 4496*

Hours of Operation: 24hours, 7 days a week.

**Customers outside UK**

Phone: +44 1908 544059

Hours of Operation: 08:00–20:00 Monday to Friday: 09:00–16:30 Saturday (closed Sunday).

**VISA Authorisations**

Phone: +44 1908 544058

Hours of Operation: 08:00–20:00 Monday to Friday: 09:00–16:30 Saturday (closed Sunday).

# Policy statement

* Your Lloyds Purchasing Card is personal to you, no one else is authorised to use your card. Do not allow any other employee to use your card or quote its number when ordering.
* The card PIN number should always be kept confidential to you, and not written down
* The card must be used in accordance with the schools Purchase Card Policy alongside the LA issued Guidance for Schools, including the Employee Undertaking (Appendix A) which must be signed by the individual
* It is to be used for business related purchases only, and only where there is no other way of making the purchase
* ALL purchases must have a fully approved Authorised to Pay by Purchase Card form completed and signed ahead of any order or purchase being made using their card
* The card must not be used for personal purchases under any circumstances
* The card must not be used to withdraw cash at any time under any circumstances
* The types and values of purchases must be within limits you have agreed with your manager, and laid out in the schools purchasing policy document and as agreed with in the Chair of Governors Declaration of Intent form
* You are responsible for achieving best value for money
* You are responsible for ensuring the security of the card – This should always be kept secure when not in use
* You are responsible for reporting its loss, theft or misuse to the Lloyds Customer Services Helpdesk on *0800 096 4496* and your Headteacher/Programme Administrator as soon as you notice your card is missing
* You will be asked to sign an Employee Undertaking agreement to this effect
* Misuse of the card may result in withdrawal of the card and disciplinary action including dismissal
* Card holders will be responsible for maintaining a monthly transaction log and reconciling this each month, including ensuring the statement is paid in full, with details added to schools FMS system once the statement has been received.

Summary

**Why use the Lloyds Purchasing Card?**

Company/School benefits:

The Purchasing Card scheme is an efficient and cost-effective method for low value purchases of goods and services for school use when there is no other purchasing method reasonably available and an authorisation to purchase form has been completed and signed ahead of placing your order

Cardholder benefits:

The goal of the Purchasing Card is to make it as easy as possible for you to make low value purchases of goods and services for school use when there is no other purchasing method reasonably available and an authorisation to purchase form has been completed and signed ahead of placing your order

By using the Purchasing Card, you will:

* Have the flexibility to buy supplies and utilise services when necessary with a fully auditable trail
* Receive quicker delivery of goods for purchases which otherwise may not have been possible
* See faster processing of payments, dependant of monthly statement dates, making it easier to keep track of your budgets set

**What can you buy with the Lloyds Purchasing Card?**

Your Purchasing Card is for business-related/school purposes only.

**It must not be used for:**

* Personal purchases
* Suppliers who are paid through the existing purchase ledger (There may be cases where it is appropriate to make all payments through the purchasing card such as low volume, low value payments)
* Withdrawing of cash

Some examples of types of purchases are provided on the next page.

Although the card is issued in your name, it is the property of your employer and should only be used for qualified business purchases. If you have a question about a specific purchase, ask your manager or the Programme Administrator whether or not it qualifies for the Purchasing Card scheme before completing the transaction.

**Examples of types of purchases:**

|  |  |
| --- | --- |
| **Example Purchases permitted** | **Example Purchases NOT permitted** |
| * Office supplies
* Stationery, forms
* Books, periodical subscriptions, video tapes, audio cassettes
* Training programmes, seminars
* Computer software, supplies or maintenance expenses
* Electronic database services, supplies
* Film and/or film processing
* Safety equipment or supplies
* Catering or small dining services
* Laundry of uniforms, lab coats, etc.
* Miscellaneous maintenance requirements
* Medical supplies
* Mail/delivery service
* Maintenance and Repair
 | * A product or service considered an inappropriate use of funds
* Personal items
* Capital equipment
* Any items that can be ordered through the normal ordering process and management system operated with in the school
* Contractual agreements
* Hazardous chemicals or materials
 |

