

# Scottish Government electronic Purchasing Card Policy



Find out more:

Website and user guides: <https://www.gov.scot/publications/electronic-purchasing-cards-guide-for-public-bodies/>

email: [ePC administration](#)

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## Content

### 1. **electronic Purchasing Card (ePC)**

- 1.1. - 1.5. Introduction
- 1.6. Broader context
- 1.7. - 1.8. Scrutiny

### 2. **Procedures**

- 2.1. Existing contract arrangements
- 2.2. - 2.3. Delegated purchasing authority
- 2.4. - 2.6. Scottish Procurement and Commercial Directorate
- 2.7. - 2.8. Competitive quotes
- 2.9. Transaction limits on card expenditure
- 2.10. Increasing or decreasing expenditure limits
- 2.11. – 2.12. Split transactions
- 2.13. - 2.15. Value Added Tax (VAT)
- 2.16. Transaction fees
- 2.17. - 2.22. Foreign transactions
- 2.23. - 2.26. Publication to the SG website

### 3. **Governance**

- 3.1. - 3.2. Scottish Public Finance Manual (SPFM)

### 4. **Scope**

- 4.1. - 4.2. Operational needs
- 4.3. - 4.4. Embedded cards
- 4.5. Travel and subsistence (T&S)

### 5. **Exclusions**

- 5.1. - 5.5. Specific exclusions
- 5.6. - 5.8. Opening and closing exclusion categories



## **6. Fraud and risk**

- 6.1. Overview
- 6.2. Local arrangements
- 6.3. - 6.4. Individual cards

## **7. ePC responsibilities**

- 7.1. - 7.2. Responsibilities
- 7.3. Primary actions
- 7.4. - 7.7. Proxy arrangements
- 7.8. - 7.10. Reviewing and approving responsibilities
- 7.11. Budget Centre Liaison Officers and Business Managers

## **8. Escalation process**

- 8.1. Escalation
- 8.2. - 8.4. Suspension or cancellation
- 8.5. – 8.6. 'Dormant' cards, hierarchy checks and open categories

## **9. ePC support**

- 9.1. Lost, stolen, cloned or damaged cards
- 9.2. User guide
- 9.3. ePC administration – remote access
- 9.4. New application or cancellation of a card
- 9.5. Service standards



## **ANNEXES**

### **Annex 1**

Partners using the Scottish Government arrangements

### **Annex 2**

ePC – Key responsibilities

### **Annex 3**

ePC – Monthly transaction timeline

### **Annex 4**

ePC - 3 stage escalation process



## 1. electronic Purchasing Card

### Introduction

1.1. The core Scottish Government (SG) and a number of its partners (Annex 1) use electronic Purchasing Cards (ePC) to purchase and pay for appropriate goods and services that are generally:

- unavailable on an existing public sector contract (Section 2); and/or
- the supplier is not registered on EASEbuy/PECOS, the SG's purchasing system).

1.2. The SG's [contract for the ePC arrangements](#) is provided by the Royal Bank of Scotland (RBS). The RBS use the MasterCard platform to record transactions made by cards electronically via their transaction system, Smart Data onLine (SDoL). Once the relevant card details are set-up on the system, the card holder, approver and card controller (collectively referred to as 'card users' and/or the card hierarchy) will have access to SDoL where they are expected to review and approve their expenditure as well as recording an appropriate description of the expenditure undertaken.

1.3. All card users within the core SG and partner organisations are therefore expected to comply fully with this policy and respect the responsibilities and tasks associated with card use (Annex 2). Where differences in the operating arrangements are necessary to meet business need (mainly in relation to the particular requirements of partners) these will have been agreed in advance with ePC administration (Section 4).

1.4. These arrangements provide:

- a quick and efficient means of payment for appropriate goods and services, largely but not limited to low-value, one-off or annual expenditure (not on a contract); and allow
- a greater degree of flexibility for the SG and partners to buy goods and services from any location, fixed or mobile, that has internet connection (excluding Blackberry devices) and where the supplier accepts MasterCard as a payment method.

1.5. Rigorous authorisation and monitoring processes are in place to safeguard the organisation and individuals against any potential reputational risk due to inappropriate or fraudulent use of the card and/or card information (Section 6).

### Broader context

1.6. These arrangements:

- provide an important expression of the SG's commitment to assist the cash flow of businesses and support economic growth through improved payment performance.

