Schools Purchasing and Virtual Cards

Department guidelines and procedures

VICTORIA State Government | Department of Education

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Introduction

Significant technological advances in recent years have resulted in considerable and far-reaching changes in the field of electronic commerce.

The Department of Education (department) has been actively involved in monitoring and evaluating these developments as part of enhanced financial management in schools. BillPay, BPAY, internet banking and now purchasing and virtual cards are examples of the way schools have adopted technology.

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The use of purchasing and virtual cards in schools can result in better cashflow management, a reduced level of documentation (staff reimbursements), enhanced purchasing processes, and improved internal controls. They also assist with ensuring schools are not entering into a credit situation. An obvious area of advantage is that of external or remote access to funds (for example, when on a school camp or excursion).

In 2021, the Victorian State Government entered into a new Banking and Financial Services Contract with a panel of 3 suppliers. The 3 panel banks are Commonwealth Bank of Australia (CBA), National Australia Bank (NAB) and Westpac.

The Purchasing and Virtual Card Facilities have been approved by the Minister for Education as an addition to the department's endorsed purchasing practices in place in schools.

The following procedures and 'best practice' approach is provided to assist school councils to benefit from using the purchasing and virtual card, while maintaining required internal controls and current purchasing guidelines.

The school's decision to apply for a purchasing or virtual card is not intended to replace the existing purchasing practice; it is offered as another method of payment for goods and services. A purchasing or virtual card is an enhancement to current methods, to assist with flexibility, time saving and convenience. School councils are encouraged to review current school purchasing to determine the most appropriate use of the purchasing card. All normal procurement processes apply for the use of the purchasing card. For example, quotes, purchase orders (approval to purchase) and tax invoices are still required.

When considering the introduction of a purchasing or virtual card, it is advisable that the current purchasing system used in the school is documented for the school community.

This guide provides advice to:

- the 3 groups in schools who are responsible for the purchasing or virtual card:
  - school council
  - authorisation officer
  - cardholder
- the school's administrative officer/s with responsibility for financial data entry and related purchasing, reporting and remittance procedure.

Principals and business managers are required to complete the Schools Purchasing Card e-learning module available on LearnED, prior to the facility being approved by school council. (not required for virtual)

Please email schools.finance.support@education.vic.gov.au for further support.

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School Council

The school council is responsible for the financial management of the school. School council ultimately confirms and acknowledges transaction revenue and expenditure by prior approval or ratification. The introduction of a purchasing or virtual card impacts on the school council, as it represents another means of acquiring goods and services for the school.

The school council must endorse and record in the minutes of school council the introduction of a new purchasing or virtual card facility. Please refer to the Guide to School Council Motions located on PAL Finance Manual – Resources tab.

It is recommended that a school council formally adopts procedures to ensure card implementation and usage is maintained under 'best practice' conditions to ensure financial accountability and optimum internal control.

School council should confirm current purchasing related internal controls prior to the incorporation of proposed school purchasing or virtual card procedures. The following checklist is provided to assist in this process.

PURCHASING CARDS	VIRTUAL CARDS
Internal Controls - Purchase of Goods/Services	
Quotes and tenders are obtained as required in accordance with the Victorian Government Purchasing Guidelines.	No change.
A school purchase order is used to initiate or ratify expenditure.	A school purchase order document or electronic approval is required to initiate and approve the use of a virtual card for expenditure.
All purchase orders must be approved. Purchase orders must be signed by the school principal or authorised nominee.	No change.
The person receiving the goods is different from the person authorising the order.	No change.
Goods are checked against delivery documents.	No change.
Delivery docket checked against supplier's invoice and purchase order.	No change.
Duplicate copy of the purchase order and original invoice is endorsed with "goods received" and invoice is endorsed with "paid".	No change.
Person checking invoice for correctness signs to accept responsibility.	No change.
Physical security.	Electronic security.

In addition to the school's current purchasing controls, the school council must ensure that there are additional controls in place specifically for the introduction and use of the school's purchasing or virtual card.

