

Financial Guideline 2021/2022 - 29

Community & Comprehensive and Voluntary Secondary schools

Approval and Procedures for Use of a School Credit Card

This guideline supersedes guideline 17-2019/2020 Approval and Procedures for Use of a School Credit Card.

1. Introduction

A credit card is a card issued by a financial company/bank to a user that enables the user to buy things immediately, up to a pre-arranged limit, and pay for them at a later date. A credit card is a form of debt.

Strong customer authentication is now a requirement when making card payments online.

2. Strong Customer Authentication (SCA)

In order to implement SCA the following steps should be taken:

- The cardholder, that is the Principal, may need to download the appropriate banking app to their smartphone and follow instructions for set up. Otherwise the bank may provide a physical security key (PSK).
 - AIB customers: <https://aib.ie/secure-internet-shopping/confirm-by-auth-app>
 - Bank of Ireland customers: <https://www.bankofireland.com/help-centre/faq-category/sca/>
Please note Bank of Ireland customers will be required to use a 365 online profile for approving credit card transactions. This should not affect the other bank accounts administered under business on line.
- When making a payment online you may be asked to confirm the purchase on the banking app.
- On the app confirm the payment.
- On the vendors site confirm that you have approved the transaction on the banking app.
- If using a PSK follow the steps as per the banks instructions.

3. Approval required for the use of a school card credit

As a credit card is a form of debt, prior approval for the application of a school credit card is required.

- The board of management of a Community and Comprehensive school “*must not incur overdrafts or other borrowing (including lease purchase, hire purchase or other similar financing arrangements) except with the prior written approval of the Department*”. (See Governance Manual for Community & Comprehensive Schools, Section 21.5 Banking arrangements including bank overdrafts, other borrowing and leasing).
- The board of management of a Voluntary Secondary school “*must not incur overdrafts or other borrowing (including lease purchase, hire purchase or other similar financing arrangements) except with the prior written approval of the Trustees/Patron*”. (See Guidelines for Financial Management in Voluntary Secondary Schools, page 31 and Appendix 1 - Articles of Management for Catholic Voluntary Secondary Schools, Art. 27 and 28).

In order to comply with the above, an approval form should be completed and submitted to the Department of Education in the case of a Community & Comprehensive school and to the trustee/patron in the case of a Voluntary Secondary school prior to the application being made to the bank. See **Appendix A** attached for a sample approval form.

4. Controls around the use of a school credit card

- a) Approval must first be obtained from the board of management for the use of a credit card by the school. This approval should be included in the minutes of the board meeting.
- b) Approval must be obtained by the Department of Education in the case of a Community & Comprehensive school or to the trustee/patron in the case of a Voluntary Secondary school for the use of a credit card by the school. The application form attached in Appendix A should be completed and submitted to the appropriate authorising body. An application to a bank for a school credit card should not be made until approval from the patron/trustee/Department of Education has been granted.
- c) A credit card policy should be developed and adopted by the board of management. The policy should set out the limit, principles, terms and conditions and procedures governing the issue, use, administration and retention of the school credit card. [See here for a sample policy.](#)
- d) The Principal is the only person that should have a school credit card.
- e) The cardholder is responsible at all times for the proper use of the credit card in line with the policy.
- f) The cardholder is responsible for the safe custody of the card and the security of the card information.

- g) The board of management should agree the credit card limit and the limit should not be exceeded.
- h) The card must only be used for bona fide school purposes where the expenditure requirement cannot be met through the school's existing financial systems and services.
- i) A credit card payment is subject to the same rules as a cheque payment or electronic payment, i.e. there must be two approvers. This is achieved by implementing the following process;
 - a. Once the monthly credit card statement is received, the supporting invoices/receipts should be attached to the statement. The Principal and the chairperson of the board of management should sign the monthly credit card statement before payment is approved.
- j) The credit card statement must be supported with proper receipts for all expenditure, copies of credit card receipts alone are insufficient.
- k) A credit card must not be used to withdraw cash or personal use.
- l) Contactless payments should not be made with a credit card.
- m) The credit card should not be used where other forms of payments are accepted i.e. cheque, EFT.
- n) ***Bank Debit cards should not be used by schools as a payment method under any circumstances.***

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12th May 2022

Appendix A

School headed paper

Approval form for a School Credit Card

School name: _____ School roll number: _____

School Address: _____

The board of management of _____ (*school name*), are

seeking approval from the _____ (*insert Department of Education for *C&C Schools*), or name of trustee/patron body for **VS Schools*) to apply to the financial institution _____ (*enter name of bank*) for a credit card to be used by the school.

Signed: _____ Date: _____

Chairperson of the board of management

For patron/trustee:

Approval for application for a credit card has been approved. Compliance with the provisions of FSSU Guideline 2021/2022-29 is mandatory.

