

**B-5 – Banking, Cash and Card Payments  
Key Control Checklist (Version 1.2.1)**

	<b>Risk</b>	<b>Key Control</b>	<b>Section Reference</b>	<b>Preventative or Detective</b>	<b>Frequency of Control</b>
1	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> </ul>	You must get written approval from the relevant Budget Holder before you can make a once-off online purchase.	2.1	Preventative	Transaction dependent
2	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> </ul>	Purchases outside the Republic of Ireland must be <u>preapproved</u> and tax implications must be considered.	2.1 4	Preventative	Transaction dependent
3	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> </ul>	<p>Cards cannot be used to:</p> <ul style="list-style-type: none"> <li>▪ split purchases</li> <li>▪ get cash (exceptions noted in section 4)</li> <li>▪ inappropriate purchases</li> <li>▪ paying bills that should be paid through the accounts process</li> </ul> <p>For more details, see section 4 of NFR B5</p>	4	Preventative	Transaction dependent
4	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> </ul>	It is important to note that community type Service Managers may have a requirement, driven by clinical, therapeutic or other service needs, to make purchases of an entertainment or hospitality nature. Such services will require written approval from Head of Service, equivalent Grade or officer designate for departures from this procedure.	4	Preventative	Transaction dependent

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5	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> </ul>	Swift Cards are not allowed to be used at any time.	4	Preventative	Transaction dependent
6	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> </ul>	Community Type Service Managers may have a requirement for clinical, therapeutic or other needs to make foreign purchases. Such services will require written sanction from Assistant National Director of Service or equivalent Grade or officer designate for departures from this procedure. Purchases outside the Republic of Ireland are generally inappropriate but are allowed in exceptional circumstances and are subject to the written prior approval of the relevant Budget Holder(no lower than General Manager Level or Equivalent Grade).	4	Preventative	Transaction dependent
7	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> </ul>	Permanent requests for a change in procurement card limits must be directed through Line Manager or Budget Holder. It must then be forwarded to the General Manager, Finance Specialists (Region) or employee designated for endorsement.	5.2	Preventative	Transaction dependent
8	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> </ul>	What you must do to be eligible for a procurement card – checklist:	5.3	Preventative	Transaction dependent

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		<ul style="list-style-type: none"> <li>▪ Have a written recommendation from your Line Manager.</li> <li>▪ Have approval from your relevant Head of Service or equivalent grade.</li> <li>▪ Have the approval of the CHO Head of Finance or the Chief Executive Officer Hospital Groups.</li> <li>▪ Completed training on HSeLanD on the use and management of procurement cards and received a certificate of completion.</li> <li>▪ Have an assigned reconciler who reviews expenditure. A second reconciler approves expenditure.</li> </ul>			
9	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> </ul>	To set up a procurement card programme in a location, a recommendation and decision must be documented. These documents must be signed by the Head of Service, equivalent grade or designated employee. Approval must be obtained from two HSE authorised employees for banking matters.	5.3.1 5.3.3	Preventative	Transaction dependent
10	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> </ul>	The Head of Function, Service or equivalent will approve issuing a procurement card. This will include the transaction	5.3.3	Preventative	Transaction dependent

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		limit for each procurement card issued.			
11	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> </ul>	Only HSE Management Team Members or employees designated by the HSE Chief Executive Officer may hold a HSE credit card. The application must be approved by the HSE Chief Executive Officer and the HSE Chief Financial Officer.	6.3	Preventative	Transaction dependent
12	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> </ul>	Fuel cards will be ordered by the Head of Service, equivalent grade or designated employee from the relevant fuel supplier. Each fuel card will have vehicle details (registration number) printed onto it.	7.2	Preventative	Transaction dependent
13	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> </ul>	Fuel card details will be entered onto a register of fuel cards held in the office of the Head of Service or equivalent relevant grade or designated employee.	7.2	Preventative	Transaction dependent
14	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> </ul>	To purchase fuel the staff member must submit the vehicle registration number and the exact odometer reading as displayed on the vehicle at each transaction.	7.3	Preventative	Transaction dependent
15	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> </ul>	You must report lost or stolen cards immediately to the: <ul style="list-style-type: none"> <li>▪ bank provider</li> <li>▪ Line Manager</li> <li>▪ card coordinator</li> </ul>	8.3.1	Preventative	Transaction dependent

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		<ul style="list-style-type: none"> <li>▪ office of the HSE Chief Executive Officer (f it's a credit card)</li> </ul>			
16	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> </ul>	If the cardholder transfers from a department or there is a termination of employment, cards must be returned to the relevant Line Manager for immediate cancellation.	8.3	Preventative	Transaction dependent
17	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> </ul>	<p>Card registers:</p> <p>Credit cards – register to be held in Office of the CEO.</p> <p>Procurement cards – register to be held in the local Finance Department with a copy forwarded to the Head of Service at regular intervals.</p> <p>Fuel cards – register held in the offices of the Head of Service or equivalent.</p>	8.4	Preventative	Transaction dependent
18	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> </ul>	You must complete the Purchasing Transaction Log on a monthly basis and send it to the relevant Line Manager for review and approval.	8.6.1	Detective	Monthly
19	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Misappropriated funds</li> </ul>	<p>Every transaction made using a card must be supported by valid and complete supporting documentation.</p> <p>The following is a list of acceptable supporting documentation.</p>	8.6.2	Detective	Transaction dependent