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PURCHASING CARDS	VIRTUAL CARDS
Additional controls	
The school council and principal determine which personnel and activities will be eligible to use the purchasing card.	The school council and principal delegate the "Authorisation Officer" to approve purchases using the virtual card to eligible staff and activities.
The school council and principal determine the expenditure limit for each cardholder and provide financial delegation to this upper limit.	School council and principal determine the expenditure limit for each virtual card, where the maximum limit is $15,000 on virtual cards. Virtual cards are only approved to the anticipated purchase value, i.e. for a purchase order of $50, the virtual card is approved for $50.
School council, after advice from the principal, appoint an "Authorisation Officer/s".	No change.
An "Undertaking by the Cardholder" is completed by each user after modifications by the principal.	There is no requirement to complete the "Undertaking by the cardholder" for the virtual card.
Principal ensures that; - all approved cardholders are required to complete the Schools Purchasing Card online module available on LearnED, prior to being issued with the card. - the cardholders' names, card details, and other information are minuted at school council. Any subsequent changes must be minuted at the next school council meeting.	There is no requirement to complete the online module or to have the cardholder details minuted at school council.
Determine and document arrangements for safe and secure custody of the purchasing card.	The virtual card will be provided online or directly to the individual's mobile phone.
Arrange for the monthly purchasing card statement/s to be attached to the relevant reports (CASES21 Finance) and tabled at school council meetings.	All invoices and any other required documents must be provided to the authorisation officer or be attached to the online approval.
Ensure that all Westpac Visa Card purchasing card procedures and controls are met.	Ensure that all virtual card procedures and controls for the relevant financial institution are met.
Not applicable.	Virtual cards can be locked for use by a particular merchant type, vendor and single or multi use. This is at the discretion of the authorising officer.

The financial delegation traditionally held by the principal to incur and pay for school related expenditure is extended to the **cardholder**. The financial delegation hierarchy should begin with the principal as authorisation officer, followed by appropriate delegation to each **cardholder**.

This ensures that:

- Financial accountability and responsibility for school transactions remains with the principal.

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- Reporting requirements will enable the principal, as authorisation officer, to oversee all cardholder spending. (except for their own spending, which requires School Council Pres pre authorisation)

Where the principal is the **cardholder/purchaser**, the school council president **must** be **the authorisation officer** for that card.

The department and the school council exercise conditions to protect individuals and school resources, and ensure that effective internal controls are in place:

- The maximum monthly limit of $15,000 (IPS $1500 should be ample for conferences / staff accom etc) placed on each purchasing or virtual card is mandated under Ministerial Guidelines and Directions 1-6 of 2008 [2.4(a)(i)]
- School council will ensure that each identified purchase cardholder who agrees to be issued with a purchasing card, completes Undertaking by Cardholder which forms part of Ministerial Guidelines and Directions 1-6 of 2008.
- A merchant category limit can be determined for each cardholder, varying from limits related to actual supplier/s to expenditure areas.
- The School's Certification Checklist attesting to the appropriate usage of the school purchasing and/or virtual card will be required under provisions of a "Finance Code of Practice" (Standing Directions 2018 under the *Financial Management Act 1994*)
- The School's Certification Checklist replaces the Annual Statement of Assurance.

PURCHASING CARDS	VIRTUAL CARDS
Summary of specific responsibilities of school council	
Consider the introduction of a school purchasing card in conjunction with the school's current purchasing procedures and the potential benefits.	Consider the introduction of a virtual card in conjunction with the school's current purchasing procedures and the potential benefits.
Adopt and formally minute school procedures for the introduction and use of a school purchasing card/s in accordance with Ministerial Guidelines and Directions 1-6 of 2008.	Adopt and formally minute school procedures for the introduction and use of school virtual card/s in accordance with Ministerial Guidelines and Directions 1-6 of 2008
Appoint relevant personnel to ensure the efficient and effective administration of the school purchasing card.	Appoint relevant personnel to ensure the efficient and effective administration of the virtual card.
Ensure adequate internal controls, security measures, cardholder register, relevant locally determined category limits and school council reporting procedures to implement and monitor the operation of the school purchasing card.	Ensure adequate internal controls, security measures, relevant locally determined category limits and school council reporting procedures to implement and monitor the operation of the virtual card.
Complete the School's Certification Checklist attesting to the appropriate school purchasing card usage, as initiated by the department.	Complete the School's Certification Checklist attesting to the appropriate virtual card usage, as initiated by the department. (June each year)

Authorisation Officer (Prin / School council Pres for Prin purchasing)

The authorisation officer is required to assist with and monitor the cardholder/s access to the card, as well as to approve purchasing or virtual card expenditure within school determined guidelines. Typically, the authorisation officer would take an active role in the briefing of approved cardholders prior to card issue, and deal with any queries or administrative matters.