- (for the SG) support the commitment to transparent government, permitting wider access to the information it holds under the Open Government Partnership 'pioneer' status.
- apply the most efficient purchase to pay process for the appropriate 'goods and services in line with our SG2020 ambitions to reduce the costs of government administration.
- (for the SG) contribute to its prompt payment commitment to pay all its suppliers within 10 working days.

## Scrutiny

1.7. The ePC arrangements are subject to Freedom of Information (Fol) requests and/or other forms of public scrutiny (e.g. media enquiries). They can also attract attention as:

- there is a ministerial commitment for the SG to publish all ePC transaction activity of £500 and over on the [SG website](#) on a monthly (retrospective) basis. Partners are responsible for their own publication arrangements.
- ePC expenditure is reported under the payment policy section of the SG's annual consolidated accounts.
- Audit Scotland and the SG's internal auditors undertake periodic reviews of our ePC arrangements.

1.8. It is important therefore that before committing expenditure to an ePC this can be justified and due attention is given to the scrutiny this could attract. For further information on the publication arrangements (paragraphs 2.23. - 2.26.).

## 2. Procedures

### Existing contract arrangements

2.1. It is the responsibility of business areas (BAs) and partners to ensure that any card under their responsibility is only being used to purchase appropriate goods and services. This extends to providing assurances that prior to the purchase of the goods and/or services concerned the appropriate checks have been undertaken to ensure that:

- a public sector contract or framework does not already exist (paragraph 2.4.) which could be used; or
- the supplier is not already on EASEbuy/PECOS. This should be checked with your local EASEbuy/PECOS requisitioner, if necessary.

### Delegated purchasing authority

2.2. Many BAs in the SG receive support from their local Delegated Purchasing Officer (DPO). DPOs have delegated purchasing authority (DPA) to undertake the buying needs of their BAs within their specified limit. However, they can also act as a valuable source of advice on purchasing matters, helping to make the right buying

choice for the goods and services required. For the avoidance of doubt, however, staff in the SG do not need to hold DPA to be part of a card hierarchy (Section 7).

2.3 It is for partners to determine whether similar arrangements in respect of DPA are appropriate for their own organisation.

### Scottish Procurement and Commercial Directorate (SPCD)

2.4. SPCD have awarded a number of [collaborative contracts](#) on behalf of the public sector in Scotland for a broad range of goods and services. **These contracts should be used, wherever possible.**

2.5. Where doubt exists, contact the [relevant contract manager within SPCD](#) to clarify whether the goods or services that are required could be provided on-contract. This extends to a specific device/product/service etc. that may not be listed on a contract presently. As this does not necessarily mean it cannot be sourced from a contracted supplier. **Any exchange which leads to a purchase being made off-contract should be recorded against the relevant transaction on the card within the SDoL. This is an audit requirement and will need to be made available on request.**

2.6 For more general SG enquiries about the availability of goods or services through a contract, the [SG Procurement Team](#) could be helpful as a first point of contact. Partners should contact those responsible for purchasing within their organisation for advice.

### Competitive quotes

2.7. Where a contract does not exist or cannot be used, BAs/partners must ensure that any goods or services that are being bought provide best value for money for public funds. Before reaching a decision to purchase, BAs/partners must obtain:

- under £1,000 - one quote for purchases made by telephone or in writing from the relevant supplier; or
- £1,000 and above - a minimum of three written quotes and from different suppliers.

(Note: Any decision to purchase should be based on both quality and price.)

2.8. BAs/partners are required to ensure that the details of any quote(s) sought and the decision made are retained. In either circumstance, above (paragraph 2.7.), the relevant quotations should be uploaded by the cardholder that is making the purchase on SDoL. This is an audit requirement and will need to be made available on request.

### Transaction limits on card expenditure

2.9. Card transaction expenditure generally applies to a:

- single item transaction limit of up to a maximum of £5,000; and

- monthly transaction limit of up to a maximum of £25,000

for the goods and services being requested. In respect of both limits, this excludes VAT.

## Increasing or decreasing expenditure limits

2.10. BAs/partners can, however, make a case to increase one or both of these limits to meet a particular circumstance should there be good reason to do so. For example, this could relate to the need to open the single or monthly limit to make a specific purchase and then to close this again once that transaction has been completed. Such a need should be made from the relevant card controller's business email account and sent to ePC administration with the reasons why (Section 7) a temporary or permanent limit increase is required.