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		<ul style="list-style-type: none"> <li>▪ Receipt and transaction slip from the supplier.</li> <li>▪ Priced packing slip.</li> <li>▪ Order forms, or a copy of the form, for dues, subscriptions, registrations, and similar terms.</li> <li>▪ Invoice showing “card payment”.</li> </ul>			
20	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Misappropriated funds</li> </ul>	No borrowing may take place and HSE assets may not be offered as collateral for any borrowing, without the approval of the Department of Finance and the HSE Board.	9.1	Preventative	Transaction dependent
21	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Theft</li> </ul>	All income received must be receipted immediately upon being received and must be recorded by issuing an official HSE receipt.	9.1	Preventative	Transaction dependent
22	<ul style="list-style-type: none"> <li>▪ Inadequate security controls</li> </ul>	Each Finance team should maintain a list of all safes including location, type and insurance limit. This should be reviewed annually by a designated officer.	9.1	Preventative	Transaction dependent
23	<ul style="list-style-type: none"> <li>▪ Inadequate security controls</li> </ul>	<p>A review must be performed periodically by the General Manager, Finance Specialists (Region), equivalent grade or designated employee to identify all cash collection points.</p> <p>This survey must assess if the controls at each cash collection</p>	9.1.1	Preventative	Transaction dependent

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		point are adequate. If the controls are found to be insufficient, then corrective action must be taken.			
24	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Fraud</li> </ul>	The HSE Chief Financial Officer must produce a Statement of all bank accounts arrangements on an annual basis for the HSE Chief Executive Officer and the Board for approval.	9.1.3	Detective	Annually
25	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Fraud</li> </ul>	<p>Authorisation for new bank accounts:</p> <p>All new bank accounts must be authorised by two of the three main signatories as delegated by the HSE Board.</p>	9.1.3	Preventative	Transaction dependent
26	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Fraud</li> </ul>	<p>Authorised Signers:</p> <p>Each bank account will have at least three authorised signers. These signers must be authorised by two more senior signatories.</p>	9.1.3	Preventative	Transaction dependent
27	<ul style="list-style-type: none"> <li>▪ Fraud</li> </ul>	<p>Reconciliations:</p> <p>Bank and imprest reconciliations must be approved by the relevant Line Managers and submitted for approval by the appropriate member of staff.</p>	9.1.3	Preventative	Transaction dependent
28	<ul style="list-style-type: none"> <li>▪ Fraud</li> </ul>	<p>Register of accounts:</p> <p>Registers of all approved HSE bank accounts and imprest accounts must be maintained</p>	9.1.3	Detective	Regular intervals

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		and updated regularly. Registers must be reviewed by the HSE Chief Financial Officer or employee designate at agreed intervals.			
29	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Fraud</li> </ul>	HSE and employee's personal funds are to be kept separate. HSE funds should only be deposited into appropriate HSE Bank accounts. HSE money can never be used for providing temporary loans to staff. HSE money shall not be used for the encashment of private or payroll cheques.	9.1.3	Preventative	Transaction dependent
30	<ul style="list-style-type: none"> <li>▪ Inadequate security controls</li> </ul>	All new cash collection locations must be approved by the General Manager, Finance Specialists (Region) or equivalent grade on the recommendation of the Head of Service or equivalent grade.	9.2	Preventative	Transaction dependent
31	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Fraud</li> </ul>	<p>In getting approval to accept credit or debit cards in payment for goods or services:</p> <p>The submission request must be certified by the Line Manager and endorsed by the Head of Service or equivalent grade prior to being sent for approval to the General Manager Finance Specialists (Region) or equivalent grade.</p>	9.2	Preventative	Transaction dependent



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32	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Fraud</li> <li>▪ Theft</li> </ul>	<p>Line Manager responsibilities:</p> <ul style="list-style-type: none"> <li>• You must ensure that responsibility for cash items is clearly defined and documented.</li> <li>• You must ensure that appropriate segregation of duties exists, such as cash item handling, record keeping, and reconciliations should be assigned to different individual employees.</li> <li>• Each receipting locations must obtain a HSE Official pre-numbered Receipts Book or equivalent.</li> </ul>	9.2	Preventative	Transaction dependent
33	<ul style="list-style-type: none"> <li>▪ Fraud</li> <li>▪ Theft</li> </ul>	<p>Details of income collected where a cash register is not operated, must be entered on the Receipts Book or equivalent and signed by the two members of staff involved in the cashing up process.</p>	9.2.2	Preventative	Transaction dependent
34	<ul style="list-style-type: none"> <li>▪ Fraud</li> <li>▪ Misappropriated funds</li> </ul>	<p>Direct deposits allow authorised departments to deposit funds directly into the HSE Bank Account. Creation of direct deposit arrangements should be agreed and approved in advance with the Assistant Chief Financial Officer, Planning and</p>	9.2.6	Preventative	Transaction dependent