The school purchase order must be used to place orders, regardless of the payment method. Adherence to current purchasing guidelines also remains in place. Where the expenditure is likely to be incurred by a cardholder on an excursion, camp or away from the school, pre-approval for expenditure to a pre-arranged upper limit should be in place prior to the event taking place.

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Cardholders should maintain a Cardholder Activity Report to assist in reconciling the items listed on the monthly card statement along with supporting documentation. The reconciliation should be completed in sufficient time for pre-arranged monthly payment of the card balance.

The cardholder must sign the financial Institution's statement of transactions prior to it being given to the authorisation officer. These documents must be kept for audit requirements.

To maintain effective cash management for the school, the authorisation officer will:

- exercise supervisory control over the cardholder's transactions;
- ensure compliance with Ministerial Guidelines and Directions 1-6 of 2008;
- adhere to relevant internal control procedures; and
- ensure all purchases of goods and services are substantiated and consistent with program budget expenditure.

Summary of specific responsibilities of the authorisation officer

PURCHASING CARDS	VIRTUAL CARDS
Authorisation Officer Responsibilities	
sure approved cardholders have completed an eLearning module before use of the school purchasing card.	Virtual cards do not require the user to complete the eLearning module before use.
vise the "Undertaking by Cardholder" document for the cardholder/s endorsement and signature for any subsequent changes to purchasing card procedures to each cardholder.	Virtual cards do not require the use of the "Undertaking by Cardholder" document.
Approve purchasing card expenditure in accordance with the department guidelines and school policies.	Approve purchase order expenditure in accordance with the department guidelines and school policies. Generate the virtual card for payment online or send to mobile phone.
minister and monitor the operation of a purchasing card on a day-to-day basis, ensuring compliance with ministerial guidelines and school council policy.	Administer and monitor the operation of a virtual card regularly, ensuring compliance with ministerial guidelines and school council policy.
on monthly submission of card statement and verified documentation by each cardholder, confirm the accuracy of the transactions, confirming expenditure against original school purchase order. Maintain appropriate security for all documentation.	No change.
t exceeding prearranged limits when order/s submitted for approval.	No change.
herence to Ministerial Guidelines and Directions 1 – 6, 2008, and to the Purchasing Guidelines.	Adherence to the Purchasing/Virtual Card Guidelines.
e of the school purchasing card for school orders only.	Use of the virtual card for school orders only.
Completion of supporting documentation for the school.	No change.
Reporting theft or loss of school purchasing card immediately to principal and bank.	Not required.
Reporting any unauthorised transactions immediately to authorisation officer/principal.	No change.

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PURCHASING CARDS	VIRTUAL CARDS
Provision of security of the school purchasing card while in cardholder's possession.	No change.
Returning the card to the principal upon request.	Not required.
Authorisation Officer Checklist	
Approve purchasing card expenditure in accordance with the department guidelines and school policies.	Approve purchase order expenditure in accordance with the department guidelines and school policies. Generate the virtual card for payment online or send to mobile phone. How does SC Pres do this for Prin? Can it be done offsite?
Administer and monitor the operation of a purchasing card on a day-to-day basis, ensuring compliance with ministerial guidelines and school council policy.	Administer and monitor the operation of a virtual card regularly, ensuring compliance with ministerial guidelines and school council policy.
Upon monthly submission of card statement and verified documentation by each cardholder, confirm the accuracy of the transactions, confirming expenditure against original school purchase order. Maintain appropriate security for all documentation.	No change.
Not exceeding prearranged limits when order/s submitted for approval.	No change.
Adherence to Ministerial Guidelines and Directions 1 – 6, 2008, and to the Purchasing Guidelines.	Adherence to the Virtual Card Addendum guidelines.
Use of the school purchasing card for school orders only.	Use of the virtual card for school orders only.
Completion of supporting documentation for the school.	No change.
Reporting theft or loss of school purchasing card immediately to principal and bank.	Not required.
Reporting any unauthorised transactions immediately to authorisation officer/principal.	No change.
Provision of security of the school purchasing card while in cardholder's possession.	No change.
Returning the card to the principal upon request.	Not required.

