

THE BARCLAYS PURCHASING CARD – CARDHOLDER MANUAL 2016

Important: This document can only be considered valid when viewed on the CCG's website.

If this document has been printed or saved to another location, you must check that the version number on your copy matches that of the document online.

Name of Policy:	The Barclays Purchasing Card
Date Issued:	16 th November 2016
Date to be reviewed:	16 th November 2017

Policy Title:	The Barclays Purchasing Card – Cardholder manual	
Supersedes: (Please List)	Any previous versions of The Barclays Purchasing Card – Cardholder manual	
Description of Amendment(s):	Reformatting to new policy template/ rewording as necessary / review of impact	
This policy will impact on:	All Staff	
Financial Implications:	No changes	
Policy Area:	Finance	
Version No:	2.0	
Issued By:	Danny Storr, Deputy CFO	
Author:	Victoria Rimmington, Finance Manager	
Document Reference:	FIN009	
Effective Date:	16 th November 2016	
Review Date:	16 th November 2017	
Impact Assessment Date:	3 rd November 2016	
APPROVAL RECORD	Approved IAGC	15 th November 2016
Consultation:	IAGC 15th November 2016	

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1. Policy Statement

In line with NHS Guidelines, Hull Clinical Commissioning Group has identified that there are some advantages to be gained by using Purchasing Cards as part of its procurement and purchase accounting processes.

The basic objective of using the Purchasing Card is to reduce paperwork and administration time, involved in the ordering and invoice process.

The Purchasing Card(s) can be used with all suppliers where this is the most suitable payment method.

The purchasing card system is designed to be simple and easy to use while providing you with the goods required to perform your job in an efficient manner, but we also need to maintain appropriate controls to ensure the ongoing success of the system.

The purpose of this policy is to provide consistent guidance for all staff in the use of the purchasing card, giving procedures of the use of the card to ensure necessary controls are adhered to.

This policy applies to all employees of the CCG; any employees who are seconded to the CCG, contract and agency staff and any other individual working on CCG premises include Embed employees.

2. Principles

This policy is available for all staff on the internet.

Guidance, support and training will be provided as and when required by the finance team.

3. Impact Analysis

Equality

The CCG is committed to:

- Eliminating discrimination and promoting equality and diversity in its policies, procedures and guidelines, and
- Designing and implementing services, policies and measures that meet the diverse needs of its population and workforce, ensuring that no individual or group is disadvantaged.

To ensure the above this policy has been Equality Impact Assessed (see appendix B)

Bribery Act 2010

The CCG follows good NHS business practice as outlined in the Business Conduct Policy and has robust controls in place to prevent bribery.

Under the Bribery Act 2010, it is a criminal offence to:

- Bribe another person by offering, promising or giving a financial or other advantage to induce them to perform improperly a relevant function or activity, or as a reward for already having done so; and
- Be bribed by another person by requesting, agreeing to receive or accepting a financial or other advantage with the intention that a relevant function or activity would then be performed improperly, or as a reward for having already done so.

Due consideration has been given to the Bribery Act 2010 in the development of this policy document and consistent application of this policy will mitigate bribery in relation to this policy.

4. Monitoring and Review

Random audits may be conducted for card activity. Consequences from suspension of your card to termination of employment could be invoked for improper use of the system.

This policy will be reviewed annually and more frequent if required.

5. Responsibilities

Card Holder

Cardholders must exercise good judgement and to act responsibly when using your card.

The card is issued in your name and all activity will be assumed to have been incurred by you.

An acknowledgement of responsibilities form (Appendix B) requires completion and return

The card must be kept in a safe place when not in use.

All Staff

The card may only be used when authorised by the Cardholder (CFO) or in CFO absence, deputy CFO.

All users should ensure the card is only used for the purpose authorised and keep card in safe place when in your possession.