Signed: _____ Date: _____

(If approval is given by the patron/trustee/Department of Educations for a school credit card, this approval form should be signed and returned to the school)

*C&C schools should forward this form to: Department of Education, Schools Division, Cornamaddy, Athlone, County Westmeath, N37 X659

**C&C Schools are Community and Comprehensive Schools*

**VS Schools are Voluntary Secondary Schools*

Treoirlíne Airgeadais 2021/2022 - 29

Pobalscoileanna, Scoileanna Cuimsitheacha agus Meánscoileanna Deonacha

Formheas agus Gnásanna maidir le hÚsáid Cárta Creidmheasa Scoile

Tagann an treoirlíne seo in ionad threoirlíne 17-2019/2020, Formheas agus Gnásanna maidir le hÚsáid Cárta Creidmheasa Scoile.

1. Réamhrá

Is é atá i gcárta creidmheasa ná cárta a eisíonn banc/cuideachta airgeadais le húsáideoir, lena gcuirtear ar chumas an úsáideora sin rudaí a cheannach láithreach, suas le teorainn réamhshocraithe, agus íoc astu ag tráth níos faide ar aghaidh. Is cineál fiachais é cárta creidmheasa.

Tá fíordheimhniú láidir custaiméara ina riachtanas anois agus íocaíochtaí cárta a ndéanamh ar líne.

2. Fíordheimhniú Custaiméara Láidir (FCL)

Chun FCL a chur i bhfeidhm ba cheart na céimeanna seo a leanas a ghlacadh:

- Seans go mbeidh ar shealbhóir an chárta, is é sin an Príomhoide, an aip bhaincéireachta chuí a íoslódáil ar a bhfón cliste agus na teoracha a leanúint maidir le socrú. Seachas sin féadfaidh an banc eochair shlándála fhisiciúil (ESF) a chur ar fáil.
 - Custaiméirí ALB: <https://aib.ie/secure-internet-shopping/confirm-by-auth-app>
 - Custaiméirí Bhanc na hÉireann: <https://www.bankofireland.com/help-centre/faq-category/sca/>
Tabhair faoi deara le do thoil go gceanglófar ar chustaiméirí Bhanc na hÉireann próifíl 365 ar líne a úsáid chun idirbhearta cártaí creidmheasa a cheadú. Níor cheart go gcuirfeadh sé seo isteach ar na cuntais bhainc eile a riartar faoi ghnó ar líne.
- Agus íocaíocht ar líne á déanamh agat seans go n-iarrfar ort an ceannach a dheimhniú ar an aip baincéireachta.
- Deimhnigh an íocaíocht ar an aip.

- Ar shuíomh na ndíoltóirí deimhnigh go bhfuil an t-idirbheart ceadaithe agat ar an aip baincéireachta.
- Má tá ESF in úsáid, lean na céimeanna de réir na dtreoracha bainc.

3. An formheas a theastaíonn chun cárta creidmheasa scoile a úsáid

Ós rud é gur cineál fiachais atá i gcárta creidmheasa, is gá formheas a fháil roimh ré sula mbaintear feidhm as cárta creidmheasa scoile.

- I gcás Bord Bainistíochta pobalscoile agus scoile cuimsithí “níor chóir rótharraingtí ná aon iasachtaí eile a bheith acu (lena n-áirítear ceannach ar léas, fruilcheannach nó aon socrúithe maoinithe comhchosúla) ach amháin sa chás go bhfuil **formheas faighte i scríbhinn roimh ré ón Roinn**”. (Féach an Lámhleabhar Rialachais do Phobalscoileanna & Scoileanna Cuimsitheacha, Alt 21.5 Socrúithe baincéireachta lena n-áirítear rótharraingtí bainc, iasachtaí eile agus léasú).
- I gcás Bord Bainistíochta meánscoile deonaí “níor chóir rótharraingtí ná aon iasachtaí eile a bheith acu (lena n-áirítear ceannach ar léas, fruilcheannach nó aon socrúithe maoinithe comhchosúla) ach amháin sa chás go bhfuil **formheas faighte i scríbhinn roimh ré ó na hlontaobhaithe/Pátrúin**”. (Féach na Treoirínte maidir le Bainistíocht Airgeadais i Meánscoileanna Deonacha, leathanach 31 agus Aguisín 1 - Airteagail Bhainistíochta do Mheánscoileanna Deonacha Caitliceacha, Airteagail 27 agus 28).

Chun cloí leis an méid thuas, ba chóir foirm formheasa a chomhlánú agus a chur isteach chuig an Roinn Oideachais i gcás Pobalscoile agus Scoil Chuimsitheach agus chuig an iontaobhaí/pátrún i gcás Meánscoile Deonaí sula gcuirfear an t-iarratas faoi bhráid an bhainc. Féach ar **Aguisín A** faoi iamh le haghaidh foirm formheasa shamplach.