Cardholder

The school council may authorise **school-based staff** to be issued with, and purchase goods, services, equipment or materials using a school purchasing or virtual card. Cardholders must be willing to accept increased responsibility and custodianship, by ensuring the card is used for legitimate school expenditure within program budget limits.

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Each purchasing cardholder must complete an Undertaking by Cardholder. Careful reading and acceptance of the card's stated terms and conditions prior to signing and submitting the application to the principal is critically important. The card is issued on the condition it will be used within the guidelines. Misuse of the card may result in proceedings being instigated against the cardholder under state legislation.

The use of a purchasing or virtual card does not affect the cardholder's personal credit standing, as the card is issued on behalf of the school council and all transactions incurred are strictly for school-related expenditure.

Authority to make any purchase is by a school order, which is approved by the authorisation officer/delegate. An added internal control recommendation for telephone orders using the purchasing/virtual card is to note on the order at the time, the date and name of person at the supplier end.

Purchasing cardholders are reminded that the card must be signed immediately. The purchasing or virtual card must never be used for payment of personal expenses of any nature. Further, cardholders must not allow any unauthorised person to use the card. The cardholder will be held personally liable for any unauthorised use of the card, unless the unauthorised use is the result of the card being lost or stolen, or the result of fraud on the part of a third party.

The monthly purchasing or virtual card statement is forwarded by the school to each cardholder for signature, to verify individually raised transactions against the relevant documentation.

The cardholder returns the signed statement and supporting documentation to the authorisation officer for signed approval. It is important this task is completed in a timely manner. The approved statement is then forwarded to the program administrator for processing.

Any disputed transactions must be reported to the authorisation officer (principal) immediately, and a full explanation of the circumstances to the best of the cardholder's knowledge must be provided including documentation.

When goods ordered using the card are delivered to the school, the cardholder should be notified and the goods checked by the cardholder for accuracy against the purchase order, delivery note, etc.

It must always be remembered that the school purchasing and virtual cards are a purchasing facility, not a convenient alternative for employees who might otherwise have to seek reimbursement for minor work-related expenses.

Summary of specific responsibilities of the cardholder

Checklist	b
sure compliance with the guidelines including understanding of, and agreement to, the terms and conditions.	☐
rdholder to sign purchasing card immediately.	☐
t exceeding prearranged limits when order/s submitted for approval.	☐
herence to Ministerial Guidelines and Directions 1 – 6, 2008, and to the Purchasing Guidelines.	☐
e of the school purchasing/virtual card for school orders only.	☐
mpletion of supporting documentation for the school.	☐
porting theft or loss of school purchasing/virtual card immediately to principal and bank.	☐
porting any unauthorised transactions immediately to authorisation officer/principal.	☐
vision of security of the school purchasing/virtual card while in cardholder's possession.	☐
turning the card to the principal upon request.	☐

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Audit Requirements

Please ensure that the following is adhered to:

- The Undertaking by the Cardholder is completed fully **for the purchasing card**. This includes;
  - name of cardholder
  - position
  - school council
  - principal
  - all the fields within the body of the undertaking, which includes maximum limit, monthly limit, and transaction restrictions
  - dated
  - signature of cardholder
  - signature of principal.

- The bank statement must be signed by the cardholder and authorisation officer for **both the purchasing and virtual card programs.**

These two documents must be filed securely for audit purposes.

Administrative Procedures

This section summarises the range of duties and tasks that support the efficient operation of the school's purchasing and/or virtual card. It provides information for school support staff with responsibility for CASES21 Finance data entry, general purchasing duties, reporting, remittance etc. Please refer to the Ministerial Guidelines and Directions 1-6 of 2008 for the proper administration of the card.

Overview

The school purchasing and virtual card can be used for acquiring goods and services on the school's behalf. Some of the benefits are:

- cost and time efficient method to purchase, particularly for low value, high-volume items
- wide merchant acceptance of the financial institutions purchasing card
- streamlined business transactions with suppliers
- enhanced cash management potential
- potential reduction of petty cash claims by designated staff
- use during outside of school activities, particularly interstate and overseas camps.

Please note: A purchasing or virtual card is not intended to replace the existing purchasing practices. It is offered as an enhancement to current methods of payment for purchases. Therefore, the procurement procedures, including quotations, purchase orders and payment thresholds must be followed.

Administrative staff must complete the school's purchasing card eLearning module.