## Split transactions

2.11. BAs/partners must not 'split' a transaction to overcome their single monthly limit of £5,000 or where their limit is set lower or indeed higher. In circumstances where a split transaction is identified an automatic suspension may be invoked pending investigation by ePC administration. It will require the intervention of a Director/deputy Director or equivalent to unlock the suspension; and only where assurance is provided that local arrangements are now sufficiently robust to avoid any further occurrence on the card(s) concerned.

2.12. It is the case that some suppliers, for example, conference bookings will only take one booking per delegate. The combined effect of which could appear to be a split transaction. In such instances, this should be brought to the attention of ePC administration in advance and an explanation recorded should this be required. In this circumstance a suspension would not be applied, however, these situations are relatively rare.

## Value Added Tax (VAT)

2.13 On making a payment it is essential that you receive a VAT invoice. Only in cases where you are in receipt of a VAT invoice can you reclaim the VAT paid.

2.14 In cases where you are of the view that the VAT on a transaction is recoverable, you must complete the necessary forms and submit a copy of the VAT invoice to the VAT unit. If any VAT has been paid on purchases made by ePC. BAs/partners need to be mindful therefore that if they do not identify recoverable VAT correctly, it could lead to unnecessary additional expenditure being incurred against their budget. When buying on the card the supplier should be asked to send the full item detail of the VAT information for the transaction for each item being bought or a VAT invoice. BAs can also contact the [VAT Advisory Unit](#) for help.

2.15. Partners should seek advice on such matters from their own VAT advisors.

## Transaction fees

2.16. The SG arrangements do not incur any transaction charges from the RBS for

any transaction in pounds. Suppliers reach agreement with their own service provider regarding the transaction charges that apply for using this method of payment. BAs/partners should check whether any service charge applies to the transaction being made and a judgement made as to whether this is reasonable. For example, a percentage based charge may on some larger amounts seem unreasonable. However, the supplier should be asked if it is possible to waive this charge. Where doubt exists contact ePC administration.

### Foreign transactions

2.17 Overseas suppliers will normally charge and be paid for in their local currency (e.g. for a transaction being carried out in the United States of America, the payment will be made in US dollars).

2.18. Once the supplier transmits their charge to the RBS, the bank will convert this to pounds at the exchange rate applicable at the time. The commission charge is detailed separately on the card holder's transactions within SDoL. A percentage fee (currently 2.95%) of the total transaction value will be applied throughout the life of the existing contract arrangements with the RBS.

2.19 It is important to remember that when looking at the cost of a transaction relating to goods and services which are bought from countries within the EU, they will not include VAT at the point of sale provided the supplying company have been provided with your VAT registration number. There may, however, be a supplementary charge of UK VAT.

2.20 In cases where goods are bought from a country within the EU, acquisition tax will be paid by the Scottish Administration. Goods bought from out with the EU are likely to incur an additional VAT charge at the point of entry into the UK .

2.21 In cases where a service is received the place of supply of the service will decide on the VAT treatment.

2.22 The VAT reverse charge process ensures that UK VAT registered companies are not unduly disadvantaged and as such it is important that you notify the VAT advisory Unit of any transactions carried out outwith the UK VAT system. Where doubt exists contact [VAT Advisory Unit](#) for help.

### Publication to the SG website

2.23. In line with the ministerial commitment to do so the SG publishes transaction data of £500 and over on its website generally on a monthly (retrospective) basis.

2.24 Prior to publication, BAs are required to review their previous month's transaction activity. BAs need to ensure the description best reflects what has been purchased as this may be required, for example, to respond to any Freedom of Information (Fol) or media enquiry.

2.25. Once this exercise is complete, the transaction data is sent to the Minister for Public Finance and Digital Economy for clearance to publish to the SG website. The published information contains the following headings:

- **Directorate** – The name of the SG directorate which incurred the expenditure.
- **Merchant Name** – Suppliers are termed “merchants” in SDoL. The merchant is the name of the supplier who provided goods/services purchased. The merchant could attract the umbrella name of the company group they are part of. On rare occasions the merchant name may be redacted for reasons of security.
- **Merchant Code Description** – The description applied by MasterCard to the goods/services provided. Suppliers who accept payment by ePC card are allocated a Merchant Code (MC). MC’s provide a general description of the main type of goods/services that the supplier/group provides. It is not necessarily a description of an individual transaction with that supplier. On rare occasions the merchant name may be redacted for reasons of security.
- **Transaction Date** – When the expenditure occurred.
- **Transaction Amount** (inclusive of VAT, where applicable) – the payment amount.
- **Expense description** - a brief description of the actual goods or services purchased.

