
Mercian Trust

Lloyds Corporate Card Procedure (CCDM Portal)

For School-Based Cardholders

Overview

1. Purpose

This procedure sets out the mandatory requirements for the use of Lloyds Corporate Cards and the submission of supporting documentation through the Corporate Card Data Management (CCDM) Portal.

It ensures:

- Full compliance with DfE/ESFA requirements and Trust financial regulations
- A clear and auditable record of expenditure
- Strong financial governance and fraud prevention

Failure to comply may result in the **card being placed on hold**.

2. Permitted Use

Corporate Cards are strictly for legitimate Trust business expenditure only.

- Cards must not be used where suppliers are available through the Trust purchasing system (PSF) and are payable by invoice
- Cards must only be used where invoice-based procurement is not possible or appropriate

The following purchases are strictly prohibited:

- Alcohol – in breach of DfE regulations
- Vouchers (any type) – must only be purchased via the Finance Team Lloyds Card due to their cash-equivalent nature

Any breach will be treated as a **serious compliance issue**.

3. Cardholder Responsibilities

Cardholders must:

- Log into the Lloyds CCDM Portal; *including Set up Two-Factor Authentication (2FA) (email or app-based)*
- Review transactions regularly within CCDM

- Identify and report any unexpected or suspicious transactions immediately
- Contact Lloyds directly using the number on the card if:
 - Fraud is suspected
 - A transaction is unrecognised

4. Online Purchasing Requirements

When using the card online:

- School Card details must **not** be saved within any website or account
- Accounts must be managed securely, with access restricted where necessary

School-based supplier accounts (e.g. ASDA) must be linked to a **school email account** and appropriately controlled where card details are used.

Recording Expenditure

5. Transition from Microsoft Forms to CCDM

- Existing outstanding receipts must be submitted using **either** Microsoft Forms **or** CCDM (not both)
- For all new purchases (post half term), **CCDM must be used exclusively**

6. Coding and Audit Trail

All transactions must be accurately coded within the CCDM system and supported by:

- Expenditure coding
- Receipt (VAT Receipt if applicable)
- Budget Holder approval (where required)

This ensures a complete audit trail and supports regulatory compliance.

7. Budget Holder Approval

All expenditure must have Budget Holder approval.

- For spend over £100:
 - Approval must be obtained in advance and uploaded to CCDM with the receipt
- For spend under £100:
 - Approval is assumed through card use but may be requested for audit review

Important: By using the card, you are confirming that Budget Holder approval has been obtained.

8. Receipt Requirements

Receipts must be:

- Uploaded directly to CCDM, or
- Emailed to the system as an attachment (PDF or image format only) *Receipts embedded within the body of an email will **not** be captured.*

9. Receipt Submission

- All receipts and coding must be completed within **5 working days** of the transaction. The system will issue **weekly automated reminders** for outstanding items.

A valid receipt must be obtained for every transaction. Receipts must:

- Show the actual amount paid
- Be clearly legible
- Match the transaction value

Order confirmations are **not acceptable**, as they do not evidence payment.

For online purchases (e.g. ASDA):

- The **final receipt issued after delivery** must be used
- This must be accessed by selecting “*View this email in browser*”, then saved as a PDF and uploaded to CCDM

Where a receipt is unavailable, a **Lost Receipt Form** must be completed, approved and uploaded to CCDM in its place. This will route for Headteacher approval as part of the audit process.

Ongoing Support and Monitoring

10. Compliance and Monitoring

The Finance Team will monitor:

- Missing receipts
- Late submissions
- Inappropriate or non-compliant spend

Where issues arise:

- Cardholders will be contacted to provide clarification
- Cards may be temporarily suspended

- Repeated or serious breaches may result in permanent withdrawal
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11. Support

For support with CCDM access, receipt submission, or compliance queries, please contact:

Finance Team

 merfinance@merciantrust.org.uk