School Council/Cardholder Liability

The school purchasing and virtual card carries a liability for school council, not an individual liability for the cardholder. Therefore, the school purchasing and virtual card does not impact on a cardholder's personal credit rating.

If the purchasing or virtual card is found to have been used by an unauthorised person, the school council is not liable for those costs, provided the financial institution that supplied the card is immediately notified of its loss or theft of the card, as per the supplier's respective terms and conditions.

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No Card Fees

Each school purchasing or virtual card held will not attract card fees as the card is exempt from government charges. Schools will be provided with access to the respective financial institution's online platform for monthly and yearly reporting and management purposes.

School Purchasing/Virtual Card Statement

All schools will receive a monthly statement per card. The financial institution has an enhanced web-based reporting facility. Schools will be provided with access to this reporting function for monthly and yearly reporting and management purposes.

Settlement Arrangements

Details of the school's official account, for monthly debit of transactions and charges, will need to be provided. This becomes the authorisation for the direct debit ('sweep' from official account to purchasing card). The settlement period is 10 calendar days from the end of the billing cycle; i.e. the school must finalise data and ensure sufficient funds are available in the official account, for the direct debit "sweep" of the closing credit balance by the financial institution.

Routine Tasks

Additional Purchasing Cardholder Request

Use a new Cardholder Application spreadsheet to record all additional cardholders for the facility. A cover letter is required for the cardholder application list you create from the spreadsheet. This letter needs to be printed on your school letterhead and signed off by the existing Authorising Officer and Verifying Officer. Prior to card collection, new cardholders must receive appropriate training provided by the authorisation officer/principal. After successful application for the school purchasing card/s, Westpac will mail cards and supporting documentation to the school. Upon receipt, the cardholder should immediately sign the back of the card.

Financial Delegation

When a cardholder uses a purchasing and/or virtual card to acquire goods and services related to the school's activities, the transaction signifies the cardholder's authority to incur a liability on behalf of the school. Therefore, all cardholders must have financial delegation equal to the terms and conditions outlined in each cardholder's Undertaking by the Cardholder.

Delegations of Authority

All cardholders will require appropriate purchasing authority to activate their card. Reconciled monthly transactions to card statement and CASES21 reports will require the authorisation officer's verification prior to the direct debit on the pre-arranged day of each month.

CASES21 Accounts Payable

The settlement must be paid through CASES21 Creditors - Purchasing Card Invoice module and all invoices listed for payment, in the month, against the creditor. Refer to CASES21 Finance Guide Section 3: Creditors. Administration staff should be available to assist with the required day-to-day financial recording and reporting onto CASES21 Finance. Responsibility for the individual transactions, verification, reconciliation, etc. lies with specific personnel who must work within the pre-arranged settlement period to finalise their monthly statement/s.

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Goods and Services Tax

The GST, arrangements which apply to all goods and services acquired by the school, also apply for purchasing and/or virtual card transactions.

To ensure that applicable GST input tax credits (ITCs) are correctly claimed, all purchasing card transactions for $75 or more ($75 exclusive of GST, or $82.50 inclusive of GST or more) must be supported by a tax invoice from the supplier setting out the following details:

- the supplier's identity (either a legal name of the supplier or a trading name registered in Australian Business Register) and the supplier's ABN;
- a brief description of what is sold, including the quantity (if applicable) and the price of what is sold;
- the extent to which each sale is a taxable sale and the amount of GST payable for each sale – the GST can be shown separately or, if the GST to be paid is exactly one-eleventh of the total price, as a statement such as 'Total price includes GST'; and
- the date the document is issued.

In addition, if the total price of the sale is at least $1,000 (GST-inclusive), the recipient's identity (i.e., the school's legal name) or the recipient's ABN (i.e., the school's ABN) must be clearly shown on the tax invoice.

Accordingly, if you are purchasing any goods or services for your school for $1,000 or more, you need to request a supplier to issue a tax invoice specifically to your school and this tax invoice must contain the name of the school (or it's ABN) and all other information, as specified above.

Where the amount does not exceed $75 (exclusive of GST, or $82.50 inclusive of GST), it is recommended that a tax invoice be sought. However, if it is not possible to obtain a tax invoice, a receipt should be obtained from the supplier to support the transaction. ITCs can be claimed in respect of such transactions only if it is certain that the GST has been paid (no ITCs should be claimed in respect of GST-free supplies, for example, in respect of fresh food that is GST-free).