This list is for example purposes only, and is not exhaustive

How Lloyds Purchasing Card works

Making a school related purchase with your Purchasing Card is as simple as using any other credit card. The chart below outlines the process

|  |  |
| --- | --- |
|  | You place an order for goods or services with the supplier either by e-mail, phone, on-line, fax or in person where required but only once an authorisation to purchase form has been completed and signed ahead of placing your order |
|  | The supplier processes the transaction requesting purchase authorisation from Lloyds  |
|  | Lloyds verifies that the purchase is within the company and the cardholders spending limits. The supplier will then receive either, an approval, decline or referral to Lloyds.  |
|  | Ifyou are at the suppliers location, enter your PIN, retaining a copy of any invoice. You can either take your purchase with you or arrange to have it delivered, depending on the supplier and stock. |
|  | Ifyou make the purchase by e-mail, phone, on-line or fax, the supplier will deliver your purchase and send the sales voucher and tax invoice to you. **Be sure to tell the supplier to send the invoice for your attention as must not be paid twice** |
|  | You, the cardholder, will receive the Purchasing Card monthly statement at the end of the period.You are not responsible for paying it, but you must reconcile your monthly statement with your purchases and your purchase card log. Simply attach all of the tax invoices, confirmations of on-line payments etc to the statement. If you need to allocate cost to a specific budget, write the accounting code next to the appropriate line on the statement.Note: See the Tracking your purchases section of this guide for details*.* |
|  | The finance department sends a consolidated payment to Lloyds once transactions agreed with card holder. |
|  | A separation of duties should always be maintained and that all card holder statements should be reviewed and evidenced by signing off the statements by someone in a position to challenge the card holder in accordance with the schools Finance Policy/Record of Financial Responsibility. |
|  | The finance department allocates valid expenses to the appropriate project, cost centre, general ledger etc. At the same time the finance department will calculate the tax paid. |

Tracking your purchases

Accurate record keeping is essential to the success of the Purchasing Card scheme. As with any system, you will want to follow procedures to protect the school and yourself. By following the guidelines described below, you can easily fulfil your cardholder responsibilities.

|  |  |
| --- | --- |
| Purchase invoices | Keep hold of all receipts/invoices of all purchases you make using your Purchasing Card. If you purchase something via e-mail, on-line, phone or fax be sure to ask the supplier to send the details and values to you when the product is shipped, or print a copy of confirmation if on-line.When you receive an invoice that has been paid through the Purchasing Card you must mark this on the invoice to stop it being paid twice.Retaining receipts/invoices is important because you are responsible for matching the invoices with the transactions identified on your Purchasing Card monthly statementIf an audit is conducted on your account, the department or school finance department must have receipts/invoices as proof that the transaction took place. Also, these specify whether or not tax was paid on the purchases and provide the documentation needed if there is a VAT audit. |
| Monthly Purchasing Card transaction log | Purchasing Card invoices are paid by the Finance Department. However you must reconcile the Purchasing Card Transaction Log (Appendix E) with the Visa Purchasing Card monthly statement from Lloyds.If all entries on the statement represent valid purchases, and are logged on the Purchasing Card Transaction Log, then forward a photocopy of both, along with the original receipts/invoices, to your manager. They should then be approved for payment and forward to the Financial Controller / school office for processing.  |
| Disputed items | Ifthere is a discrepancy on the Purchasing Card monthly statement, you should first contact the supplier to try to resolve the situation. If it is resolved, you should verify that the appropriate credit is received when the next monthly memo statement arrives.If the dispute cannot be resolved with the supplier (i.e. if you do not recognise the supplier name), call Lloyds using the number listed on the Purchasing Card monthly statement. Disputed items should be reported within 60 days of the statement date. |

Cardholder absence

## There may be instances of short-term absence that will take the Cardholder's transaction log to the end of the statement period (e.g. annual leave). Cardholders should rule off the log following that date and mark on the log the reason for the absence. They should also sign and date the log as a record of this. If the absence is likely to take the cardholder beyond five days into the following month, arrangements to reconcile the statement with the transaction log need to be made with the cardholder’s manager. The cardholder's manager should receive the statement and check the log on behalf of the cardholder.

## Your PIN number

You will be issued with a PIN for use with the Card once the Card Account is activated. This will be used to make purchases at the retail point of sale and to access PIN management services at Lloyds cashpoints®. On receipt, you must memorise your PIN and then destroy the sheet on which it is printed. The PIN must be kept secret. You must not let anyone else know or use it.

You must not write the PIN on the Card or anything left with the Card.

Damaged cards

If your card becomes damaged, a replacement card can be requested by contacting your Programme Administrator. You should follow the procedures as per card cancellations. Once your existing card has been cancelled, the Programme Administrator will receive a replacement card and arrange to forward it to you.

Card cancellations

When an employee is no longer required to hold a card, a cancellation of Employee Undertaking Form (Appendix B) must be completed. This should be done in advance and as soon as a cancellation date is known. The form must be signed by both you and your manager. It should be returned to the Programme Administrator who will then be able to give advance notification to Lloyds of the date of cancellation.