2.26. Partners are responsible for their own publication arrangements.

### 3. Governance

Scottish Public Finance Manual (SPFM)

3.1. The [Expenditure and Payments](#) and [Procurement](#) sections of the SPFM set out the context for the broader governance arrangements that apply to expenditure made on an ePC.

3.2. BAs/partners are expected to be familiar with these arrangements.

### 4. Scope

Operational needs

4.1. While these arrangements broadly apply to the SG/partners there may be occasions where specific conditions apply to respond to a particular business need (Section 5).

4.2. Where differences in operating arrangements are required these will have been agreed by the appropriate BA Director/partner Chief Executive or equivalent and in advance with ePC administration. They will have provided the appropriate authority to allow the opening up of specific categories that would not normally be applicable on an ePC and/or any increase in the spending limits applied to cards for their area (paragraphs 5.5. – 5.8.). However, the continuing need for any dispensation will be reviewed periodically by ePC administration to ensure the card arrangements remain fit for purpose (paragraph 8.5.). BAs should be particularly mindful of any other SG policies or procedures such as the provision of official hospitality which might inform purchasing decisions when using an ePC.

## Embedded cards

4.3. The SG apply embedded card (also referred to as a 'virtual' card) arrangements for five of its contracted suppliers, providing the following goods or services:

- Catering (Sodexo)
- Information Technology consumables (Banner Group Ltd)
- IT peripherals (Computacenter (UK))
- Stationery (Lyreco UK Ltd)
- Vehicle Hire (Enterprise Rent-A-Car UK Ltd)

4.4. These arrangements are used for low cost and regularly ordered goods and/or services. This process involves sending an approved purchase order to the supplier concerned on EASEbuy/PECOS. This is undertaken by an EASEbuy/PECOS requisitioner rather than an ePC card holder. A monthly exercise is undertaken by ePC administration to recover appropriate costs from BAs/partners for their relevant usage. For the avoidance of doubt, relevant transactions are also published on the SG website as part of the monthly publication arrangements (paragraph 2.23.).

## Out of scope

### Travel and subsistence

4.5. Separate procedures and processes apply within the SG for travel and subsistence (T&S) made on official business by individuals. The responsibility for this rests within the Directorate for People. It is important that the differences in operating arrangements are observed and where doubt exists contact your local T&S team. See paragraph 5.5 also.

## **5. Exclusions**

### Specific exclusions

5.1. Exclusions apply to specific categories of spend which can be made ePCs. These are in place to safeguard the SG/partners against organisational and/or reputational risk (Section 6) and/or the card users from making inappropriate use of a card.

5.2. Goods or services provided by suppliers are banded together into generic categories within SDoL, referred to as 'Merchant Category Codes (MCC)' (paragraph 2.25.).

5.3. The SG card arrangements generally apply specific exclusions to the following categories:

- MCC 13 Personal services
- MCC 26 Automotive fuel\*
- MCC 28 Auto rental\*
- MCC 29 Hotels and accommodation\*
- MCC 30 Restaurants and bars\*
- MCC 32 Leisure activities
- MCC 34 Cash withdrawals

(\*Note: For the SG these are covered by T&S arrangements (paragraph 4.5), although in some circumstances these exclusions can be opened to meet specific business needs (paragraph 5.5.)

5.4. Therefore where any attempt is made to withdraw cash or on any other exclusion category the transaction would be blocked automatically on a card by the bank. Sometimes a block can arise as the supplier may be part of a larger group of companies that provide a range of goods/services some of which could attract a block. Where a BA/partner feels that the block has been applied inappropriately they should contact ePC administration.

5.5 BAs/partners may apply different arrangements in respect of blocked categories (paragraph 4.2.) to help meet business need. However, these will have been agreed in advance with ePC administration and/or, where appropriate, the Directorate for People.