6. NHS Constitution

The CCG is committed to:

- The achievement of the principles, values, rights, pledges and responsibilities detailed in the NHS Constitution, and
- Ensuring they are taken account of in the production of its Policies Procedures and Guidelines.

This policy supports the NHS Constitution by committing to use NHS resources responsibly and fairly and providing best value for taxpayer's money.

7. The Purchasing Card Process

The person using the credit card must complete the purchasing card daily log, located with the card (**Appendix A**), which must be authorised by the budget holder/authorised signatory and be approved by CFO/Deputy CFO before the card is used.

The card user can conduct the Purchasing Card transaction via the most suitable means:

- Ordering the goods/service by telephone and quoting the card number. Telephone orders should be delivered to a site address and not to the card user's private address.
- Purchasing by mail order where an order form can be completed with details for purchasing card payment.
- Ordering by fax, providing the necessary card and delivery details.
- Personally visiting the supplier's premises and signing for the goods.
- Ordering electronically (by e-mail or via the supplier's web site).

Important: Where documentation is used for ordering, the card user should not leave paperwork around displaying the card number.

In all instances the card user **must** inform the supplier of:

- The full card number and date of expiry
- The full name of the cardholder (as shown on the card)
- An order reference number if applicable (used mainly by purchasing staff)
- The full delivery address
- The address the card is registered in (if different from delivery address)

- A clear description of the goods required
- The goods, invoice and GRN need to be clearly marked prior to shipment:
- Visa Purchasing Card Paid
- Cardholder's name and location

It is the responsibility of the card user to ensure a receipt is obtained from the supplier. This receipt should be given to the CCG management accountant with any other paperwork relevant to the purchase. This will be reconciled with the monthly statements received from Barclay's.

The supplier may send a VAT invoice, as is the case under the current procedures. It is imperative that these invoices are received in order that the CCG has the evidence to enable the reclaim of VAT in the transaction. A number of suppliers are now classed as (Line Item Detail VAT Registered), this means they do not need to send an invoice as all details are input by the supplier through the electronic Visa process.

The supplier gets paid within 4 days of the transaction and the CCG receives monthly statements from Barclays, detailing the transactions, which enable Finance to record the transactions and allocate costs accordingly, without the need for invoices.

All purchasing must still be in accordance with the constitution and relevant policies and procedures of Hull CCG. If any queries, seek advice from the CCG finance team.

8. Card House Keeping

Amended Cards - Change of Name

If you need to amend your name on the card (e.g. because of marriage etc.), contact your Purchasing Card Administrator who has blank forms for this purpose. The obsolete card should be cut in half across the magnetic strip and then securely destroyed following receipt of the new one

Non-Receipt of Cards

Your replacement card should be received approximately 14 days before the renewal date. Non receipt should be advised immediately to your Purchasing Card Administrator.

Security of the Card

The card provided to you is to be used by you only and should not be lent to anyone else. It is in the name of the CCG and it is your responsibility to ensure that it is retained in a secure location.

Lost/Stolen Cards

If you lose your card, or it is stolen, advise Barclays immediately (they operate a 24 hour customer service) by telephone (08700 104503). Advice is also available on the website www.barclays.co.uk

Job Change/Department Change of Cardholder

Upon notice of a job change and/or departmental change, advise your Purchasing Card Administrator as soon as possible. A decision will then be made on the need for your continued use of the card.

Termination of Employment of Cardholder

Upon giving/receiving notice of termination of employment, contact your Purchasing Card Administrator to arrange return of the card.

Cardholders Liability/Credit Status

Whilst the Purchasing Card is embossed with your name, the account and therefore the liability are in the name of the CCG. Consequently, there is no impact on your personal credit status.

9. Training

Before using the Purchasing Card, a member of the CCG finance team will explain the procedures to be adopted and answer any queries which you may have.

10.Limits

Monthly Credit Limit

An initial monthly credit limit has been set for at £10,000. If you find that this is insufficient for your needs, contact your Purchasing Card Administrator to discuss a revision.