**Frequently asked questions**

Below are set out answers to some frequently asked questions. Your Programme Administrator should be able to answer any further queries you may have.

Who processes account changes?

This is done by the Programme Administrator.

What is my liability?

You are authorised to use the Purchasing Card only for legitimate business purchases. The Company will pay for all legitimate Purchasing Card expenses.

Do I have a credit limit?

When you receive your Purchasing Card, you are assigned an individual credit limit, which is based on your individual purchasing needs. If, over time, you find that the limit is too low, you should speak with your manager about having your credit limit re-evaluated.

**Is there a transaction limit?**

A transaction and a monthly limit are requested on the card application form which are set by the Chair of Governors. The transaction limit (net of VAT) is for each individual order with a supplier. Cardholders must not attempt to exceed this value by splitting the order. Cardholders must also be aware that they must spend within existing budgets. If you have a special need to exceed your individual limit, you should notify your manager. If the purchase is approved, your manager will ask the Purchasing Card Programme Manager to contact Lloyds for authorisation. Your transaction can then be manually authorised by Lloyds.

What if a transaction is declined?

If you feel that it should not have been declined, contact Lloyds Card Helpdesk on

0345 030 6270. A Customer Service Representative will be able to tell you why the transaction was declined.

How are my purchases tracked?

Each month you will receive a Visa Purchasing Card monthly memo statement listing suppliers, purchases and purchase amounts. You are responsible for reconciling the monthly memo statement with the transaction log, which details the purchases you have made.

Should I keep my Invoices?

**Invoices are very important - save them** Legislation and the company’s policy require invoices for tax purposes and you will need them for reconciling your Visa Purchasing Card monthly memo statement and Purchasing Card transaction log. If you misplace an invoice, try to get a duplicate from the supplier. If that isn’t possible, note the lost invoice on your Purchasing Card monthly memo statement and Purchasing Card transaction log. When invoices are received you need to ensure that the supplier has endorsed 'Paid Purchasing Card' and retain it with the transaction log.

Will my purchases be reviewed?

Each month you should submit a reconciled Visa Purchasing Card monthly memo statement and transaction log to your manager who will review your purchases prior to submitting the statement to the Finance Department for processing. This must be done once receiving the statement from Lloyds. In addition, your purchasing activity may be audited at any time to verify compliance.

What should I do if I find an incorrect charge?

If you identify a problem on your monthly memo statement, you should try to 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. This should be recorded on your transaction log. If you are not successful, notify Lloyds by telephone using the number listed on the monthly memo statement.

**What if I find an unauthorised charge?**

Contact Lloyds immediately to notify them of any unauthorised charges. Use the number listed on the monthly memo statement or the back of your card. Once you have notified Lloyds you should also let your Purchasing Card Programme Administrator know.

Who pays the Purchasing Card transactions?

The Finance Department with in your school pays all monthly statements through a central Direct Debit payment system.

When are suppliers paid?

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

**Security**

Cardholders must take all reasonable precautions, including referring to the Purchase Card Guidance document, to prevent loss or misuse including the following:

* Do not allow any other person to use your card.
* Sign your card immediately on receipt.
* Keep your card secure, or on your person, never leave it unattended
* Never write your PIN down or share with another individual

What happens if my card is lost or stolen?

You are responsible for the security of your Purchasing Card and the transactions made with your card. If your card is lost or stolen, you should take these steps immediately:

* Call the Lloyds Customer Services Helpdesk. A Customer Service Representative will block use of the card and order a replacement card with a new account number
* Notify your Purchasing Card Programme Administrator.

Who is the Purchase Card Programme Administrator?

Lloyds Call Centre Details – Programme Administrator to contact and confirm cancellations etc.

Phone: *0345 030 6270*

Fax: 01908 846470

e-mail: lloydscorpcards@tsysmsemea.com

** APPENDIX A**

***Establishment: School Name***

***Lloyds Purchasing Card Programme Employee Undertaking***

|  |  |
| --- | --- |
| Last Name: |  |
| First Name(s): |  |
| Post: |  |
| Department |  |
| Office Location |  |
| Telephone Number: |  |
| e-mail Contact: |  |

I declare that:

* I have received my Lloyds Purchasing Card and associated PIN, signed the back of the card as instructed and will keep it in a safe place at all times;
* I have received a copy of the Company’s/schools Procedure and Policy Guide about the use of Purchasing Cards;
* I have read the Guide and agree to comply with its requirements;
* I accept responsibility for the security, safe-keeping and confidentiality of the Purchasing Card issued to me;
* I undertake to use the Purchasing Card solely for - School Name:
* If I leave the group with purchases outstanding on the card which cannot be reconciled with business use I agree to the outstanding monies being deducted from my final salary payment;

This Employee Undertaking will be applied in conjunction with the Employer’s:

* Code of Conduct
* Disciplinary Procedure
* Financial Regulations.