### Opening and closing exclusion categories

5.6. BAs/partners can make a case to:

- open or close categories permanently to meet their particular operational need; or
- open a category to make a specific purchase and then close this again after the purchase has been made.

5.7. Requests should be made:

- by the BA Director/partner Chief Executive or equivalent; or
- by the appropriate card controller to ePC administration from their relevant business email account.

This should include an explanation as to why this is needed.

5.8. ePC administration retain the right, however, to challenge and ultimately decline such requests on the basis of the arguments made. In such circumstances, ePC administration would normally seek the advice of Internal Audit prior to any decision being reached.

## 6. Fraud and risk

### Overview

6.1. In line with the [fraud](#) and [risk](#) sections of the SPFM, BAs/partners are expected to apply all reasonable checks and precautions to avoid inappropriate, fraudulent use or theft of the card or card information. Disciplinary or criminal proceedings may be taken, if necessary.

### Local arrangements

6.2. BAs/partners are expected to have local arrangements in place to ensure that all reasonable steps are being taken to protect and safeguard the card and card information both in and out of the office environment (Section 7). This extends to ensuring that all those either doing the purchasing or 'commissioning' the purchase on an ePC are familiar with this policy and its supporting arrangements; and adopt and respect the appropriate behaviours regarding card usage.

### Individual cards

6.3. ePC's are issued in the name of an individual card holder. That card or card information should not be shared/loaned/borrowed or used by anybody else, including by another card holder; and in any circumstances. **For the avoidance of doubt, it is only the card holder (the person whose name appears on the front of the card) that is permitted to undertake purchases on that card.** Where a breach of these arrangements is uncovered disciplinary procedures may apply.

6.4. Proxy arrangements (paragraphs 7.4 to 7.6.) may put BA/partners in a better position to ensure that purchasing activity and reviewing and approving responsibilities carry on uninterrupted, particularly during periods of absence planned, or otherwise (paragraphs 7.4. -7.10.).

## 7. ePC responsibilities

### Responsibilities

7.1. In general, there should be a clear hierarchal arrangement for the chain of authorisation applied to any card. The roles below (i.e. card holders) are required to ensure a strict separation of duties between those ordering goods and/or services and those approving them. They are also in place to safeguard public funds by ensuring strict compliance with SG arrangements and to satisfy auditory requirements:

- Card holders should primarily be drawn from permanent members of staff,

although it is possible in exceptional circumstances, for the role to be undertaken by a loanee/seconded or interim/contractor.

- Card approver should be a permanent member of staff and normally at band B level or above, although it is possible in exceptional circumstances, for the role to be undertaken by a loanee/seconded or interim/contractor.
- Card controller\* is expected to be at least band C1 level (or equivalent level in a relevant partner) and a permanent member of staff.

(\*Note: A card controller has the same access and rights in SDoL as an approver. So if need be they can undertake the role of an approver should that be necessary, for example, to cover periods of leave, planned or otherwise.)

7.2. Should a BA/partner find it difficult to apply these roles as intended, a case can be made to ePC administration to consider what alternative arrangements may be appropriate. In such circumstances, ePC administration would normally seek the advice of Internal Audit prior to any decision being reached.

### Primary actions

7.3. Annex 2 describes the general responsibilities of card users. These include the reviewing and approving processes necessary to ensure that expenditure and activity on the card is accurate, auditable and corresponds to the goods and/or services that have been provided by the supplier concerned. **The card controller has specific responsibilities to ensure that the card arrangements are being adhered to. This includes the card hierarchy remains accurate, the rules around reviewing and approving transaction activity are being applied as required and issues like splitting transactions are avoided. And, where specific issues with card usage/behaviour are identified that these are brought to the attention of ePC administration as quickly as possible, failure to adhere may mean Card Suspension or Cancellation.**

### Proxy arrangements

7.4. BAs/partners are strongly advised to put in place proxy arrangements to ensure that both local purchasing needs and that reviewing and approving responsibilities for the card(s) can continue uninterrupted during periods of leave planned, or otherwise.

7.5. Proxy arrangements cover two main scenarios for the BA/partners:

- Another staff member(s) is/are identified who can undertake reviewing and/or approving responsibilities for card transactions where the card holder or card approver/controller are not around (for whatever reason) to do so.

(Note: This person cannot, however, use the card or use card information to make purchases (paragraph 6.3.)