11.Transactions

Raising Transactions/Placing Orders

A member of the CCG finance team will have covered all the steps which you must take each time that you place an order as per section 2.

Card Declined

If a transaction is declined, refer to your Purchasing Card Administrator. Some potential

causes are exceeding monthly card limit, exceeding individual transaction limit or using a supplier within a trade category that is not allowed by the organisation.

Rejection of Goods/Goods Incorrect

If you reject the goods, ensure that you tell the supplier directly as it is he who will arrange a credit to your Purchasing Card account. The credit will appear on your monthly statement and therefore should be entered on your daily log to aid reconciliation. There is no need to await receipt of the Purchasing Card statement before raising the problem with the supplier. If you cannot come to mutual agreement with the supplier, contact your Purchasing Card Administrator.

Incorrect Amount Billed

When checking your monthly statement against your daily log, you may identify a transaction which you are not happy with. In these circumstances, contact the relevant supplier to seek explanation/adjustment. In the event that the discrepancy remains unresolved, contact your Purchasing Card Administrator for further instructions.

Billed, But Goods Not Received

If you are billed for something which has not been received, contact the supplier to ensure that the goods have been despatched. It is a VISA regulation that the transaction is not processed until the goods are despatched. Inform your Purchasing Card Administrator that this regulation has been breached.

Missing Transaction

Any purchase made just prior to statement date (approximately 1st of each month) will show up on the following month's cardholder statement. If any transactions do not turn up as anticipated, it is possible that the supplier has forgotten to enter the purchase into the VISA system. In these circumstances, contact your Purchasing Card Administrator before taking any action.

12.Statements

Processing the Statement

The card holder will receive the statement to their home address.

Cardholders should 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 phone the Purchasing Card Administrator for guidance, providing copies of all relevant paperwork.

If there are any items under dispute with the supplier, they should be clearly marked as such. They should also remain as an outstanding entry on the log.

Credit values appearing on the statement will be for settlement of previously disputed items.

The statement should be cross-referenced with the receipts and the log by the management accountant to ensure that everything is correct.

An adjustment journal will be input into the ledger to match the statement.



APPENDIX A - Barclay Purchasing Card Daily Log

Period

Ref No	Order Date	Card User	Budget Holder / Authorised Signatory Approval	Supplier Name	Description of Goods Purchased	Total Amount Including VAT	Approved by Head of Finance / CFO
E.g.	01.04.14	<i>ASmith</i> A Smith	<i>J Bloggs</i> J Bloggs	ABC Ltd	Room Hire for Council Members Meeting 14.05.14	£258.50	<i>CBrown</i>
1							
2							
3							
4							
5							
6							
7							
8							
9							

APPENDIX B

Employee Agreement

I,, hereby request a Purchasing Card. As a Cardholder, I agree to comply with the following terms and conditions regarding my use of the Card.

- 1) I have received and understand that I am being entrusted with a corporate purchasing card and will be making financial commitments on behalf of Hull Clinical Commissioning Group.
- 2) I understand that the Trust is liable to the card provider for all charges made on the card,
- 3) I agree to use this card for appropriate Trust business purchases **only** and agree **not** to charge personal purchases. I understand that the Trust will audit the use of this card and report and take appropriate action on any discrepancies.
- 4) I will follow the established procedures for the use of this card. Failure to do so may result in either revocation of my use privileges or other disciplinary actions, including termination of employment.
- 5) I have been given a copy of the Purchasing Card Manual and understand the requirements for the Card's use.
- 6) I agree to return the Card immediately upon request or upon termination of employment (including retirement). Should there be any organisational change which causes my cost centre to likewise change, I agree to return my Card and arrange for a new one, if appropriate.
- 7) If the card is lost or stolen, I agree to notify Barclay immediately and the Card Administrator as soon as possible thereafter.