*Staff are advised to read and refresh themselves of the above regulations.*

|  |  |
| --- | --- |
| Signed: |  |
| Dated: |  |

# APPENDIX B

***Lloyds Purchasing Card Programme***

 ***Cancellation of Employee Undertaking***

|  |  |
| --- | --- |
| Last Name: |  |
| First Name(s): |  |
| Post: |  |
| Office Location: |  |
| Section/Division: |  |
| Division: |  |
| Telephone Number: |  |
| Purchasing Card No: |  |
| Date Cancellation Effective |  |

I declare that I no longer require the use of the Lloyds Purchasing Card issued to me as above because (\* - Please indicate reason):

* I no longer have a use for the card;\*
* I am changing job;\*
* I am leaving the Company’s employment;\*
* Other (please specify)\* -------------------------------------------------------------------------------------
* On the last day of use, I will cut my card in half / through the smartcard chip and return it to your Programme Administrator, who will destroy securely and give advance notification to Lloyds of the date of cancellation (Minimum of 30 days must be allowed)

|  |  |
| --- | --- |
| Signed (Cardholder): |  |
| Dated: |  |
| Signed (Cardholder’s Manager): |  |
| Print Name: |  |
| Dated: |  |
| Lloyds notified by: |  |
| Date Lloyds Aware: |  |

Lloyds Call Centre Details – Programme Administrator to contact and confirm cancellation

Phone: *0345 030 6270*

Fax: 01908 846470

e-mail: lloydscorpcards@tsysmsemea.com

# APPENDIX D

***Authorisation to Pay by Purchasing Card***

|  |  |
| --- | --- |
| Authorisation number:(school to allocate sequentially) |  |
| Requestors name |  |
| Item description and business purpose |  |
| Total cost |  |
| Code and Cost Centre |  |

|  |  |
| --- | --- |
| *Does this purchase represent Best value and is this in line with school’s sending priorities?* | *YES / NO* |
| *Budget holders signature* |  |
| *Requestors signature* |  |
| *Authorised by (Name)* |  |
| *Authorised by (Signature)* |  |

|  |  |
| --- | --- |
| *Invoice number* |  |
| *Agrees to costs provided above* | *YES / NO* |
| *Total cost (£)* |  |
| *NET cost (£)* |  |
| *VAT (£)* |  |
| *Invoice agreed to card statement*  | *YES / NO* |
| *Reconciled on FMS* | *YES / NO* |
| *Date reconciled on FMS* |  |

**APPENDIX E**

**PURCHASING CARD TRANSACTION LOG**

|  |  |  |  |
| --- | --- | --- | --- |
| Cardholder Name: |  | Location: |  |
| Cardholder Number:\*\* |  | Account No: \*\* |  |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Item No. | Order Date | Order Ref. No. (if applicable) | Supplier Name | Item description and business purpose | Received Date | Expense£ | VAT£ | Total£ | Line\* |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
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*\* Line = line to which coded to on Page 2*

*\*\* Neither the full 16 digit card number, nor account number should be completed in full in the boxes above*

**APPENDIX E – PAGE 2**

|  |  |  |  |
| --- | --- | --- | --- |
| Cardholder Name: |  | Location: |  |
| Cardholder Number:\*\* |  | Account No: \*\* |  |
| Statement Date: |  |  |  |

**Account Coding Summary**

|  |  |  |  |
| --- | --- | --- | --- |
| Line | Cost Centre | Expense Code | Total Amount (£) |
| 1 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | • |  |  |
| 2 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | • |  |  |
| 3 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | • |  |  |
| 4 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | • |  |  |
| 5 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | • |  |  |
| 6 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | • |  |  |
| 7 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | • |  |  |
| 8 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | • |  |  |
| 9 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | • |  |  |
| 10 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | • |  |  |
| 11 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | • |  |  |
| 12 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | • |  |  |
| Total per card statement | £ |  |  |  | • |  |  |

Authorisation:

|  |  |
| --- | --- |
| Balance held at Month START (if any) £ | Balance at Month END (if any) £ |
| *I certify that all amounts paid through the Purchasing Card are legitimate business expenses.* | Name of Manager Approving: |
| Position ofCardholder: | Signature ofManager Approving: |
| Signature ofcardholder: | Position ofManager: |
| Date: | Date: |