

**To review the Town Council banking system and direct debits and consider any actions and associated expenditure.**

Saltash Town Council's preferred method of payment is on-line Faster Payment which reaches the beneficiary bank almost immediately. The maximum single payment is £50,000.

The Council does not have a facility in place for BACS (3 day payments).

The CHAPS facility is for guaranteed same day payments with a fee of £15 per transaction. Although the Town Council has this as an option it would only be used for urgent special projects. Faster Payments are planned in advance and staged if over £50,000 therefore avoiding the requirement for CHAPS.

The following table shows a list of current Direct Debits paid from Saltash Town Council Barclays Current account (e-payments)

SUPPLIER	LAST PAYMENT DATE	AMOUNT	SERVICE PROVIDED
Barclaycard Commercial	22/04/2024	£564.64	Company credit card
Blizzard Utilities Ltd (Efficient Comms Ltd)	28/03/2024	£262.50	Monthly telephone charges
Cornwall Council	02/04/2024	£51.14	Business Rates, Maurice Huggins
Cornwall Council	02/04/2024	£1,308.75	Business Rates, Library
Cornwall Council	02/04/2024	£386.30	Business Rates, Isambard House
Cornwall Council	02/04/2024	£1,071.50	Business Rates, The Guildhall
Cornwall Council	08/04/2024	£375.00	Monthly rent Longstone Depot
Dainton Group Services Ltd	15/04/2024	£385.70	Monthly rent for Waterside cabin
EE Limited	08/04/2024	£107.47	Monthly mobile phone charges
Elavon Financial Services Ltd	18/04/2024	£44.80	Monthly card transaction fees (Sage Pay)
Elavon Financial Services Ltd	18/04/2024	£26.18	Monthly card transaction fees (Hand Held terminal)
GC (Elavaon Digital Europe)	17/04/2024	£15.60	Monthly card machine rental
GC (Print Copy Scan Ltd)	17/04/2024	£135.29	Monthly photocopier charges
HM Land Registry	13/02/2024	£33.00	HM Land Registry document requests
Information Commissioner	19/06/2023	£55.00	Annual fee for data protection
Peac (Uk) Ltd	26/01/2024	£779.14	Quarterly invoice for photocopier lease
Pennon Water Services Limited	01/02/2024	£136.03	Water charges The Guildhall
Pennon Water Services Limited	02/04/2024	£8.94	Water charges Fairmead allotment
Public Works Loan Brd Gbs	02/04/2024	£12,057.00	Loan repayment for The Library
UK Fuels Ltd	22/04/2024	£172.47	Fuel for Saltash Town Council vehicles

Members are asked to consider setting up a monthly direct debit to BrightHR for HR software. The monthly cost is £93.60 including VAT. There is a contract in place until July 2028.

**End of Report  
Finance Officer**