4. Rialuithe maidir le cárta creidmheasa scoile a úsáid

- a) Ní mór formheas a fháil ón mbord bainistíochta ar dtús i dtreo is go mbeadh an scoil in ann cárta creidmheasa a úsáid. Ba chóir an formheas sin a chuimsiú i miontuairiscí chruinniú an bhoird.
- b) Ní mór don scoil formheas a fháil ón Roinn Oideachais i gcás Pobalscoile & Scoil Chuimsitheach nó ón iontaobhaí/pátrún i gcás Meánscoil Dheonach chun cárta creidmheasa a úsáid. Ba chóir an fhoirm iarratais in Aguisín A a chomhlánú agus a chur chuig an gcomhlacht údaraithe cuí. Níor chóir iarratas ar chárta creidmheasa scoile a chur chuig banc go dtí go ndéanann an pátrún/iontaobhaí/Roinn Oideachais é a fhorghheas.
- c) Ba chóir don bhord bainistíochta polasaí maidir le cárta creidmheasa a fhorbairt agus a ghlacadh. Ba chóir go leagfaí amach sa pholasaí an teorainn, na príonsabail, na téarmaí agus coinníollacha agus na gnásanna lena rialófar eisiúint, úsáid, riar agus coinneáil an chárta creidmheasa scoile. [Féach anseo le haghaidh polasaí samplach.](#)

- d) Níor chóir cárta creidmheasa scoile a bheith ag aon duine ach amháin an Príomhoide.
- e) Beidh sealbhóir an chárta freagrach i gcónaí as úsáid chuí an chárta creidmheasa i gcomhréir leis an bpolasaí.
- f) Beidh sealbhóir an chárta freagrach as an gcárta a choimeád slán agus as slándáil na faisnéise a bhaineann leis an gcárta.
- g) Ba chóir go gcomhaontódh an bord bainistíochta teorainn an chárta creidmheasa agus níor chóir go sárófaí an teorainn sin.
- h) Níor chóir an cárta a úsáid ach chun críocha bona fide na scoile sa chás nach féidir an riachtanas caiteachais a chomhlíonadh trí na córais agus seirbhísí airgeadais atá ag an scoil cheana féin.
- i) Tá íocaíocht le cárta creidmheasa faoi réir na rialacha céanna is atá íocaíocht le seic nó ríomhíocaíocht, is é sin, ní mór beirt cheadaitheoirí a bheith ann. Is féidir é sin a bhaint amach tríd an bpróiseas a leanas a chur i bhfeidhm;
 - a. Chomh luath is a fhaightear an ráiteas míosúil maidir leis an gcárta creidmheasa, ba chóir na sonraisc/fáltais lena mbaineann a cheangal leis an ráiteas. Ba chóir don Phríomhoide agus do chathaoirleach an bhoird bhainistíochta an ráiteas míosúil maidir leis an gcárta creidmheasa a shíniú sula ndéanfar íocaíocht a fhormheas.
- j) Ní mór fáltais iomchuí le haghaidh an chaiteachais uile a sholáthar chun tacú leis an ráiteas maidir leis an gcárta creidmheasa, ní leor iad cóipeanna d'fháltais chárta creidmheasa leo féin.
- k) Níor chóir cárta creidmheasa a úsáid chun airgead tirim a aistarraingt nó chun críche úsáid phearsanta.
- l) Ní cóir go ndéanfaí íocaíochtaí gan tadhall le cárta creidmheasa.
- m) Ní cóir go n-úsáidfí cárta creidmheasa i gcás go bhfuil foirmeacha eile íocaíochta inghlactha, is é sin, seic, ríomhaistriú airgid.
- n) ***Níor cheart do scoileanna leas a bhaint as cártaí dochair mar mhodh íocaíochta i gcás ar bith.***

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An 12 Bealtaine 2022

Aguisín A

Páipéar ceanteidil na scoile

Foirm formheasa do Chárta Creidmheasa Scoile

Ainm na scoile: _____ Uimhir rolla na scoile: _____

Seoladh na scoile: _____

Tá bord bainistíochta _____ (*ainm na scoile*),

ag lorg formheasa ón _____ (*cuir isteach Roinn Oideachais i gcás Pobalscoileanna agus Scoileanna Cuimsitheacha*), *nó ainm an chomhlachta iontaobhaí/pátrúin i gcás Meánscoileanna Deonacha*) chun iarratas a chur chuig an institiúid airgeadais _____ (*cuir isteach ainm an bhainc*) le haghaidh cárta creidmheasa le húsáid ag an scoil.

Sínithe: _____ Dáta: _____

Cathaoirleach an bhoird bhainistíochta

Don phátrún/iontaobhaí:

Rinneadh an t-iarratas ar chárta creidmheasa a fhorghnas. Caithfear cloí le forálacha Threoirlíne FSSU 2021/2022-29 .

Síniú _____ Dáta: _____

(Má dhéanann an pátrún/an t-iontaobhaí/an Roinn Oideachais cárta creidmheasa scoile a fhorghnas, ba chóir an fhoirm iarratais seo a shíniú agus a chur ar ais chuig an scoil)

Ba chóir do Phobalscoileanna agus Scoileanna Cuimsitheacha an fhoirm seo a sheoladh chuig: An Roinn Oideachais, Rannán na Scoileanna, Corr na Madadh, Baile Átha Luain, Contae na hIarmhí, N37 X659

**Is Scoileanna Pobail agus Cuimsitheacha iad Scoileanna C&C,*

**Is Meánscoileanna Deonacha iad Scoileanna VS*