..... Employee's Signature & Date Department
..... Manager's Signature & Date Card Administrator's Signature & Date

APPENDIX C

Equality Impact Analysis:									
Policy / Project / Function:	Financial Procedure – Cardholder manual								
Date of Analysis:	01 November 2016								
This Equality Impact Analysis was completed by: (Name and Department)	Victoria Rimmington Finance Manager Resources								
What are the aims and intended effects of this policy, project or function?	This procedure is intended to inform employees and managers of the steps and controls in place to enable purchases to be made with a credit card for the CCG.								
Please list any other policies that are related to or referred to as part of this analysis	None								
Who does the policy, project or function affect ? Please Tick ✓	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 5px;">Employees</td> <td style="text-align: center; padding: 5px;"><input checked="" type="checkbox"/></td> </tr> <tr> <td style="padding: 5px;">Service Users</td> <td style="text-align: center; padding: 5px;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 5px;">Members of the Public</td> <td style="text-align: center; padding: 5px;"><input type="checkbox"/></td> </tr> <tr> <td style="padding: 5px;">Other (List Below)</td> <td style="text-align: center; padding: 5px;"><input type="checkbox"/></td> </tr> </table>	Employees	<input checked="" type="checkbox"/>	Service Users	<input type="checkbox"/>	Members of the Public	<input type="checkbox"/>	Other (List Below)	<input type="checkbox"/>
Employees	<input checked="" type="checkbox"/>								
Service Users	<input type="checkbox"/>								
Members of the Public	<input type="checkbox"/>								
Other (List Below)	<input type="checkbox"/>								

Equality Impact Analysis:	
Local Profile/Demography of the Groups affected (population figures) Relevant data can be found in the attached Knowledge Management Toolkit(Employee data as at January 2016)	
General	Total number of employees in the CCG is 78
Age	73.07% of staff are aged 30-55 20.51% of staff are over 55 6.41% of staff employed are aged 30 or under
Race	94.87% of staff employed in the CCG declared themselves white 3.85% of staff are not stated/undefined 1.27% of staff declared themselves Asian
Sex	70.51% of staff employed are female 39.49% of staff employed are male
Gender reassignment	No information available
Disability	57.69% of staff employed declared themselves as having no disability 38.46% of staff did not declare /undefined 3.85% of staff declared a disability
Sexual Orientation	56.41% of staff described themselves as heterosexual 43.59% did not wish to respond /undefined No staff described themselves as gay, lesbian or bisexual
Religion, faith and belief	47.44% were undefined or did not wish to declare – the largest group 35.90 of staff declared themselves Christian 11.54% declared themselves Atheist 5.13% of staff declared their faith as 'other' Zero staff declared as Islam, Buddhism, Hindu, Judaism or Sikhism
Marriage and civil partnership	64.10% of employees are married. 25.64% are single 7.69% are divorced/legally separated 2.56% are undefined 0% of employees are in a civil partnership
Pregnancy and maternity	No information yet as the CCG has not been established long enough to build meaningful data

Equality Impact Analysis:	
<p>Is any Equality Data available relating to the use or implementation of this policy, project or function ?</p> <p>Equality data is internal or external information that may indicate how the activity being analysed can affect different groups of people who share the nine <i>Protected Characteristics</i> – referred to hereafter as ‘<i>Equality Groups</i>’. Examples of <i>Equality Data</i> include: (this list is not definitive)</p> <p>1: Application success rates <i>Equality Groups</i></p> <p>2: Complaints by <i>Equality Groups</i></p> <p>3: Service usage and withdrawal of services by <i>Equality Groups</i></p> <p>4: Grievances or decisions upheld and dismissed by <i>Equality Groups</i></p>	<p>Yes <input type="checkbox"/></p> <p>No <input checked="" type="checkbox"/></p> <p>Where you have answered yes, please incorporate this data when performing the <i>Equality Impact Assessment Test</i> (the next section of this document).</p>
<p>List any Consultation e.g. with employees, service users, Unions or members of the public that has taken place in the development or implementation of this policy, project or function</p>	
<p>Promoting Inclusivity How does the project, service or function contribute towards our aims of eliminating discrimination and promoting equality and diversity within our organisation</p>	<p>This procedure applies to all employees of the CCG, any staff who are seconded to the CCG, contract and agency staff and any other individual working on CCG premises including Embed employees.</p>

