



CAPALABA STATE COLLEGE PARENTS & CITIZENS ASSOCIATION

Debit Card Procedure

Approved 22nd June 2020

1. Rationale

The purpose of this policy is to establish rules and procedures for the purchases of goods and services, approved by Capalaba State College P&C Association (P&C), with the use of a debit card. The use of debit cards replaces the practise of people using their personal funds for P&C related expenses and claiming reimbursements of those expenses. It also streamlines P&C banking practices whilst ensuring compliance with the P&C Accounting Manual.

2. Responsibility

- 2.1 The P&C Treasurer is responsible for the operation and monitoring of the cards and has authority to place on lock/hold/cancel any card suspected of being misused. Cards will have a daily maximum cumulative transaction limit of \$500.
- 2.2 A member of the Executive Committee will recommend the issuing of a card to a P&C member and will take responsibility to ensure the P&C member has read the procedures in relation to the use of the card.
- 2.3 The P&C Treasurer will conduct regular checks/reports of the card account transactions including a monthly reconciliation.
- 2.4 A "Debit Card Register", with the details of who has been issued each card, the dates that cards are received and returned, and signatures as appropriate, will be maintained by the P&C Treasurer.
- 2.5 The P&C Treasurer will review the Debit Card arrangements at least annually and confirm the continuation of arrangements, if appropriate, at the Annual General Meeting.
- 2.6 If cards are to be returned, they are to be returned directly to the P&C Treasurer and the Debit Card Register returned sheet completed.

3. Debit Card Bank Account Set Up

- 3.1 A separate bank account (with the same financial institution) is to be set up for the purpose of issuing debit cards
- 3.2 The debit cards ARE NOT to be linked to the P&C's main bank account. If a debit card is linked to the P&C's main bank account, there is a potential risk that the cardholder would have access to the entire account balance of the P&C's main account.
- 3.3 A motion is to be passed at a P&C Meeting (and recorded in the minutes) about who is authorised to be signatory to the debit card bank account.
- 3.4 To help eliminate any risk and/or fraud, each debit card is to have a daily cumulative transactional limit of no more than \$500.
- 3.5 Deposit only sufficient funds to the debit card account to cover the upcoming authorised transactions for the month (keeping the amount to only what is required and no more than \$1000).

4. Obtaining a Card

- 4.1 The P&C Treasurer is responsible for establishing card accounts and the issuance and cancellation of cards.
- 4.2 Request for cards should be forwarded to the P&C Treasurer.
- 4.3 A motion is to be passed at a P&C Meeting (and recorded in the minutes) about who is authorised to be issued the debit cards.
- 4.4 It is recommended that only one debit card be issued per committee, unless a resolution is passed at a General Meeting to authorise multiple cards with reason.

5. Use of the Card

- 5.1 The card is only permitted to be used by the nominated cardholder and not to be 'loaned' out in any circumstances.
- 5.2 The cardholder must acknowledge that they are aware of the responsibilities and restrictions placed on their use of the card prior to taking possession of the card
- 5.3 The cardholder must acknowledge they are responsible for the security of the card and must not allow it to be used by any other person.
- 5.4 Expenditure, other than urgent, unforeseen expenses, must be approved in advance by the P&C Association at a General Meeting and recorded in the minutes. Expenditure may be approved as a budget, within reason, where the exact dollar figure is unknown.
- 5.5 Urgent, unforeseen expenses must be approved by majority of the executive committee, and the decision tabled and minuted at the next P&C Association meeting.
- 5.6 Debit cards must not be used to withdraw cash, and direct debit arrangements cannot be attached to the debit card account.
- 5.7 The cardholder must not exceed their daily cumulative transactional limit of \$500.
- 5.8 If the debit card has a "PayWave" or "PayPass" facility, the cardholder will be responsible for treating the card as securely as they would cash to safeguard against unauthorised "tap and pay" transactions.
- 5.9 The card may be used for telephone/internet purchases by giving the card number over the telephone or internet after receiving prior approval for the purchase.
- 5.10 On receipt of the goods or services the cardholder is to obtain an itemised cash sales receipt or copy of the tax invoice detailing purchase made. These receipts must be submitted to the P&C Treasurer directly or via the Subcommittee Treasurer if applicable.
- 5.11 The card is NOT to be used to purchase goods for personal use.

Note: Misuse of the card will necessitate the P&C Association taking disciplinary and/or legal action against the cardholder.

6. Lost or Stolen Cards

- 6.1 If a debit card is lost or stolen, it is the responsibility of nominated cardholder to immediately contact CBA Bank Card Services and report it. CBA Card Services 24/7 phone number is 13 2221 or (02) 999 3283
- 6.2 Furthermore, immediate notification is to be given to P&C Treasurer, including details of the stolen or lost card

7. Card Record Keeping

- 7.1 Retain receipts for all transactions to verify and enable the monthly account reconciliation.

