

Using Electronic Banking for Making Payments

Introduction

We would encourage all schools who are still using cheques for the payment of wages and bills to begin using electronic or internet banking as soon as possible.

Under the National Payments Plan, public sector bodies are encouraged to move towards electronic banking.

The benefits of electronic banking include:

- Faster payment of wages and bills and approval can be done remotely
- Cheaper and more economical than using cheques
- Access to bank statements and less time spent on bank reconciliations
- Real-time bank balances at any time resulting in more relevant information

Section 12.5 of the Governance Manual for Primary Schools 2023 – 2027 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.”

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.
- Once the decision to implement an electronic banking system has been taken, the board must ensure that an electronic banking policy is implemented as part of the schools’ internal control procedures. This policy should be reviewed and updated at least once a year. Click [here](#) for a sample electronic banking policy.
- Schools must use business banking online which allows for two approvers as required by the Governance Manual for Primary Schools 2023-2027.
- 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 which must be the treasurer and chairperson. The treasurer must always be one of the signatories for each transaction.

The chairperson can delegate their approval to another board member. This delegation must be approved by the board and included in the minutes of the board meeting.

- The board must approve the authorised approvers of online payments and include this in the minutes of the board.
- 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, please click [here](#).
- Debit cards should not be used by schools as a payment method under any circumstances, and where a school currently has a debit card for a bank account, this should be destroyed.

Security

The FSSU has issued important security advice relating to the operation of Electronic Banking, please click [here](#).

Contacting your school's bank

When contacting the bank, the school will need to provide their account number, phone number etc.

For schools that bank with AIB, call 0818 720 000 or contact their Relationship Manager at local branch level. The Relationship Manager can assist in registering them for online banking and any other issues they may face.

For schools that bank with Bank of Ireland, it is Business Banking Service who deal with schools if assistance is required.

Their number is 0818 818 265 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 0818 200 100 or 01 215 1363.

Further information or clarification on any of the issues raised in this guideline can be obtained from the FSSU.

Financial Support Services Unit

Tel: 01-910 4020

primary@fssu.ie

12th March 2025

Baincéireacht Leictreonach a úsáid chun íocaíochtaí a dhéanamh

Réamhrá

Mholfaimis do ghach scoil atá fós ag baint úsáid as seiceanna chun pá agus billí a íoc tosnú ag baint úsáid as baincéireacht leictreonach nó idirlínn chomh luath agus is féidir.

Faoin bPlean Náisiúnta Íocaíochtaí, spreagtar comhlachtaí san earnáil phoiblí bogadh i dtrea baincéireacht leictreonach.

Áirítear ar na buntáistí a bhaineann le baincéireacht leictreonach:

- Is féidir pá agus billí a íoc níos tapúla agus ceadú a dhéanamh go cianda
- Níos saoire agus níos eacnamaí ná seiceanna a úsáid
- Rochtain ar ráitis bhainc agus níos lú ama caite ar réitigh bainc
- Iarmhéideanna bainc fíor-ama ag am ar bith a mbíonn faisnéis níos ábhartha mar thoradh air.

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 idirbheart 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 úsáidfí an Bord cártaí dochair le haghaidh caiteachas scoile.”

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
- A luaithe atá cinneadh déanta go gcuirfear córas ríomhbhaincéireachta i bhfeidhm, is gá don Bhord a chinntiú go gcuirfear beartas ríomhbhaincéireachta i bhfeidhm mar chuid de nósanna imeachta na scoile maidir le rialú inmheánach. Ba cheart go ndéanfaí athbhreithniú agus nuashonrú ar an mbeartas uair sa bhliain ar a laghad. Clíceáil [anseo](#) le teacht ar bheartas samplach ríomhbhaincéireachta.

- Ní mór do scoileanna an bhaincéireacht ghnó ar líne a úsáid toisc go gcaithfear beirt cheadaitheoirí a éileamh de réir an Lámhleabhair Rialachais do Bhunscoileanna, 2023-2027.
- 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 (is iad sin an cisteoir agus an cathaoirleach) na híocaíochtaí a cheadú. Ní mór don chisteoir a bheith ar dhuine de na sínitheoirí do gach idirbheart. Is féidir leis an gcathaoirleach an dualgas sin a tharmligean do chomhalta boird eile. Ní mór don bhord a leithéid de tharmligean a cheadú agus ní mór an méid sin a lua i miontuairiscí an chruinnithe boird.
- Ní mór don bhord na ceadaitheoirí údaraithe le haghaidh íocaíochtaí ar líne a cheadú agus ní mór an méid sin a lua i miontuairiscí an bhoird.
- 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 dhuine de na daoine a cheadóidh an íocaíocht.
- Ba cheart rochtain ar cheadú 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.
- Faoi 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 Treoirlíne Airgeadais ar leith eisithe ag FSSU maidir le húsáid chuí cártaí creidmheasa, atá le fáil [anseo](#).
- Níor cheart do scoileanna cártaí dochair a úsáid mar mhodh íocaíochta i gcás ar bith. I gcás go bhfuil cárta dochair ag scoil faoi láthair, ba cheart é a scrios láithreach.

Slándáil

Tá comhairle thábhachtach shlándála eisithe ag FSSU maidir le feidhmiú na ríomhbhaincéireachta, atá le fáil [anseo](#).

Ag dul i dteagmháil le banc do scoile

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, glaoigh ar 0818 720 000 nó déan teagmháil lena mBainisteoir Caidrimh ag leibhéal na craoibhe 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 é an tSeirbhís Baincéireachta Gnó a bhíonn ag déileáil le scoileanna má bhíonn cabhair ag teastáil. Is é a n-uimhir ná 0818 818 265 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 0818 200 100 nó 01 215 1363.

Is féidir tuilleadh eolais nó soiléiriú a fháil ar aon cheann de na saincheisteanna sa treoirlíne seo ach dul i dteagmháil le FSSU.

An tAonad um Sheirbhísí Tacaíochta Airgeadais

Guthán: 01 910 4020

primary@fssu.ie

An 12ú Márta 2025