Fringe Benefits Tax

Consistent with current procedures, if the school purchasing and/or virtual card is used for transactions subject to FBT, cardholders will be required to provide information to enable the school to record fringe benefits provided to departmental employees on the FBT Tracker. Where applicable, cardholders will be required to provide information to calculate the school's FBT liability in respect to fringe benefits provided to school council employees on the school level payroll.

Personal Identification Number (PIN)

Cardholders will need to know their Personal Identification Number (PIN) when using their card in a store. If a cardholder does not know their PIN, they will need to contact the appropriate financial institution and create a new PIN.

Card Usage Restrictions

Cardholders are required to adhere to the conditions of use for the purchasing and virtual card. General conditions include the following:

- card can be used only for school purchases
- cash advance withdrawals cannot be made with the card
- purchases of a value that exceed the transaction/monthly limit cannot be made
- all purchases must be within the department's Purchasing Guidelines

Lost/Stolen Cards

Immediately upon identifying a lost or stolen school purchasing card, the cardholder is to advise the financial institution to cancel the school purchasing card.

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Contact the relevant details for the financial institution card.

The cardholder is also required to notify the principal that the card has been lost or stolen. The financial institution will issue a replacement card. The new number of the replacement must be advised to the school council and school administrative officer for updating records.

Discrepancies with Goods and Services

Should there be any discrepancies after the initial transaction has taken place, the cardholder must contact the merchant and obtain a credit when:

- goods are returned;
- overcharging occurs;
- non-supply; or
- under-supply of ordered goods has occurred.

Any credit transactions must be supported by:

- copy of the original purchase order; and
- credit note/adjustment note from the merchant.

Disputed Transactions

The cardholder is responsible for the validation and reconciliation of transactions appearing on their monthly statement.

If a transaction is disputed, and it cannot be resolved by the cardholder with the merchant, the cardholder must advise the principal, in writing, of the dispute details. A copy of the statement upon which the disputed transaction/s appears should also be provided.

The cardholder will call the relevant financial institution via their contact details immediately on identification of a disputed transaction.

All follow-up inquiry calls regarding this dispute are to be made by the cardholder and should also be directed to the financial institution.

The cardholder will be required to provide the following information:

- Cardholder's Name
- Card Number
- School Name
- Facility ID Number
- DTN number

All Disputed Transactions need to be lodged within 90 days of the transaction date.

While disputed transactions are being investigated, the monthly account "sweep" will continue to include all relevant card transactions. Upon resolution of a disputed transaction, if a credit is to be given, this will appear on the monthly card statement requiring an adjustment to CASES21 Finance.

Fraudulent Activity

If fraudulent activity is suspected, the cardholder must contact their financial institution immediately.

CASES21 Purchasing Card Register

Details of all cardholders are to be recorded in the school's Purchasing Card Register in CASES21. The register must be maintained by the business manager/administration officer and minuted at school council meetings. Details should include:

- name, position and location of cardholder

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- completed and signed “Undertaking by Cardholder” notation
- card number (last four digits)
- issue date and expiry date
- amendments to cardholder details
- closure date of cardholder account

For Virtual cards, a single entry is required for the Virtual Card Facility under the name of the Business Manager.

Purchasing Cardholder Termination

If a purchasing cardholder ceases to operate a school purchasing card, the following actions must be initiated:

- Cardholder is responsible for cancelling any automatic debit payments (for example, subscriptions).
- The authorisation officer destroys the card and advises the school council and administration officer/s to close the cardholder account and update the Purchasing Card Register in CASES21.
- The financial institution is advised, in writing to close the cardholder account (Card cancellation form). The accompanying correspondence should include confirmation that the school purchasing card has been destroyed and be endorsed by the authorisation officer.

Applying for Purchasing/Virtual Facility

New Purchasing and Virtual Card Facilities

All new purchasing and virtual card facilities must be endorsed by and recorded in the minutes of the School Council. Please refer to the Guide to School Council Motions located on PAL Finance Manual, Resources tab.

For assistance with this process please head to C21 User Guides for more information..

Financial institution providers

Please contact the provider directly to arrange the card facilities.

