

Application For and Use of a School Credit Card

(This guideline supersedes guideline P16-2024/2025 Application for and 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. As a credit card is a form of debt, prior approval for the application of a school credit card is required from the board's patron. The application form attached in **Appendix A** should be completed and submitted to the board's patron.

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. 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 board from the patron for the use of a credit card by the school. An application to a bank for a school credit card should not be made until written approval from the patron 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. the payment must be approved by both the treasurer and the chairperson). 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 credit card statement must be supported with proper invoices/receipts for all expenditure. Copies of credit card receipts alone are insufficient.
 - The treasurer and the chairperson of the board of management must sign the monthly credit card statement before payment is approved. All credit card transactions need to be included in the monthly/annual accounts.
- j) A credit card must not be used to withdraw cash or for personal use.
- k) Contactless payments should not be made with a credit card.
- l) The credit card should not be used where other forms of payments are accepted i.e. cheque, EFT.
- m) **As stated in the School Governance Manual for Primary Schools, 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: 01-910 4020

primary@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
_____ (*Department of Education and Youth, or name of trustee/patron body*) 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 P20 - 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).

Iarratas ar Chárta Creidmheasa Scoile agus Úsáid a Bhaint as

(Tá an treoirlíne seo le teacht in ionad threoirlíne P16-2024/2025, Iarratas ar Chárta Creidmheasa Scoile agus Úsáid an Chárta)

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. Ós rud é gur cineál fiachais atá i gcárta creidmheasa, is gá cead a fháil roimh ré ó phátrún an bhoird sula ndéantar iarratas ar chárta creidmheasa scoile. Ba chóir an fhoirm iarratais in **Aguisín A** a chomhlánú agus a chur chuig pátrún an bhoird.

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. 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 bhord bainistíochta cead a fháil ón bpátrún ar dtús le cárta creidmheasa scoile a úsáid. Níor chóir iarratas ar chárta creidmheasa scoile a chur chuig banc go dtí go mbeidh cead i scríbhinn faighte ón bpátrún.
- 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 don chisteoir agus don chathaoirleach í a cheadú in éineacht). 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 sonraisc/admhálacha iomchuí maidir le gach caiteachas a sholáthar chun tacú le ráiteas an chárta creidmheasa. Ní leor cóipeanna d'admhálacha cárta creidmheasa astu féin.
 - Ba chóir do chisteoir agus do chathaoirleach an bhoird bhainistíochta an ráiteas míosúil maidir leis an gcárta creidmheasa a shíniú sula ndéanfar aon íocaíocht a fhormheas. Ní mór gach idirbheart cárta creidmheasa a chur san áireamh sna cuntais mhíosúla/bhlíantúla.
- j) Ní ceadmhach cárta creidmheasa a úsáid chun airgead tirim a thógáil amach ná chun críocha pearsanta.
- k) Ní cóir go ndéanfaí íocaíochtaí gan tadhall le cárta creidmheasa.

l) Ní cóir go n-úsáidfí cárta creidmheasa i gcás go bhfuil foirmeacha eile íocaíochta inghlactha, is é sin, seic, ríomhaistriú airgid.

m) **Mar a luaitear sa Lámhleabhar Rialachais do Bhunscoileanna, 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: 01-910 4020

primary@fssu.ie

An 9 Feabhra 2026

Aguisín A

Páipéar ceannteidil na scoile

Foirm iarratais ar chárta creidmheasa lena úsáid ag scoil

Uimhir rolla na scoile: _____

Ainm na scoile: _____

Seoladh na Scoile: _____

Tá bord bainistíochta _____ (*ainm na scoile*), ag lorg formheasa ó _____ (*An Roinn Oideachais agus Óige, nó ainm an chomhlachta iontaobhaí/pátrúin*) chun iarratas a chur chuig an institiúid airgeadais _____ (cuir isteach ainm an bhainc) ar chárta creidmheasa le húsáid ag an scoil.

Síniú: _____

Dáta: _____

Cathaoirleach an bhoird bhainistíochta

Don phátrún/iontaobhaí:

Rinneadh an t-iarratas ar chárta creidmheasa a fhormheas. Caithfear cloí le forálacha Threoirlíne P20 - 2025/2026 ón Aonad um Sheirbhísí Tacaíochta Airgeadais.

Síniú: _____

Dáta: _____

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