FSSU
Financial Support Services Unit

Financial Guideline P08 - 2021-2022

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 17.7 (b) of the Governance Manual for Primary Schools 2019 – 2023 states that:

"The Board must satisfy itself that proper internal controls are in place for all financial transactions. The Board shall ensure that appropriate controls are in place in relation to the use of any school credit 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 Board shall not use debit cards for school expenditure."

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 Treasurer must be one of the signatories for each transaction. 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
- The FSSU has issued a separate Financial Guideline on the appropriate use of credit cards. Link to Guideline: https://www.fssu.ie/app/uploads/2020/11/Financial-Guideline-P06-Use-of-a-School-Credit-Card.pdf

3. Contacting your school's bank

The board members approved by the board to sign cheques must also approve electronic payments. It is important to make this clear to your bank when setting up electronic payments from the bank account. When contacting the bank, the school will need to provide their account number, phone number etc.

For schools that bank with AIB, each school should contact their Relationship Manager at local branch level. The Relationship Manager can assist in registering them for online bankingand any other issues they may face.

For schools that bank with Bank of Ireland, it is Digital Banking Service who deal with schools if assistance is required Their number is 1850 264265 and their email is electronic.banking@boi.com .

For schools that bank with Permanent TSB each school should contact their local branch level or contact the Business Banking Team at 1890 500 177 or 01 215 1363.

For schools that bank with Ulster Bank, it is the Digital Applications Team who deal with schools if assistance is required. Their number is 1850 211 690.

If you need any further information please email
primary@fssu.ie
or phone (01) 910 4020

Financial Support Services Unit

November 2021

Treoirlíne Airgeadais P08 - 2021-2022

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 idirlín a úsáid chun íocaíochtaí a dhéanamh amhail tuarastail nó soláthraithe a íoc.

Roghnaíonn roinnt scoileanna seiceanna a úsáid fós chun gach íocaíocht a shocrú. Tá úsáid seiceanna níos daoire anois, áfach, agus tógann 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, tá comhlachtaí earnála poiblí á spreagadh chun an ríomhbhaincéireacht a ghlacadh chucu féin.

Sonraítear an méid seo a leanas i mír 17.7 (b) den Lámhleabhar Rialachais do Bhunscoileanna 2019 – 2023:

"Is gá don Bhord a bheith sásta go bhfuil rialuithe inmheánacha cuí i bhfeidhm le haghaidh gach idirbhirt airgeadais. Cinnteoidh an Bord go bhfuil rialuithe cuí i bhfeidhm i ndáil le húsáid aon chárta creidmheasa, baincéireacht ar líne srl. Áireofar orthu sin prótacail agus nósanna imeachta cuí maidir le húsáideoir(í) a cheadú, cúram an chárta lena mbaineann, údarú íocaíochtaí, teorainneacha comhaontaithe le híocaíochtaí agus soláthar doiciméad agus taifead tacaíochta. Ní úsáidfidh an Bord cártaí dochair le haghaidh caiteachas scoile."

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 de na sínitheoirí atá ainmnithe ag an mBord na híocaíochtaí a fhaomhadh. Ní mór don Chisteoir a bheith mar dhuine de na sínitheoirí do gach idirbheart. Is féidir leis an gCathaoirleach ball eile den bhord a ainmniú mar shínitheoir mura bhfuil an Cisteoir 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/di 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, ní mór do na sínitheoirí údaraithe é sin a fhaomhadh
- Faoin mbord atá sé a chinntiú go bhfuil an banc ar an eolas i dtaobh na rialuithe seo agus go gcloíonn an córas ríomhbhaincéireachta atá i bhfeidhm, leis na rialuithe sin go hiomlán
- Tá FSSU tar éis Treoirlíne Airgeadais ar leith a eisiúint faoi úsáid chuí cártaí creidmheasa. Nasc leis an Treoirlíne: https://www.fssu.ie/app/uploads/2020/11/Financial-Guideline-P06-Use-of-a-School-Credit-Card.pdf

3. Ag dul i dteagmháil le banc do scoile

Na baill bhoird 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. Nuair a bheidh an scoil ag dul i dteagmháil leis an mbanc, beidh orthu a huimhir chuntais, a huimhir ghutháin srl. a sholáthar.

I gcás scoileanna a bhfuil cuntas acu le AIB, ba cheart do gach scoil teagmháil a dhéanamh lena Bainisteoir Caidrimh ag leibhéal an bhrainse áitiúil. Is féidir leis an mBainisteoir Caidrimh cabhrú leo clárú don ríomhbhaincéireacht agus le haon fhadhbanna eile a d'fhéadfadh a bheith acu.

I gcás scoileanna a bhfuil cuntas acu le Banc na hÉireann, is í an tSeirbhís Baincéireacht Ar Líne a dhéileálann le scoileanna má tá cabhair ag teastáil Is é a n-uimhir ná 1850 264265 agus is é a ríomhphost ná electronic.banking@boi.com .

I gcás scoileanna a bhfuil cuntas acu le Permanent TSB ba chóir do gach scoil teagmháil a dhéanamh lena brainse áitiúil ná leis an bhFoireann Baincéireacht Gnó ar 1890 500 177 nó 01 215 1363.

I gcás scoileanna a bhfuil cuntas acu le Banc Uladh, is é an Fhoireann Feidhmchlár Digiteach a bhíonn ag déileáil le scoileanna má bhíonn cabhair ag teastáil. Is é a n-uimhir ná 1850 211 690.

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

An tAonad um Sheirbhísí Tacaíochta Airgeadais

Samhain 2021