- 7.2 If the transaction is via the internet, a copy of the transaction must be obtained as evidence. This will allow you to keep within the total credit limit and assist in reconciliation with the online card statement.
- 7.3 The P&C audit will annually review integrity of the online card statements

8. Card Expense Queries

- 8.1 Where a card user has a query on their Statement, the first contact should be with the supplier. If the supplier agrees that the charge is incorrect, or the goods have not been delivered or incorrectly delivered, they must organise for a credit to be issued. The cardholder is responsible for this enquiry and to ensure that credits, where agreed, ultimately appear on the statement.
- 8.2 Where agreement cannot be reached with the supplier, the transaction should be marked as a disputed transaction and a Disputed Transaction form, available online, completed and faxed to the CBA Bank who will take up the complaint with the supplier.

(Refer to P&C Qld Fact Sheet – Debit Cards Updated May 2019, in conjunction with the P&C Accounting Manual Version 4.2 July 2019)



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Additional Explanatory Notes to be read in conjunction with the Debit Card Procedure and Cardholder Agreement

- The bank account holding the debit funds to have a maximum limit of \$1,000. This is a maximum balance only, with only sufficient funds to cover upcoming authorised transactions for the month to be transferred. This is in accordance with [P&C Qld Fact Sheet – Debit Cards \(Updated May 2019\)](#)
- Debit cards to have a maximum daily expenditure of \$500 per card per day (can be over multiple transactions). This is in accordance with [Page 23 – Debit Cards of the P&C Accounting Manual \(July 2019\)](#)
- Holding a card does not automatically authorise the cardholder to spend. All Expenses are approved either at a P&C General Meeting or by majority of the executive committee. This is in accordance with [Page 22 of Expenditure of the P&C Accounting Manual \(July 2019\)](#) AND [Part 20.7.1 - Expenditure, of the P&C Constitution for Capalaba State College](#)
- The exact dollar figure of some expenditures are not known ahead of time, e.g. swim club canteen. Instead, a budget may be known prior to season and can be approved via motion at a General Meeting. An approved budget would allow the card to be used for that purpose within that scope. Therefore, it is possible that all expected upcoming expenditures for the card are approved ahead of time, whether it be by a budgeted amount, or an actual dollar figure.
- The preference will be for one only card issued per sub-committee unless approved otherwise at a General Meeting by resolution. It is good financial practise to limit cards to only those necessary and this also reduces the monthly burden on the P&C Treasurer.
- The suggested procedure has been developed to reflect the following:
 - [Accounting Manual](#)
 - [Debit Card Guide](#)
 - Constitution



**CAPALABA STATE COLLEGE
PARENTS & CITIZENS ASSOCIATION**

AUTHORISED CARDHOLDER AGREEMENT

In accordance with Capalaba State College P&C Association DEBIT CARD PROCEDURE the undersigned is hereby authorised to accept, use, and be responsible for a Capalaba State College P&C Association Debit Card. This authorisation shall remain effective until terminated by the P&C Association, the CBA Bank, upon transfer to another user, or resignation from the Capalaba State College P&C Association.

AS A DEBIT CARD CARDHOLDER:

- I agree to not incur personal or unauthorised purchases on the Debit Card. I understand personal and unauthorised use may result in disciplinary action, removal from the P&C Association and/or legal action against me.
- I agree to only use the Debit Card for authorised purchases.
- I agree to comply with the all applicable Policies, Procedures, laws and regulations when using the debit card.
- I agree to not use the debit card for cash advances, or purchase of negotiable instruments such as money orders or gift cards.
- I agree to not allow another person to borrow or use my Debit Card or Debit Card number.
- I agree to return the Debit Card to the Treasurer upon termination of the card, or upon request by the Executive Committee of the P&C Association.
- I agree to abide by Capalaba State College P&C Association procedure governing Debit Card use for Purchases/Payment.
- I understand that the P&C Association will review my Debit Card transactions for unauthorised use and reconciliations.
- I understand that I will be required to repay charges for unauthorised charges.
- I understand the Debit Card may be suspended or cancelled at any time.

I ACKNOWLEDGE I HAVE RECEIVED DEBIT CARD # _____, AND UNDERSTAND AND ACCEPT THE TERMS OF THIS AGREEMENT:

Cardholder Signature..... **Date**

The above cardholder is authorised to use this Debit Card in accordance with the above terms.

Signature **Date**
President, Capalaba State College P&C Association

Signature **Date**
Treasurer, Capalaba State College P&C Association

If President/Treasurer is Cardholder, one alternate Executive Committee Officer signature is required below in lieu of Cardholder’s Signature

Full Name..... **Members Position**.....

Signature **Date**



Updated 20th May 2020 DRAFT

Debit Card Register

Debit Card #	Cardholder Full Name	Date – Issued	Cardholder Signature	P&C Exec Member Signature	Date – Returned	Cardholder Signature	P&C Exec Member Signature