**INTERNET BANKING POLICY**

*to be adhered to in conjunction with the Financial Regulations of the Parish Council*

1. Where internet banking arrangements are made with any bank, the Clerk [RFO] shall be appointed as the Service Administrator. The bank mandate approved by the council shall identify a number of councillors who will be authorised to approve transactions on those accounts. This signing mandate will be reviewed annually.
2. Access to any internet banking accounts will be directly to the access page (which may be saved under “favourites”), and not through a search engine or e-mail link. Remembered or saved passwords facilities must not be used on any computer used for council banking work. Breach of this Regulation will be treated as a very serious matter under these regulations.
3. The Parish Council uses Unity Trust Bank- which facilitates the use of administrators and authorisers.
4. The Clerk is to only have permission to view the bank accounts and set up payments. Approved Councillors only have permission to view bank accounts and authorise payments. The mandate is such that any two signatories are able to go online and authorise payments. This ruling applies to the setting up of Direct Debits and internal bank transfers.
5. Any additional councillors that wish to view the accounts may be set up as ‘View Only’ users.
6. These controls should continue to be used and implemented if the council choses to change bank provider.