

# CARD HOLDER'S GUIDANCE

## INTRODUCTION

This guidance is for colleague's who have or are requesting a Barnardo's Credit Card.

All Card Holder's must ensure that they have read the Credit Card Policy and must ensure that they adhere to it. The policy can be found on [Inside Barnardo's](#).

This guidance must be referred to/used in conjunction with the Credit Card Policy.

The objective of services and colleague's being provided with a Credit Card is to ensure Barnardo's are able to provide an alternative method of paying for relatively low value and infrequently supplied goods and services.

Each cardholder is issued with a copy of this document, which detail the monetary spending limits under which they can operate. Purchases should be made in accordance with the guidance and procedures in this document.

The cardholder may only use the card for business purposes. If the cardholder requires any further clarification or information, they should read the guide in full and then contact the [Head office Card Administrator](#) for further assistance.

**PLEASE READ THIS DOCUMENT CAREFULLY, IT IS YOUR GUIDE TO USING THE CARD.**

**PLEASE ENSURE YOU COMPLETE THIS FORM TO ACKNOWLEDGE YOU HAVE READ BOTH THE POLICY AND THIS GUIDANCE DOCUMENT.**

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## GENERAL INFORMATION

### A. SECURITY

- Sign your card immediately on receipt.
- Keep your card details and PIN secure. Do not keep these together.
- Taking reasonable precautions to prevent fraudulent use of the card.

Please refer to the [Credit Card Policy](#) Section 4 for further details on **Requirements of corporate credit card users**

### B. IF YOUR CARD IS LOST OR STOLEN

- Immediately notify the [Head Office Card Administrators](#).
- Contact [Royal Bank of Scotland Lost & Stolen department](#).
- A replacement card will be ordered for you and should be delivered within 10 working days. Should you subsequently find your old card, do not attempt to use it. Destroy the card by cutting in half through the magnetic strip and the part containing the CHIP and dispose of in confidential waste.

### C. DAMAGED CARDS/NEW CARDS

- If your card becomes damaged, advise the [Head Office Card Administrators](#) who will order a new card for you.
- Replacement cards for cards that are due for renewal should be received approximately 14 days before the renewal date.
- Tell the [Head Office Card Administrators](#) immediately if you do not receive your card.

### D. LIMITS

- A credit limit has been set for your card. This limit is inclusive of VAT. Attempts to purchase in excess of this limit will be declined by the card provider.

- Should you have a requirement to increase your Card Limit you must contact the [Head Office Card Administrators](#) outlining the clear business rationale as to why you need to increase your credit card limit to the next level. Your request will be reviewed by the Head of Transactional Finance and either approved or rejected. You will be notified via email as soon as possible once a decision has been made.

## E. CHANGE OF NAME AND CONTACT DETAILS

You are responsible for ensuring your contact details are kept up to date. You must contact the [Head Office Card Administrators](#) if:

- **You have a change of name** - Please provide a copy of documentation relating to your new name. A new card will be sent to you in your new name. Once received, the obsolete card should be cut in half across the magnetic strip and also through the part of the card containing the chip and disposed of. Your card number will not change.
- **Change of address** – Please provide a copy of documentation for proof of address, such as a recent utility bill, driving license. It is important address details are kept up to date as renewed cards are sent to this address.

## F. LEAVING EMPLOYMENT

If you are leaving the organisation, you must:

- Please ensure the [Head Office Card Administrators](#) is contacted to cancel the card.
- Cut your card in half through the magnetic strip and also through the part of the card containing the chip and post to:

Accounts Payable Department  
Barnardo House  
Tanners Lane,  
Barkingside, Ilford  
IG6 1QG

## G. CARDHOLDERS LIABILITY/CREDIT STATUS

- Although your name is on the Credit Card, the account, and therefore the liability for expenditure, is in the name of Barnardo's. Consequently, there is no impact on your personal credit status.

## HOW TO USE THE CARD

### A. WHEN TO USE YOUR CARD

The card must only be used for goods and services that are required in conduct of Barnardo's business.

The purpose of the credit card is to purchase relatively low value purchases from infrequently used suppliers.

Please refer to Page 2 of the [Credit Card Policy](#) for more details.