National Australia Bank – marty.s.baudinette@nab.com.au

Commonwealth Bank – vgbc@cba.com.au

Westpac – vicgovernmentservice@westpac.com.au

Further support

Please reach out if you have any questions.

schools.finance.support@education.vic.gov.au

Checklists for Purchasing and Virtual Card programs

Applying for a School Purchasing Card facility	Applying for a Virtual Card facility
Principals and business managers are required to complete the Schools Purchasing Card eLearning	Not required.

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module, prior to the facility initially being approved by School Council.	
School Council consider the introduction of a school purchasing card in conjunction with the school's current purchasing procedures and the potential benefits.	School Council consider the introduction of a virtual card in conjunction with the school's current purchasing procedures and the potential benefits.
School Council adopt and formally minute school procedures for the introduction and use of a school purchasing card/s in accordance with Ministerial Guidelines and Directions 1-6 of 2008.	School Council adopt and formally minute school procedures for the introduction and use of a virtual card/s in accordance with the Virtual Card Addendum to the School Purchasing Card Guidelines.
School Council approve relevant personnel to ensure the efficient and effective administration of the school purchasing card program.	School Council approve relevant personnel to ensure the efficient and effective administration of the use of virtual cards.
School Council ensure adequate internal controls, security measures, cardholder register, relevant locally determined category limits and school council reporting procedures to implement and monitor the operation of the school purchasing card.	School Council ensure adequate internal controls, security measures, relevant locally determined category limits and school council reporting procedures to implement and monitor the operation of the virtual card.
All applications must have the school address as the postal address. The cardholder's personal mailing address must NOT be used.	Not required.
Ongoing administration of the School Purchasing Card program	**Ongoing administration of the Virtual Card program**
Administration officer ensures the efficient and effective administration of the school purchasing card.	Administration officer ensures the efficient and effective administration of the virtual card.
All approved cardholders receive a briefing that explains the use of the card and the specific guidelines	Not required.
All cardholders are to sign the 'Undertaking of Cardholder' form. This is to be retained for audit.	Not required.
All cardholders must be recorded on the Schools Purchasing Card Register.	Not required.
School principal is to complete the School's Certification Checklist attesting to the appropriate usage of the school purchasing card, as initiated by the Department of Education. The School's Certification Checklist will be distributed by Financial Services Division for reporting as at 30 June each Financial Year.	School principal is to complete the School's Certification Checklist attesting to the appropriate usage of the virtual card, as initiated by the Department of Education. The School's Certification Checklist will be distributed by Financial Services Division for reporting as at 30 June each Financial Year.
Ongoing Card Management and Facility Administration	No change.
Authorising Officers can contact the Financial Institution Victorian Government Client Service Team to request: • new cardholder application spreadsheet • modify limits to existing cards	Authorising Officers can contact the relevant Financial Institution Government Service team as required.

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• cancellation of cards • request replacement for damaged cards • name changes (documentation must be provided e.g. Marriage Certificate, Deed Poll or Decree Nisi), before a new card is issued in the new name. All requests must state the cardholder's name and card number.	
Authorising Officers can contact the Financial Institution Victorian Government Client Service team to request: • modifications to the facility (School name or address) • amendment to existing Authorised Signatories and/or Verifying Officers, and to advise • the change of account number for the School Council Official bank account direct debit sweep.	No change.
Cancellation of Purchasing Cards and Facilities	**Cancellation of Virtual Cards and Facilities**
A Purchasing Card cancellation form must be completed and signed by the Authorised Officers and forwarded to Financial Institution Victorian Government Client Service Team when • a cardholder leaves the school • the card is no longer required by the nominated cardholder • Cancellations must be recorded in the Purchasing Card Register in CASES21 and the card destroyed. The School Purchasing Card facility must be cancelled if the school no longer requires cards to be used in the school.	Not required.

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Contacts

For all enquiries regarding new purchasing and virtual card facilities, applications for new cardholders, maintenance for existing cards (change to limits, cancellation of cards) contact:

Westpac Victorian Government Client Service Team

Email: vicgovernmentservice@westpac.com.au mailto:wibce@westpac.com.au

Commonwealth Institutional Banking Client Service

Email: vgbc@cba.com.au

National Australia Bank

Email: twee.pham@nab.com.au

mailto:vicgovernmentservice@westpac.com.auDE Contacts

School Purchasing Card program queries:

- email: schools.finance.support@education.vic.gov.au
- website: http://www.education.vic.gov.au/school/principals/finance/Pages/purchasingcard.aspx