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		Performance, National Finance Division.			
35	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> <li>▪ Theft</li> </ul>	<p>All monies received by departments must be lodged on the day of receipt into the local central receipts, banking section or direct to the bank. This must be followed unless prior arrangements have been sanctioned by the relevant senior manager in the location or business Unit.</p> <p>Where small amounts of income are collected it may not be practical or appropriate to lodge on the day of receipt. In these circumstances banking may be delayed at the discretion of the relevant Line Manager.</p> <p>Strong safety measures should be arranged to protect these funds and to make sure suitable insurance cover is in place.</p>	9.2.7	Preventative	Transaction dependent
36	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> </ul>	All journal entries must be reviewed, approved and recorded by the Line Manager.	9.2.7	Preventative and Detective	Transaction dependent
37	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> </ul>	<p>There must be proof of purchase for reimbursement of petty cash. All purchases must be evidenced.</p> <p>Receipts must be retained for float reimbursement.</p>	9.3 9.3.1	Preventative	Transaction dependent

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38	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Misappropriated funds</li> </ul>	<p>Individual petty cash transactions must not exceed €50. If you need to increase this limit permanently, the relevant Assistant National Director of Service or equivalent salary grade must approve a written decision on this. This increase will come into effect after notification to the relevant Assistant Chief Financial Officer.</p>	9.3.2	Preventative	Transaction dependent
39	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> <li>▪ Unauthorised transactions</li> </ul>	<p>To complete the following actions a written decision approved by the Assistant National Director or equivalent salary grade and countersigned by the relevant Assistant Chief Financial Officer is required.</p> <ul style="list-style-type: none"> <li>▪ Open a petty cash account.</li> <li>▪ Increase the limit on a petty cash account.</li> <li>▪ Increase the cash budget on a petty cash account. The cash budget is the total amount of cash in a petty cash account that can be used in a given time period.</li> <li>▪ Approve the write-off of any cash loss to the petty cash account. In the case of the write-off, the decision must</li> </ul>	9.3.2	Preventative	Transaction dependent

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		<p>include a copy of the findings of the investigation into the loss and any relevant recommendations.</p> <ul style="list-style-type: none"> <li>▪ Record the closure of a petty cash account.</li> </ul>			
40	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> <li>▪ Unauthorised transactions</li> </ul>	All cheques and withdrawal slips must be signed by at least two of the authorised employees.	9.5	Preventative	Transaction dependent
41	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> </ul>	Any HSE cheques which are to be cancelled automatically means that they cannot be deposited, transferred, or exchanged for cash. A replacement cheque can be issued with approval of the appropriate Line Manager.	9.5	Preventative	Transaction dependent
42	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Fraud risk</li> </ul>	<p>All bank accounts must be reconciled monthly.</p> <p>This is to be completed by an appointed employee who is independent of the banking operations.</p>	9.6	Detective	Transaction dependent
43	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> </ul>	<p>When opening a new bank account a mandate must be completed by the Assistant Chief Financial Officer Planning and Performance, National Finance Division, Treasury.</p> <p>Approval to open the account must be sought from the HSE</p>	9.7.1	Preventative	Transaction dependent

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		Board in accordance with the HSE Code of Governance 2021			
44	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> </ul>	New bank account signatories must be approved by the HSE Board.	9.7.1	Preventative	Transaction dependent
45	<ul style="list-style-type: none"> <li>▪ Unauthorised transactions</li> <li>▪ Fraud risk</li> </ul>	If an account is being closed, a Final Reconciliation Account must be prepared and submitted to the HSE Chief Financial Officer.	9.7.3	Preventative	Transaction dependent
46	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> </ul>	<p>To open a new franking machine imprest, a signed written decision approved by the relevant Manager (General Manager or equivalent salary grade) is required.</p> <p>The decision to open a franking machine then needs to be sent to relevant CHO, Head of Finance or Chief Finance Officer, Hospital Groups for approval.</p>	10	Preventative	Transaction dependent
47	<ul style="list-style-type: none"> <li>▪ Fraud risk</li> <li>▪ Misappropriated funds</li> <li>▪ Unauthorised transactions</li> </ul>	<p>A signed written decision approved by the relevant Manager (General Manger or equivalent salary grade) should be completed when there is a request:</p> <ul style="list-style-type: none"> <li>▪ to increase the limit on a franking machine imprest</li> <li>▪ to increase the monthly postage costs budget on a franking machine.</li> </ul>	10.2	Preventative	Transaction dependent

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		<ul style="list-style-type: none"> <li>▪ for the closure of a franking machine imprest</li> </ul> <p>This decision should set out imprest change requirements and the reason for the change. It should be sent to relevant CHO Head of Finance or Chief Finance Officer, Hospital Groups for approval.</p>			