- Existing card holder - where another card holder can make purchases on behalf of the primary card holder and has access to assign the appropriate accounting information, for example, cost centre etc. to the primary card holder's budget.

7.6 This covers instances where:

- the proxy can undertake the card holder's responsibilities to review transaction activity carried out to the required timescales. For the avoidance of doubt, there can be more than one proxy assigned to each card and the same proxy can also be assigned to different card holders. Or, for another card holder to carry out purchasing activity as well as being able to review activity for the primary card holder.
- further staff at the appropriate level can undertake the role of card approver/card controller (paragraph 7.1.) to approve transaction activity on behalf of another approver/controller where that approver/controller may not be around for whatever reason. This allows BAs/partners to ensure the responsibilities of the approver/controller can be carried out to the required timescales, ensuring that organisational needs can be met. For the avoidance of doubt, there can be more than one approver however only one controller assigned to each card holder, provided that this does not compromise the hierarchy needs of a card.

7.7. In such circumstances, or where doubt exists, a BA/partner should contact ePC administration to discuss and/or to set up the above arrangements on SDoL. Requests to set up these arrangements on behalf of BAs/partner should be made by the card controller and sent from their business email account to ePC administration.

### Reviewing and approving responsibilities

7.8. All transaction activity undertaken by ePC is recorded on SDoL. This can be viewed by card users around 48 hours after a purchase has been made; and from any device with an internet connection, including tablets and smart phones (although, not Blackberry). **The expenditure period closes on the second working day of the following month. All reviewing and approving activity therefore needs to have been completed no later than then.** Otherwise, the escalation arrangements come into effect (Section 8).

7.9. The timeline for transaction activity over the relevant monthly payment periods is described in Annex 3. Transactions made after the 23<sup>rd</sup> of each month are likely to be charged against the next financial month. **The significance of this to BAs/partners may be particularly important at the close of any financial year.** Thereafter, the payment is uploaded to SEAS and recharged (or invoiced) to the relevant BA's/partner's budget on the fifth working day of each month.

7.10. Where discrepancies arise and the matter has subsequently been resolved with

the supplier concerned, BAs/partners should check the next expenditure period to ensure the appropriate correction appears against the relevant SDoL account and in turn be reflected in the relevant card holder's budget.

## Budget Centre Liaison Officer (BCLO) and Business Manager (BM)

7.11. SDoL can provide a good deal of management information on expenditure incurred by the cards in use in their area. BA's can apply for their BCLOs/BMs to have access to SDoL. Requests should be made to ePC administration. If partners identify such a need they should also contact ePC administration.

## 8. Escalation process

### Escalation

8.1. ePC administration monitor card usage. Where monthly activity in respect of reviewing and/or approving checks have not been undertaken in accordance with this policy and audit requirements, the escalation process set out in [Annex 4](#) will commence.

### Suspension or cancellation

8.2. BAs/partners should be particularly mindful of the impact of the escalation process as this may impede their purchasing activity and will require the intervention of a Director/deputy Director/Chief Executive or equivalent to unlock the suspension; and only where reassurance is provided that local arrangements are now sufficiently robust as to avoid any further occurrence on the card(s) concerned. **If the suspension has not been resolved within a month then the card will be cancelled.**

8.3 Similarly, where the suspension arrangements are not being respected following the lifting of a previous suspensions this could lead to automatic cancellation of the card in question. A card which has been cancelled will need to be reapplied for. This would be subject to similar assurances from the relevant Director/deputy Director or equivalent (paragraph 8.2.) that improved behaviours will be adopted.

8.4. ePC administration reserve the right to consider each case on its individual merits, taking into account the circumstances that have led to the suspension(s) and/or cancellation. This is likely to involve seeking advice from Internal Audit prior to any decision being reached.

### 'Dormant' cards, hierarchy checks and open categories

8.5. Every 4 months or in the case of partners perhaps more regularly, ePC administration will undertake a check:

- for cards that have been unused for a period of time, to see whether these are still needed; and
- the financial information and hierarchy for the card(s) in question remain accurate and up-to-date.