Equality Impact Assessment Test:				
What impact will the implementation of this policy, project or function have on employees, service users or other people who share characteristics protected by <i>The Equality Act 2010</i> ?				
Protected Characteristic:	No Impact:	Positive Impact:	Negative Impact:	Evidence of impact and if applicable, justification where a <i>Genuine Determining Reason</i> exists
Gender (Men and Women)	✓			This has been considered and has a neutral impact. The policy applies equally to all staff regardless of gender
Race (All Racial Groups)			✓	Potential Language barrier. Policies can be translated as necessary by using the “policies in different format” form available on the intranet
Disability (Mental and Physical)			✓	Potential Visual Impairment barrier. Policy and forms can be changed into suitable format using “policies in different format” form available on the intranet.
Religion or Belief	✓			This has been considered and has a neutral impact. The policy applies equally to all staff regardless of religion or belief.
Sexual Orientation (Heterosexual, Homosexual and Bisexual)	✓			This has been considered and has a neutral impact. The policy applies equally to all staff regardless of sexual orientation.
Pregnancy and Maternity	✓			This has been considered and has a neutral impact. The policy applies equally to all staff.
Transgender	✓			This has been considered and has a neutral impact. The policy applies equally to all staff.
Marital Status	✓			This has been considered and has a neutral impact. The policy applies equally to all staff regardless of marital status.
Age	✓			This has been considered and has a neutral impact. The policy applies equally to all staff.

Action Planning:

As a result of performing this analysis, what actions are proposed to remove or reduce any risks of adverse outcomes identified on employees, service users or other people who share characteristics protected by *The Equality Act 2010* ?

Identified Risk:	Recommended Actions:	Responsible Lead:	Completion Date:	Review Date:
Potential language barrier where employees first language is not English.	The CCG's Communication Team has developed the 'portal' to signpost individuals to alternative formats	CCG Communications Team	End 2014	End 2016
Potential disability barrier where employee has visual impairment	The CCG's Communication Team has developed the 'portal' to signpost individuals to alternative formats	CCG Communications Team	End 2014	End 2016

Equality Impact Findings:	
Analysis Rating:	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;"><input type="checkbox"/> Red</div> <div style="text-align: center;"><input type="checkbox"/> Red Amber</div> <div style="text-align: center;"><input type="checkbox"/> Amber</div> <div style="text-align: center;"><input checked="" type="checkbox"/> Green</div> </div>
Red – Stop and remove the policy	Red: As a result of performing the analysis, it is evident that a risk of discrimination exists (direct, indirect, unintentional or otherwise) to one or more of the nine groups of people who share <i>Protected Characteristics</i> . It is recommended that the use of the policy be suspended until further work or analysis is performed.
Red Amber – Continue the policy	Red Amber: As a result of performing the analysis, it is evident that a risk of discrimination exists (direct, indirect, unintentional or otherwise) to one or more of the nine groups of people who share <i>Protected Characteristics</i> . However, a genuine determining reason may exist that could legitimise or justify the use of this policy and further professional advice should be taken.
Amber – Adjust the Policy	Amber: As a result of performing the analysis, it is evident that a risk of discrimination (as described above) exists and this risk may be removed or reduced by implementing the actions detailed within the <i>Action Planning</i> section of this document.
Green – No major change	Green: As a result of performing the analysis, the policy, project or function does not appear to have any adverse effects on people who share <i>Protected Characteristics</i> and no further actions are recommended at this stage.

Other Comments:	
Confirmed by (Manager): (Name and Title)	
Date:	03.11.16