

ICO CCC policy

A CCC (Corporate Charge Card) cardholder is responsible for CCC purchases in line with their delegated authority and departmental CCC policy and acquisition model.

The use of a CCC is recommended for paying for low value goods and services, and travel and subsistence expenditure.

The current ICO purchasing policy is to be followed at all time whenever possible, via the PM system (placing official orders). The CCC is not a payment method for goods that have been ordered via the PM system.

Contracted suppliers must be used whenever possible to ensure items purchased are best value for money.

The credit limits are to be adhered to (each cardholder will have been allocated a single transaction limit and a monthly limit).

Only the cardholder is authorised to use their cards. Neither the card nor personal login access to SDOL can be shared – this is personal to the cardholder and SDOL user. Failure to comply with this may lead to the removal of your card.

Transactions must not be split in order to avoid exceeding the single transaction limit.

Cardholders may not benefit by gaining points on store loyalty cards, accepting sales vouchers or by any other means. This breaches policy on propriety and may be treated as a disciplinary offence in accordance with departmental policy.

For audit purposes, cardholders must request sales receipt and goods received notes when ordering over the phone.

A detailed record of each transaction made must be kept by the cardholder in order to reconcile it against monthly statements. The record should contain sufficient detail for the cardholder to demonstrate the propriety of each transaction.

Cardholders must undertake a full reconciliation of their transaction log, receipts and statement every month and submit these to their approver, for further scrutiny and authorisation of statement payment. The approver is usually the line manager with delegated authority, whose name will automatically be linked to your card.

Cardholders must investigate any unrecognised transactions as soon as they are noticed. This may require them to contact the payee or the card company for which the contact detail is:

RBS Commercial Card Customer Service 0870 909 3702 Options #4 then #2

Another number that can be used the one on the back of the card.

Please also use this number to advise in advance of any travel overseas.

The CCC may be used in the following circumstances:

Online suppliers who will only accept card payment

In exceptional case, purchase of transport tickets when not available from tRIPS

Deposit and balance payment for accommodation (when absolutely necessary) – this should not occur as it should be all catered for by tRIPS

One off supplier payment

Travel and subsistence: purchase of fuel associated with car hire (only), payment of toll road, parking, food (up to the subsistence allowance)

Corporate membership (if not already setup as an invoice item and charge not to be set up on a recurring basis).

All above transactions not exceeding the single transaction limit

Prohibited purchases and restrictions on use

CCC must never be used to make purchases contrary to departments' strategies and purchasing policies. For example, cards cannot be used to purchase goods and services from an alternative supplier where a contract exists.

Unless exceptional circumstances can be demonstrated to the policy holder, CCC should not be used in the following circumstances:

Obtaining cash

Personal membership of a professional institute (it is an invoice or expense claim item)

Settling invoices raised outside of the departmental Requisition to Pay process

Payments to suppliers who have breached CCC terms and conditions

Purchase of capital equipment

On payment gateways, e.g. PayPal whereby card details are stored with the gateway supplier

Direct debits – acceptable in exceptional circumstances only and with prior authorisation from the policy holder

Purchase of Oyster cards

Personal Incidental expenditure (this is an expense claim item).

The ICO also employs a 'three strikes' rule to the use of CCC. Employees found to be accidentally using their cards for personal expenditure (which then needs to be repaid), not submitting their expenditure for approval by the due date, or exceeding the limits set out in this policy without authority may have their card removed after three such instances.