8.6. However, BAs/partners should not wait for this check to be undertaken where any of this is known earlier (paragraph 7.3.) and needs to be corrected. They should let ePC administration know without delay. **This is particularly important where any member of the card hierarchy leaves the SG/partner organisation.**

### 9. ePC support

#### [Lost, stolen, cloned or damaged cards](#)

9.1. If a user, BA/partner needs to report a lost, stolen, cloned or damaged card, **the RBS should be called immediately on relevant (24 hour) hotline below:**

- UK: 0370 6000 459
- Abroad: +44 1268 500 813
- Minicom users: 0370 154 1192 / +44 370 154 1192

(Note: Card users should keep a record of these numbers to hand, particularly where the card is being used outside of the office.)

#### [User guide](#)

9.2. There [are a full range of user guides for each role of the ePC hierarchy which](#) provide practical advice on using SDoL, including reviewing and approving transaction activity.

#### [ePC administration - remote access](#)

9.3. Where card users from the SG may be having trouble accessing or understanding what needs to be done on SDoL, ePC administration can use their remote access facility to help. For partners the remote access arrangements may not be available so contact ePC administration through the mailbox or by telephone.

#### [New application or cancellation of a card](#)

9.4. Further information, including the ePC [application form](#) is available on the internet or by contacting ePC administration.

#### [Service standards](#)

9.5. General enquires to ePC administration will receive attention within 12 working hours, wherever possible. You can find out all our [other service standards](#) on the internet.

#### [ePC administration](#)

Purchase to Pay Governance

June 2019

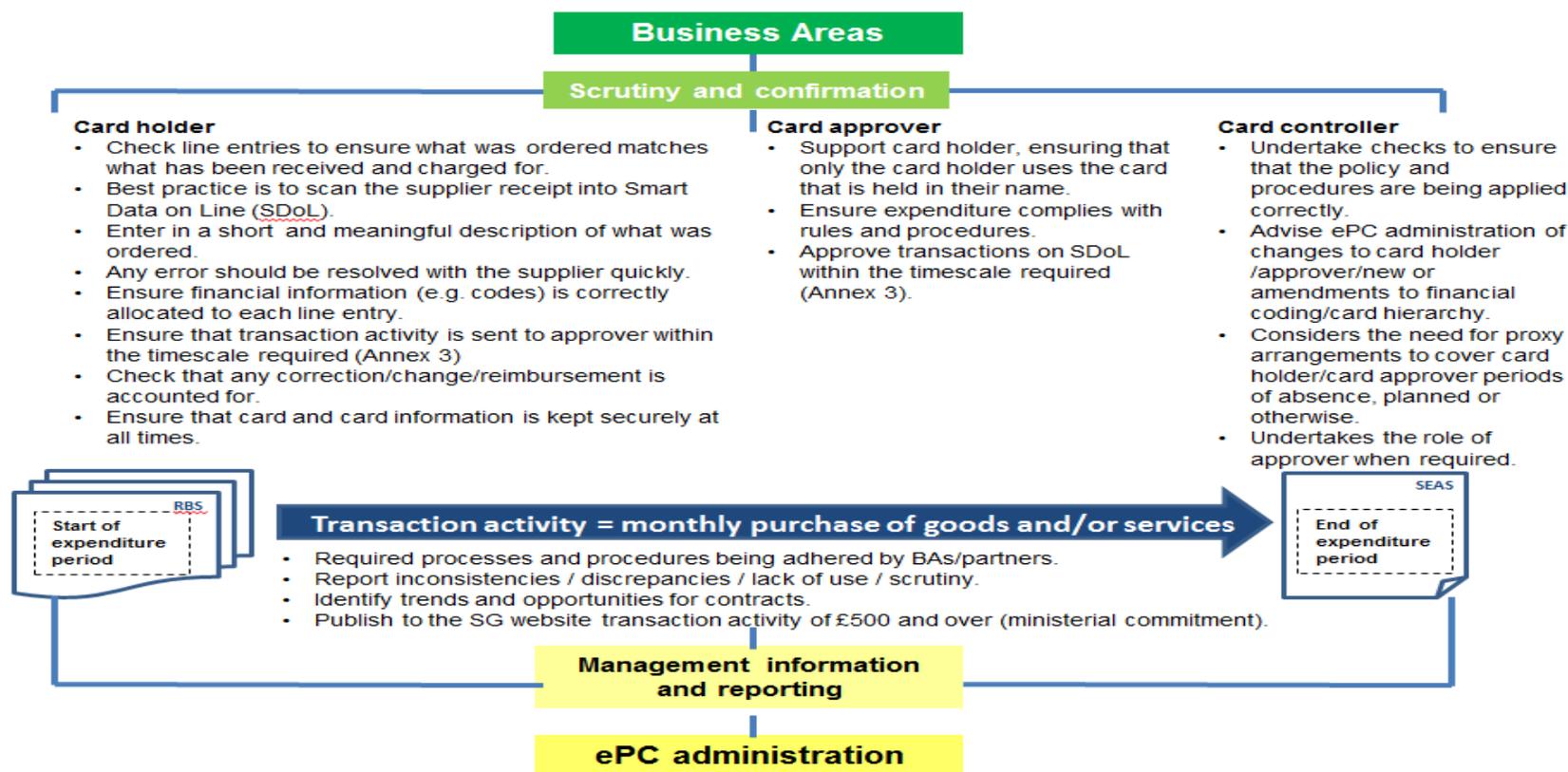
### **Partners using the Scottish Government arrangements:**