CASES21 queries

- DE Service Desk: 1800 641 943
- Service Gateway

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Glossary of Terms

Administration Officer	The school employee responsible for managing purchasing card tasks
Accounting Program	Software approved by DE to record transactions resulting from school purchasing card usage, and from which relevant reports are generated.
Authorisation Officer	A person other than a cardholder who is nominated by the school council to authorise and approve expenditure using the school purchasing card the authorisation officer is usually the principal.
Authorised Signatories	Those officers authorised to approve additions and amendments to the school purchasing card facility (and registered with the financial institution issuing the card/s. The principal and a member of school council nominated for that purpose.
Cardholder	A school-based employee who has been approved by School Council to be issued with a school purchasing or virtual card
Cardholder Parameters	Limits applied to individual purchasing cards regarding transaction value, monthly credit limit and merchant category links/blocks
Cardholders Activity Report	An optional register retained by the cardholder for manually entering all card transactions in any particular billing period, and which can be used in the card statement reconciliation process.
CBA	Commonwealth Bank of Australia.
Constituting Orders	The legislative framework under which all school councils are governed
Certificate of Identity	The formal confirmation of the identity of a purchasing card applicant, signed by a verifying officer of the purchasing card.
Conditions of Use	The conditions applied by the school council and Westpac to use the purchasing card. Conditions Include allowed/disallowed transactions and cardholder responsibilities.
Credit Limit (Monthly)	The maximum value of all transactions debited to a particular purchasing card within the month. Cardholders are not allowed to exceed this credit limit at any point during the month
DE	Department of Education
DTF	Department of Treasury and Finance
Financial Delegation	Official approval to incur transaction expenditure to a pre-set upper limit.
Financial Institution	The body that the State of Victoria has entered into an agreement for the provision of purchasing card facilities to the school councils of all state schools.
IntelliLink	Web based platform for monthly and yearly reporting and management purposes.
Input Tax Credit (ITC)	Input Tax Credit (ITC).
Merchant	Any vendor/supplier who accepts the purchasing card as payment for purchases made.

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Merchant Category Code	Codes assigned by the International Standards Association (ISO) to identify industry types.
Merchant Category Group	Groupings of merchants and the related expenditure types, which can be linked to, or blocked from, an individual purchasing card.
NAB	National Australia Bank.
PIN	Personal Identification Number
Point of Contact	A Point of Contact has no authority to issue cards or change cardholders' limits but is the contact person in the school to receive information from Westpac, about the purchasing card facility.
Purchasing Card	The Westpac Visa card issued to approved cardholder/s for the purpose of procuring official goods or services on behalf of the school.
Reporting/Billing Cycle	The monthly cycle for the reporting/billing arrangements of the purchasing card.
Secretary	Secretary of Department of Education
Settlement	The process of paying the card provider (Westpac) the balance owed as a result of transactions in a given reporting/billing cycle.
School's Internal Certification Checklist	The School's Internal Certification Checklist attesting that the school purchasing card usage is in accordance with the Schools Purchasing Guidelines, issued by the Department of Education and Training each financial year.
Statement Date	Date on which the cardholder statement is produced
Sweep Account	Term used to describe a process whereby the school's official account is debited by the outstanding purchasing card statement balance at the end of each monthly billing cycle via an automatic "sweep" initiated by Westpac.
Transaction Limit	The maximum value of a single transaction that may be debited to a particular purchasing card.
Undertaking by Cardholder	Formal document completed and signed by cardholder and principal prior to card issue, which outlines the conditions, terms and obligations that the cardholder agrees to in relation to his/her usage of the purchasing card
Verifying Officer	The verifying officer can verify the identity of a cardholder to avoid the need for individual cardholders to provide identity at the local bank branches.
Victorian General Government Purchasing Card Guidelines	Document outlining the rules and government purchasing procedures to be followed in relation to the purchasing card guidelines (VGGPCG) use and administration of the VGGPC.
Virtual Card	A virtual card issued to approved cardholder/s for the purpose of procuring official goods or services on behalf of the school
Westpac	Westpac Banking Corporation.

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CARDHOLDER ACTIVITY REPORT

Name :		Month:	Year:	Card Limit:		
Date	**Supplier of Goods/Services**	**Order/Requisition No.**	**CASES21 Codes (Exp. /Subprogram/Initiative**	**Amount**	**Balance**	**Statement Date**

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