### B. WHEN NOT TO USE YOUR CARD

The card must not be used:

- for personal spend under any circumstances.
- for any personal expenditure such as Travel, food, Petrol etc. even if the expense has occurred due to Barnardo's business. Such spend should follow [Expenses Policy](#)
- to Pay invoices
- Continuous Payment Authority
- Direct Debit

Please refer to Page 2 of the [Credit Card Policy](#) for more detail.

## MONTHLY CARD TRANSACTIONS RECONCILIATION

### A. SMART DATA ONLINE (SDOL)

SDOL is the online platform where all your card transactions will be available for review.

Using SDOL you will be able to review and code your credit card spending and submit it so that it can be uploaded in to D365.

Please note the current months transactions will be available to view from 3<sup>rd</sup> of the Month. It is your responsibility to ensure you have accurately coded the previous month's transactions by the **18<sup>th</sup>** of the current month. This can be done throughout the month from the 3<sup>rd</sup> of a month you can view all transactions.

E.G September's transactions would have been available to view from 3<sup>rd</sup> September all coding for September must be completed by 18<sup>th</sup> October.

Please see the Card Holders guidance to coding transactions for a step-by-step guide of how to use SDOL – you can find the [guidance on Inside Barnardo's](#).

Systematic reminders will be sent via the SDOL platform.

**Please note: Credit card transactions do not form part of your monthly X299 Imprest submission.**

### B. RECONCILIATION FAQ'S

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#### INCORRECT AMOUNT BILLED

When checking your monthly transactions, you may identify a transaction that you do not agree with. In these circumstances contact the relevant supplier to seek explanation/adjustment. In the event that the discrepancy remains unresolved contact your [Head Office Card Administrators](#) for further instructions.

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#### BILLED BUT GOODS NOT RECEIVED

If you are billed for something that has not been received, contact the supplier to find out whether the goods have been dispatched. It is a MasterCard regulation that the transaction is not processed until the goods are dispatched. Inform your [Head Office](#)

[Card Administrators](#) if this regulation has been breached and you have been billed without receiving the goods or services.

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#### REJECTION/RETURNING OF GOODS/ INCORRECT GOODS

If you reject/return goods, ensure that you tell the supplier directly, as it is they who will arrange a credit to your credit card. The credit will appear on your monthly statement. There is no need to await receipt of the statement before raising the problem with the supplier. If you cannot come to mutual agreement with the supplier, contact your [Head Office Card Administrators](#).

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#### MISSING TRANSACTIONS

Any purchases made shortly before the statement date (approximately third of each month) will show up on the following month's cardholder statement. If any transactions do not turn up as anticipated, it is possible that the supplier has forgotten to enter the purchase into the MasterCard system. In these circumstances, contact your [Head Office Card Administrators](#) before taking any action.



## WHERE TO GET HELP

### HEAD OFFICE CREDIT CARD ADMINISTRATORS

Accounts Payable: [accounts.payable@barnardos.org.uk](mailto:accounts.payable@barnardos.org.uk)

Lisa Pullen: [lisa.pullen@barnardos.org.uk](mailto:lisa.pullen@barnardos.org.uk)

Ann Linnane: [anne.linnane@barnardos.org.uk](mailto:anne.linnane@barnardos.org.uk)

Accounts Payable Tel: **020 8498 7700**

**Please ensure emails are sent to all those listed above and not just an individual contact.**

### LOST OR STOLEN CARDS AND FRAUDULENT OR SUSPECTED FRAUDULENT ACTIVITY

Please immediately call:

Royal Bank of Scotland Card Loss Centre - **0870 6000 0459**

### RBS CARDHOLDER HELP DESK

**0870 909 3702** (Monday – Friday, 8.00am - 6.00pm, Saturday 9.00am – 1.00pm)

### USEFUL LINKS

[Credit Card Policy](#)

[Application Process](#)

[Card Holders Guide to Coding Expenditure](#)

## APPENDIX I- VAT DOCUMENTATION

As a cardholder it is up to you to ensure that all relevant VAT documentation is received from suppliers that you use.

When placing an order with your supplier you must ask whether they are electronic VAT capable. If they are electronic VAT capable you should request either:

- *a priced delivery note, or*
- *an itemised receipt, or*
- *a supplementary non-VAT invoice*

If they are not able to transmit electronic VAT data you must ensure that a traditional paper VAT invoice is received, as this will be required for legal evidence.

**Receipts must be uploaded on the SDOL for each transaction.**