Accountant in Bankruptcy  
Care Inspectorate\*  
Community Justice Scotland  
Disclosure Scotland  
Education Scotland  
Food Standards Scotland  
Mental Welfare Commission for Scotland  
National Records of Scotland\*  
Office of the Scottish Charity Regulator\*  
Revenue Scotland  
Scottish Courts and Tribunals Service  
Scottish Fiscal Commission  
Scottish Forestry  
Scottish Housing Regulator  
Scottish Land Commission  
Scottish Law Commission  
Scottish Public Pension Agency  
Student Awards Agency for Scotland  
Transport Scotland

= 19 partners

Note: \*These partners only use our embedded card arrangements.

**electronic Purchasing Card (ePC) – Key responsibilities**



Scottish Procurement and Commercial Directorate

**electronic Purchasing Card (ePC) – Monthly Transaction Timeline**

Best practice for card users is to undertake regular checks throughout the month rather than await the final authorisation period before checking the accuracy of transactions.



\* Includes holiday periods and non-working days such as weekends.

**Using 2017 - 2018 as an example:**

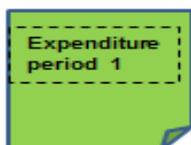
26 February – 25 March: Regular monitoring of transaction data via Smart Data onLine (SDoL) to ensure that information is correct and matches what has been ordered and is being paid for. Where corrections are required this should be resolved quickly with the supplier concerned.

4 April: Final day when transactions can be approved for the payment period.

6 April: Money through SEAS, the SG's accounting system BA/partners budgets on the fourth day of the month.

### electronic Purchasing Card (ePC) – 3 stage escalation process

SG policy requires ePC card holders and card approvers to conduct regular checks on card transaction activity. The Smart Data onLine (SDoL) system provides scope to check transactions in real time from most internet enabled devices. This requires to be done no later than the 2<sup>nd</sup> working day of each new month. Where activity is not being reviewed/approved a robust escalation process will commence, which could ultimately lead to the suspension/cancellation of the card in question.

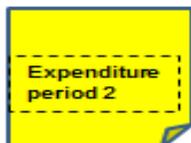


#### Transaction activity = monthly purchase of goods and services

No checks conducted of transaction activity by 1. card holder (CH) or 2. card approver (CA)

Alert sent to:

1. CH, copied to CA and card controller (CC).
2. CA, copied to CC and CH.

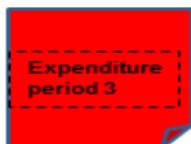


#### Transaction activity = monthly purchase of goods and services

No checks conducted of transaction activity by 1. card holder (CH) or 2. card approver (CA)

Alert sent to:

1. CA, copied to CC and CH.
2. CC, Business Manager (BM – if there is one) and where the CC is the BM the deputy Director/Director, CA and CH.



#### Transaction activity = monthly purchase of goods and services

No checks conducted of transaction activity by 1. card holder (CH) or 2. card approver (CA)

Alert sent to:

1. CH, copied to BM (if there is one) and where BM is the CC the deputy Director/Director, CA and CH.
2. the deputy Director/Director, copied to BM (if there is one) and/or the CC, CA and CH

Advising that card is being suspended/cancelled. See sections 7 and 8 of this document.

BAs/partners are expected to adopt rigorous procedures for the use and scrutiny of charges made to the card.