AVETON GIFFORD PARISH COUNCIL

Payment Card and Event Float Policy

Adopted at a meeting held on 13/08/2026
(Min Ref 15/08.26(b))

1. PURPOSE

This policy sets out the controls governing the issue and use of payment cards held in the name of Aveton Gifford Parish Council. It also permits the controlled withdrawal and use of temporary cash floats for Council events.

The policy is intended to provide a clear audit trail, safeguard public money and ensure that card transactions and event floats are authorised, recorded and independently reviewed. It must be read with the Council's Financial Regulations, which take precedence if there is any conflict.

2. SCOPE AND AUTHORISED CARDS

For this policy, a 'Council payment card' means any physical or virtual card issued in the Council's name or linked to a Council account. The Council currently has a Lloyds charge card and a SumUp payment card.

Both cards are issued to the Clerk/RFO and may only be used by the named cardholder. No card, PIN, one-time passcode, security code or digital-wallet credential may be lent or disclosed to another person.

The issue, replacement or cancellation of a card, and any change of cardholder, must be authorised by Council resolution. The Council shall review the need for each card and its limits at least every two years.

3. AUTHORISATION AND PERMITTED USE

A Council payment card may be used only for legitimate Council business and only where the expenditure is within an approved budget and has been authorised in accordance with the Financial Regulations, Standing Orders and any delegated authority.

The single-transaction limit is £500, including VAT and delivery charges, unless the Council or an authorised committee has approved a higher amount in writing before the order is placed. A purchase must not be divided into smaller transactions to avoid this limit or any procurement requirement.

Cards must not be used for personal expenditure, personal cash advances, fines, penalties, alcohol for personal consumption, or any transaction that would otherwise be unlawful or contrary to Council policy.

Any recurring card payment or subscription must be authorised in the same manner as the underlying expenditure, recorded as a continuing commitment and reviewed when the service or contract is reviewed.

Personal credit or debit cards of members or staff must not be used except for expenses permitted by the Council’s Financial Regulations and any expenses policy. Any such expense claim must be supported by appropriate evidence and processed through the Council’s normal approval and payment procedures.

4. SECURITY AND CUSTODY

The cardholder is responsible for the safe custody of each card and for keeping all security credentials confidential. Card details must only be entered on trusted payment systems and must not be stored in an unsecured document, browser or device.

A lost, stolen or retained card, suspected compromise, unrecognised transaction or disclosure of card details must be reported immediately to the issuer and to the Chair. The card must be frozen or cancelled without delay where this is available.

Where card details are stored with a supplier for an approved recurring payment, access to that supplier account must be appropriately secured and removed when no longer required.

5. TEMPORARY EVENT FLOATS AND CASH WITHDRAWALS

Permitted purpose. Cash may be withdrawn using the SumUp payment card only to provide a temporary change float for a Council event. Cash withdrawals for general spending, personal use, reimbursement or a permanent petty-cash float are prohibited.

Prior approval. The event, purpose and maximum float must be approved in advance by the Council or by a committee acting within its formally delegated authority. The normal maximum float is £500 per event unless the Council resolves otherwise.

Accounting treatment. A cash withdrawal for a float is a transfer from the SumUp account to cash in hand, not expenditure. It must be recorded as such in the accounting records and supported by the ATM receipt or electronic transaction record.

Issue and custody. The amount withdrawn and the person receiving the float must be recorded. Where reasonably practicable, the cash must be counted and the float record signed by two people. The cash must be held securely, kept separate from personal money and used only to provide change.

Return and reconciliation. As soon as practicable after the event, and normally within five working days, the opening float, cash takings and cash returned must be counted and reconciled. The full float and all cash income must be returned to Council funds by an approved method, without deduction. Any shortage, overage or delay must be documented and reported promptly to the Chair and at the next Council meeting.

6. RECORDS, RECONCILIATION AND INDEPENDENT REVIEW

A receipt or VAT invoice must be obtained for every purchase wherever one is available. The record must show the supplier, date, amount, business purpose, relevant budget or cost centre and the authority under which the transaction was made.

All card transactions must be entered promptly in the Council's accounting system. Card statements and SumUp account records must be reconciled at least monthly to the accounting records, receipts and approvals. The Lloyds charge-card balance must be paid in full by the due date.

The monthly finance report must identify card expenditure in the same way as other payments. Cash withdrawals and the corresponding event-float reconciliations must be separately identifiable and retained with the event records.

The councillor responsible for internal financial control shall periodically inspect card statements, supporting documents and event-float reconciliations as part of the Council's internal-control checks. The cardholder must not certify the independent review of their own transactions.

If a receipt cannot be obtained or has been lost, the cardholder must complete a written explanation recording the supplier, date, amount and purpose. The Chair or the councillor responsible for internal financial control shall review the explanation. Repeated or unexplained failures may be treated as misuse and may lead to recovery or disciplinary action in accordance with applicable procedures.

7. DISPUTES, REFUNDS AND MISUSE

Refunds for card purchases must be credited to the same Council card or account wherever possible and recorded against the original transaction. The cardholder must not accept a refund personally or in cash unless the issuer or supplier cannot reasonably refund the original payment method and a complete audit trail is retained.

Any discrepancy, disputed transaction, suspected fraud or breach of this policy must be reported immediately to the Chair and to the Council, unless confidentiality, employment procedures or an active investigation require reporting to be limited initially. The matter shall be investigated promptly. The Council’s insurers, internal auditor, external auditor or police shall be notified where appropriate.

Fraudulent or deliberate misuse may result in withdrawal of the card, recovery of sums due and disciplinary or legal action. Nothing in this policy removes the Council's obligation to follow its employment policies and applicable law.

8. ENDING OR SUSPENDING CARD AUTHORITY

The Council or Chair may require a card to be frozen or surrendered while a security concern or suspected breach is investigated.

On termination of employment or withdrawal of authority, all physical cards must be returned immediately and the issuer instructed to cancel them. Once cancelled, returned cards must be destroyed or securely disposed of. Access to virtual cards, issuer portals, digital wallets and stored payment details must also be removed.

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Approving committee: Full Council

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