



KEWSTOKE PARISH COUNCIL

“Here to protect the Rural Character and Environment of the Village and to promote Kewstoke as a pleasant place to live”

Internet Banking Policy- On Line Payments

Ref KPC009

The Parish Council currently operates ‘on line’ Internet Banking with Unity Trust Bank.

To comply with the Councils published Financial Regulations and Standing Orders the following relating to making payments to suppliers/Staff will apply.

The main requirement is that every transaction is authorised by two of the four designated signatories.

To login to Unity bank, each user will have a unique Login, Password and PIN number.

Users will be given various levels of access

Levels of access

V:- View (only allows the user to view accounts only)

VS:- View Submit (as well as having the same rights as V user this level allows the user to submit payments but the can not authorise payments.

VA:- View & Authorise as well as having the same rights as V user, this level allows the user to authorize payments but they cannot submit payments.

VSA:- View Submit & Authorise as well as having the same rights as V user, this level allows the user to submit and authorise payments

A:-Only allows the use to authorize payments only, they do not have access to view the accounts.

Two of the 4 signatories will be required to authorise transactions (Payments) before they can be processed.

Users who can submit and View Payments only. *(Inputter Supplier/Invoice)*

M.Hardwick :- access level VS

J.MacDonald :-access Level VS

Users who can authorise and View Payments only *(Authorise supplier/Invoice)*

T.Horry :-access level VA

K.Harper :-VA access Level VA

Users who can Authorise Submit and View Payments only *(Authorise/input supplier/Invoice)*

R.Adams VSA

T.Morris access level VSA

Overall Process

Invoices are input primarily by the Parish Clerk or his/ her back up, Currently this is R.Adams, T.Morris or J.MacDonald, who have the appropriate access level.

Supplier/Beneficiary Set up

Before any payments are made a Supplier /Beneficiary is required to be set up.

For each of the suppliers/Beneficiaries written documentation confirming Bank Account and Sort Code is required. This is to be input by a person with the appropriate access level (Clerk) and then verified by an authoriser during the authorising process. Once a supplier is set up these details are not required to be checked again as future payments will be made against the supplier with all the details already set up.

Processing of Invoices

A person with the appropriate level of access will input invoice details either against an existing Supplier or against a new Supplier (Clerk). In the Case of new suppliers appropriate confirmation of Sort Code and Bank account is required (see Supplier/Beneficiary set up)

Authorisation

One of the four signatories will then be notified with a request to perform the first level of authorisation, of a supplier, an invoice or both.

Details of Invoices and new Supplier Bank Account and Sort code details are to be made available to the authoriser. It is anticipated that this will be via a scanned copy on e-mail.

Once authorisation is complete a second authoriser will be identified to provide a secondary authorisation of the Invoice for payment. This can be by the first authorizer or agreed in advance.

Payment Date

Payments are made monthly immediately following the monthly Parish Council meeting.

The payment date in most cases will be the day following the Parish Council monthly meeting allowing the Council to approve the payments and the second authoriser to complete the authorisation process once agreed by the Full Council.

The exception will be if payment is required to be made prior to the Parish Council meeting. In which case and in accordance with the Financial Regulations the payment will be made (subject to dual authorisation) and notified to the Full council at the next Council meeting.

.

Adopted 04/11/2019