

Kirk Deighton

Parish Council

BACS Payment Protocol

1. All BACS payments will be made from the Unity Trust Current Account (Unity)
2. The Clerk is registered for Internet Banking with Unity with authority to view all transactions, print reports and set up payments for authorisation.
3. Up to 4 Councilors (bank signatories) will be registered for Internet Banking with Unity with authority to view all transactions and authorise BACS payments. The bank signatories must not disclose their password or PIN to anyone, including the Clerk or other Councillors.
4. 1 Councilor, who is not a signatory, will be registered for Internet Banking with Unity with authority to view all transactions and set up payments if the Clerk is unavailable
5. The bank signatories will be reviewed and approved by the Council annually
6. The Unity Trust account requires two bank signatories to authorise a BACS payment
7. BACS payment process
 - Two bank signatories will be nominated at the council meeting to authorise BACS payments approved at the meeting.
 - Prior to the meeting the Clerk will set up the payments for authorisation on Unity
 - The two nominated bank signatories will check the invoices prior to the meeting and confirm, prior to the Council resolving to approve the payments, that invoices have been received for all the payments being approved.
 - Once approved payments will be authorised by both nominated bank signatories via the Unity Trust online account. All payments set up by the Clerk will be listed under the **Awaiting Authorisation** tab (See Appendix A) Each nominated bank signatory will select the payments to be authorised by clicking on the left hand box of each payment to be authorised and then clicking on the **Authorise Transaction** button.
 - If the bank signatory notes a discrepancy between the approved invoice and the payment awaiting authorisation they must notify the Clerk who will correct the error.
 - Each nominated bank signatory will notify the Clerk as soon as they have authorised the payments. The Clerk will check the Unity account to ensure the payments have been processed.

8. Payments already approved by the Council eg grass cutting invoices may be paid upon receipt with the payment noted at the next Council meeting
9. The Clerk will retain the cheque book and paying in book

Date adopted

May 2022

Date of review

May 2026



- Accounts >
- Payments >
- Awaiting Authorisation** ✓
- Beneficiaries >
- Standing Orders >
- Direct Debits >
- Stationery >
- Stop Cheque >
- Secure Messaging >
- My Details >
- Help / FAQs