

Financial Guideline P03 - 2017/2018

Using Electronic Banking for making payments

1. Introduction:

We are regularly asked by schools if it is a good idea to use electronic or internet banking for payments such as paying wages or suppliers.

Some schools still use cheques as the preferred method for settling all payments, however, the use of cheques has become more expensive and time consuming. Banking charges associated with electronic banking are considerably cheaper than cheques. Accordingly, we would encourage all schools to move in this direction as soon as possible. Under the National Payments Plan, public sector bodies are encouraged to move towards electronic banking.

Section 21 (d) of the Governance Manual for Primary Schools 2015 - 2019 states that

'Boards may also avail of on-line banking systems. However, the Board must satisfy itself that proper internal controls are in place for the use of on-line banking services and that all proper and usual accounts are kept in respect of each transaction'

This means that the two people approved by the board to sign cheques, must also both approve electronic payments. It is important to make this clear to your bank when setting up electronic payments from the bank account.

Section 12 (c) of the Governance Manual for Primary Schools 2015 - 2019 states that

'The Board shall ensure that appropriate controls are in place in relation to the use of any school credit/debit card, online banking etc. These shall include appropriate protocols and procedures for the approval of user(s), custody of the card concerned, authorisation of payments, agreed payment limits and the supply of supporting documentation and records'

The FSSU will issue a separate Guideline on appropriate use of debit/credit cards.

2. Please follow the steps below when moving to electronic banking for payments:

- Approval must first be obtained from the Board of Management for the use of electronic banking by the school. This approval should be included and approved in the minutes of the board meeting.
- Electronic payments are subject to the same rules as a cheque payment and therefore must be approved by two of the nominated signatories of the board. The Chairperson can nominate another board member to act as signatory in his/her absence.
- In line with good financial practice, there should be a clear division of duties. The person preparing the payment should not be one of the approvers of the payment.
- Access to approval of electronic payments must be password/PIN protected. It is not permissible for a bank approver/signatory to share logon details/PIN with other users.
- Any additions and amendments to payees must be approved by the authorised signatories.
- It is the responsibility of the board to ensure that the bank is aware of these controls and that the electronic banking system implemented complies fully.

If you need any further information please email
primary@fssu.ie or phone (01) 9104020

**Louise McNamara,
Director,
Financial Support Services Unit.**

Treoirlíne Airgeadais P03 - 2017/2018

An ríomhbhaincéireacht a úsáid chun íocaíochtaí a dhéanamh

1. Réamhrá:

Is minic a chuireann scoileanna ceist orainn an maith an rud é an ríomhbhaincéireacht nó an bhaincéireacht ar an idirlíon a úsáid chun íocaíochtaí a dhéanamh amhail tuarastail nó soláthraithe a íoc.

Tá seiceanna in úsáid i gcónaí i scoileanna áirithe mar an rogha bealaigh chun íocaíochtaí a dhéanamh. Mar sin féin, tá costas níos mó ar sheiceanna a úsáid, agus glacann sé níos mó ama. Is lú i bhfad na táillí bainc a bhaineann leis an ríomhbhaincéireacht i gcomparáid le seiceanna. Ar an ábhar sin, mholfaimis do gach scoil dul sa treo sin chomh luath agus is féidir. Faoin bPlean Náisiúnta Íocaíochtaí, spreagtar comhlachtaí earnála poiblí an ríomhbhaincéireacht a ghlacadh chucu féin.

Sonraítear an méid seo a leanas i mír 21 (d) den Lámhleabhar Rialachais do Bhunscoileanna 2015-2019:

'Is féidir le Boird leas a bhaint freisin as córais bhaincéireachta ar líne ach ní mór don Bhord, áfach, a bheith sásta go bhfuil rialuithe inmheánacha cearta i bhfeidhm chun seirbhísí baincéireachta a úsáid ar líne agus go gcoimeádtar tuairisc ar gach gnáthchuntas cóir i leith gach idirbhirt'

Mar sin, an bheirt atá faofa ag an mbord chun seiceanna a shíniú, ní mór dóibh sin íocaíochtaí leictreonacha a fhaomhadh freisin. Tá sé tábhachtach é sin a shonrú go soiléir leis an mbanc agus íocaíochtaí leictreonacha ón gcuntas bainc á gcur ar bun.

Sonraítear an méid seo a leanas i mír 12 (c) den Lámhleabhar Rialachais do Bhunscoileanna 2015-2019:

'Déanfaidh an Bord a chinntiú go bhfuil rialuithe cuí i bhfeidhm i ndáil leis an úsáid a bhaintear as aon chárta creidmheasa/dochair de chuid na scoile, baincéireacht ar líne srl. Áireofar orthu sin prótacail agus nósanna imeachta cuí maidir le húsáideoir(i) a cheadú, cúram an chárta lena mbaineann, údarú na n-íocaíochtaí, teorainneacha comhaontaithe le híocaíochtaí agus soláthar na ndoiciméad agus na dtaifead tacaíochta.'

Eiseoidh an FSSE Treoirlíne ar leith maidir le húsáid chuí a bhaint as cártaí dochair/creidmheasa.

2. Lean na céimeanna thíos chun aistriú chuig an ríomhbhaincéireacht a úsáid le haghaidh íocaíochtaí:

- Ní mór cead a fháil ón mBord Bainistíochta ar dtús chun an ríomhbhaincéireacht a úsáid sa scoil. Ba cheart an cead sin a chuimsiú agus a fhaomhadh i miontuairiscí chruinniú an bhoird.
- Bíonn íocaíochtaí leictreonacha faoi réir na rialacha céanna is a bhíonn íocaíochtaí le seic agus, ar an ábhar sin, ní mór do bheirt sínitheoirí atá ainmnithe ag an mBord na híocaíochtaí a fhaomhadh. Is féidir leis an gCathaoirleach comhalta boird eile a ainmniú mar shínitheoir mura mbíonn sé/sí i láthair.
- De réir an dea-chleachtais airgeadais, ba cheart go mbeadh na dualgais roinnte go soiléir. An duine a réitíonn an íocaíocht, níor cheart dó/do a bheith ar na daoine a dhéanann an íocaíocht a fhaomhadh.
- Ba cheart rochtain ar fhaomhadh íocaíochtaí leictreonacha a chosaint le pasfhocal/UAP. Níl cead ag an gceadaitheoir/sínitheoir na sonraí logála isteach/UAP a chomhroinnt le húsáideoirí eile.
- Aon fhaisnéis bhreise a chuirtear leis na híocaithe nó aon leasú a dhéantar orthu, nó mór do na sínitheoirí údaraithe é sin a fhaomhadh.
- Faoin mbord atá sé a chinntiú go bhfuil eolas ag an mbanc i dtaobh na rialuithe seo agus, maidir leis an gcóras ríomhbhaincéireachta a chuirfear i bhfeidhm, go gcloíonn sé leis na rialuithe sin ina n-iomláine.

Má bhíonn tuilleadh eolais uait, cuir r-phost chuig primary@fssu.ie nó cuir glao ar (01) 9104020

**Louise McNamara,
Stiúrthóir,
An tAonad um Sheirbhísí Tacaíochta Airgeadais.**