Approval and Procedures for Use of a School Credit Card

(This guideline supersedes guideline 24-2024/2025: 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.

2. Strong Customer Authentication (SCA)

In order to strengthen controls around online purchasing, SCA is now a requirement when making card payments online.

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

- The cardholder, that is the Principal, will need to download the appropriate banking app to their school smartphone and follow instructions for set up. Alternatively, the bank will 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 online.
- SCA requires that when making a purchase online you may be asked to confirm the purchase on the banking app.
- If satisfied that the purchase is valid, confirm the payment on the app.
- 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 bank's 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 "shall have the power to borrow monies, in the sum(s) and subject to such terms and conditions as the Trustees may approve in writing". (See Articles of Management for Catholic Voluntary Secondary Schools, Art. 27 (C)).

  In order to comply with the above, an approval form should be completed and submitted to the Department of Education and Youth 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 and Youth 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 and Youth 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 use of the school credit card.

e) The Principal is responsible at all times for the proper use of the credit card in line with the policy.

f) The Principal 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:

   - 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 must 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 for 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) **Debit cards must not be used by schools as a payment method under any circumstances.**

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

Financial Support Services Unit
Tel: 01-269 0677
info@fssu.ie

9th February 2026

Appendix A

School headed paper

Application form for the use of a credit card by a school

School roll number: _______________

School name: ____

School Address: ____

The board of management of ____________________ (*school name*), are seeking approval from the _____________________________________ (insert *Department of Education and Youth 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 27 - 2025/2026 is mandatory.

Signed: ________________________________

Date: _______________________

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

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

**C&C Schools are Community and Comprehensive Schools*
**VS Schools are Voluntary Secondary Schools*

Formheas agus Gnásanna maidir le hÚsáid Cárta Creidmheasa Scoile

(Tá an treoirlíne seo le teacht in ionad threoirlíne 24-2024/2025, 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.

2. Fíordheimhniú Custaiméara Láidir (SCA)

D'fhonn na rialuithe a neartú maidir le ceannach ar líne, tá SCA ina cheangal anois agus íocaíochtaí cárta á ndéanamh ar líne.

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

- Beidh ar shealbhóir an chárta, is é sin an Príomhoide, an aip bhaincéireachta chuí a íoslódáil ar an bhfón cliste scoile atá aige nó aici agus na treoracha a leanúint le hé a shocrú. Mar mhalairt air sin, féadfaidh an banc eochair shlándála fhisiciúil (PSK) a chur ar fáil.
  - Custaiméirí AIB:
    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.
- Éilítear le SCA go n-iarrfar ort an ceannach a dheimhniú ar an aip bhaincéireachta agus íocaíocht ar líne á déanamh agat.
- Má tá tú sásta go bhfuil an ceannach bailí, deimhnigh an íocaíocht san aip.
- Ar shuíomh na ndíoltóirí deimhnigh go bhfuil an t-idirbheart ceadaithe agat ar an aip baincéireachta.
- Má tá PSK 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 socruithe maoinithe comhchosúla) ach amháin sa chás go bhfuil **formheas faighte i scríbhinn roimh ré ón Roinn"***. (Féach an Lámhleabhar Rialachais do Scoileanna Pobail agus Cuimsitheacha, Alt 21.5 Socruithe baincéireachta, lena n-áirítear rótharraingtí bainc, iasachtaí eile agus léasú).

- Beidh de chumhacht ag bord bainistíochta Meánscoile Deonaí "airgead a fháil ar iasacht, sa tsuim nó sna suimeanna agus faoi réir cibé téarmaí agus coinníollacha a cheadóidh na hIontaobhaithe i scríbhinn".
  (Féach Airteagail Bhainistíochta do Mheánscoileanna Caitliceacha Deonacha, Airt. 27 (C)).

Chun cloí leis an méid thuas, ba chóir foirm formheasa a chomhlánú agus a chur isteach chuig an An Roinn Oideachais agus Óige i gcás Pobalscoile agus Scoil Chuimsitheach agus chuig an iontaobhaí/pátrún i gcás Meánscoil Dheonach 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 An Roinn Oideachais agus Óige i gcás Pobalscoile agus 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/an t-iontaobhaí/An Roinn Oideachais agus Óige é a fhormheas.

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 prionsabail, 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) Is é nó í an Príomhoide an t-aon duine a gceadófar dó nó di cárta creidmheasa na scoile a úsáid.

e) Beidh an príomhoide freagrach i gcónaí as úsáid chuí an chárta creidmheasa i gcomhréir leis an mbeartas.

f) Beidh an Príomhoide 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 (i.e. ní mór beirt cheadaitheoirí a bheith ann). Is féidir é sin a bhaint amach tríd an bpróiseas a leanas a chur i bhfeidhm;

- Chomh luath is a fhaightear an ráiteas míosúil maidir leis an gcárta creidmheasa, ba chóir na sonraisc/admhálacha lena mbaineann a cheangal leis an ráiteas. Ní mór don Phríomhoide agus do chathaoirleach an bhoird bainistíochta ráiteas míosúil an chárta creidmheasa a shíniú sula ndéanfar aon íocaíocht a cheadú.

j) Ní mór admhálacha iomchuí maidir le gach caiteachas a sholáthar chun tacú le ráiteas an chárta creidmheasa. Ní leor cóipeanna d'admhálacha cárta creidmheasa astu féin.

k) Ní ceadmhach cárta creidmheasa a úsáid chun airgead tirim a thógáil amach ná chun críocha pearsanta.

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) **Ní ceadmhach do scoileanna cártaí dochair a úsáid mar mhodh íocaíochta in aon chás.**

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: 01-269 0677
info@fssu.ie

An 9 Feabhra 2026

Aguisín A

Páipéar ceannteidil na scoile

Foirm iarratais ar chárta creidmheasa lena úsáid ag scoil

Ainm na scoile:______________________________

Uimhir rolla na scoile: ________________________

Seoladh na Scoile: ____

Tá bord bainistíochta______________________________*(ainm na scoile)*, ag lorg formheasa ón ______________________________________ *(cuir isteach An Roinn Oideachais agus Óige 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.

Síniú:____

Cathaoirleach an bhoird bhainistíochta

Dáta: ___________________

Don phátrún/iontaobhaí:

Rinneadh an t-iarratas ar chárta creidmheasa a fhormheas. Caithfear cloí le forálacha Threoirlíne 27 - 2025/2026 ón Aonad um Sheirbhísí Tacaíochta Airgeadais.

Síniú: __________________________

Dáta: _____________________

(Má dhéanann an pátrún/an t-iontaobhaí/an Roinn Oideachais agus Óide cárta creidmheasa scoile a fhormheas, 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 agus Óide, Rannán na Scoileanna, Corr na Madadh, Baile Átha Luain, Contae na hIarmhí, N37 X659

**P&C = Scoileanna Pobail agus Scoileanna Cuimsitheacha*

**MSD = Meánscoileanna Deonacha*