Pre-paid MasterCard: Regulations

This document describes the procedures which apply to the issue and usage of a pre-paid MasterCard. These regulations apply with effect from 1st May 2020.

**General Regulations:**

1. The pre-paid MasterCard must be used solely for business purposes. Use for personal expenditure is expressly prohibited and may result in disciplinary action.

2. Cards must only be used for the purchase of goods or services that cannot be obtained through the usual channels by the creation of a purchase order on the University’s finance system. Cards must not be used for personal expenses or disallowed expenditure on non-business entertaining. Further guidance on allowable business entertaining is given in the University Expenses and Benefits Guide.

**Eligibility and Application Process:**

3. Departmental staff members are eligible to apply for a pre-paid MasterCard if they are required to travel regularly on University business.

4. All applications must be made on the correct forms, which should be submitted to the Cashiers Office at the Finance Division, 23-38 Hythe Bridge Street.

5. Cards are held at the Cash Office and once issued the cardholder will be invited to collect the card in person and sign for its receipt. The process between receipt of the application and issue of the card is usually no longer than 3 days.

**Use of the Card**

6. The card can be loaded with cash via the normal Advance process. An Advance Request form should be submitted to the Cashiers Office, specifying that the funds are to be loaded onto a pre-paid card.

7. The card can be used to make purchases and withdraw cash from an ATM. A fee is charged for each ATM withdrawal, and also for all currency transactions. Further information is available in the User Guide, issued with the card.

**Cardholder Responsibilities:**

7. Each card is issued to a named cardholder who will be asked to sign the card immediately upon receipt and will have responsibility for the custody of that card, ensuring that it is used only for the purposes described in these regulations.

8. The cardholder will be required to contact MasterCard in order to activate the card and obtain a PIN number – this must be done before the card can be used.

9. MasterCard also provides cardholders with access to their online services, a secure, web-based access point to real-time balance and transaction details for the card provided.

10. The cardholder must take all reasonable steps to ensure proper security of the card.

11. Lost or stolen cards must be notified to MasterCard (via the telephone number as detailed on the paperwork accompanying your card, and also available on the website) as soon as the loss is identified. Notification should also be made to the Chief Cashier at the Finance Division Offices (Extension (6)16000).

12. When a cardholder leaves the department or a card is no longer required, the Chief Cashier must be notified immediately so that the account may be cancelled and the card surrendered.

**Record Keeping:**

13. University financial procedures, as governed by Financial Regulations, apply to the usage of cards for purchasing and expenses.

14. Funds loaded onto a pre-paid card are treated in the same way as a Cash Advance, and therefore the procedures relating to Advances should be followed, including the requirement to retain all receipts and provide a reconciliation following each Advance.

15. Cardholders can download a statement of all transactions from the MasterCard web site, which will include exchange rate information and sterling amounts and can be used to reconcile the balance.

**Data Protection:**

In the course of completing this application form, you have provided information about yourself (‘personal data’). We (the University of Oxford) are the ‘data controller’ for this information, which means we decide how to use it and are responsible for looking after it in accordance with the General Data Protection Regulation and associated data protection legislation.

## *How we use your data*

We will use your data to register you as a member of the MasterCard Prepaid Management Services Limited, Cash Passport scheme, as a cardholder, in order to provide you with the services you have requested.

We are processing your data for this purpose only because you have given us your consent to do so, by signing this form. You can withdraw your consent at any time by contacting us at cashiers@admin.ox.ac.uk. In this event, we will stop the processing as soon as we can, and arrange for the closure of your account with MasterCard. However, this will not affect the lawfulness of any processing carried out before your withdrawal of consent

We will only use your data for the purposes for which we collected it, unless we reasonably consider that we need to use it for another related reason and that reason is compatible with the original purpose. If we need to use your data for an unrelated purpose, we will seek your consent to use it for that new purpose.

## *Who has access to your data?*

Access to your data within the University will be provided to those who need to view it as part of their work in carrying out the purposes described above.

Your data will be shared with MasterCard who provide the services to us, such as for administering your Cash Passport account and allowing you access to Cash Passport systems. MasterCard are required to take appropriate security measures to protect your data in line with our policies. We do not allow them to use your data for their own purposes. We permit them to process your data only for specified purposes, and will seek to share the minimum amount necessary.

Please refer to the MasterCard Prepaid Management Services Limited, Cash Passport web-site for information regarding the way they handle your data: <https://corporate.cashpassport.com/privacy-policy/>

## *Retaining your data*

We will only retain your data for as long as we need it to meet our purposes, including any relating to legal, accounting, or reporting requirements.

## *Security*

Your data will be held securely in accordance with the University’s policies and procedures. Further information is available on the University’s Information Security website: <https://www.infosec.ox.ac.uk> .

## *Where we store and use your data*

We store and use your data on University premises, in a manual form.

## *Your rights*

Information on your rights in relation to your personal data are explained here: <http://www.admin.ox.ac.uk/councilsec/compliance/gdpr/individualrights/> .

## *Contact*

If you wish to raise any queries or concerns about our use of your data, please contact us at: cashiers@admin.ox.ac.uk or should you wish to exercise your rights as mentioned above, please contact: information.compliance@admin.ox.ac.uk .

*Version 2.0 – May 2020*

Application for a pre-paid MasterCard

***Please read the attached guidance notes and regulations on the usage of pre-paid cards before completing this form.***

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| ***Section A: General Details*** |
| **Department name\***  |  |
| ***Section B: Cardholder Details*** |
| **Full name\*****(including title)** |  |
| **Cardholder Address\*****(This should be the work address of the cardholder)** |  |
| Contact Tel no Mobile)\*: |  | Contact e-mail\*: |  |
| Mother’s maiden name\*: |  | DOB\*: |  |

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| ***Section C: Declaration*** |
| C.1 Cardholder Declaration |
| I have read and understood the Regulations relating to the use of a pre-paid card. I agree to use the card only in accordance with these Regulations. I understand that failure to comply with the Regulations may result in the account being closed or, depending upon the nature of the default, disciplinary action. |
| Signature\*…………………………………………………………………….…… | Date\*………..…… |
| C.2 Departmental authorisation |
| Signature\*………………………………………………………………….……… | Date\*………...…… |

 **The completed form should be returned to the Cashiers’ Office, Finance Division,
23-38 Hythe Bridge Street, Oxford.** *Version 2.0 – May 2020*