



Credit Card Acceptance Policy

I. Governing Authority

Purpose

It is the policy of the County of Otsego to accept credit cards as a form of payment as authorized by Public Act 280 of 1995 entitled "Financial Transaction Device Payments". This policy is to outline the methods and processes to be used for acceptance.

The benefits to the County may include:

- Increased certainty of collection
- Reduced return check processing costs
- Improved audit trail
- Reduced cash collection costs
- Enhanced customer convenience

II. Scope

- a. The County authorizes the acceptance of payment through VISA, MasterCard, Discover Card, American Express, and Debit Cards for the following Departments:

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|---------------------------------|------------------|
| i. Animal Control | viii. Housing |
| ii. Recreation charges and fees | ix. Equalization |
| iii. Library | x. Prosecutor |
| iv. Treasurer | xi. EMS |
| v. Clerk | xii. Sheriff |
| vi. ROD | xiii. Courts* |
| vii. Building (Land use) | |

*The Otsego County Judicial System (Courts) has a separate credit card receipt policy that is tailored specifically to its operations.

- b. Credit card payments may be made online using the web, in person over the counter at the departments accepting credit cards, or by phone.

III. Responsibility

The County Treasurer or a designee of the Treasurer will oversee payment methods. The credit card transaction fees are paid by the cardholder, not the County. The County will negotiate the lowest possible fee structure to minimize the financial impact to the consumer. The County shall coordinate such methods through the GovPay and the Point and Pay System, a subsidiary of North American Bancard.

IV. Data Security

All County department employees accepting credit cards must protect and secure all credit card data collected, and shall adhere to the following guidelines:

- A. Credit card information shall never be acquired or disclosed without the cardholder's consent.
- B. Over the counter payments by credit card must be swiped into the electronic card reader. Whenever practical, County employees will not accept payments without the credit card being present. (Point and Pay customers have the option of paying by phone using the secure Point and Pay Interactive Voice Response System 800 number.)
- C. If, in a rare instance, a transaction is written down on a piece of paper, the paper must be shredded immediately upon completion of the transaction.
- D. Any electronically generated credit card processing receipt should only display up to the last four digits of the account number. The expiration date should not be displayed at all.
- E. Credit card information should never be electronically transmitted by e-mail, any type of text messaging service, or facsimile.

V. Approval of the Credit Card Acceptance Policy

The Credit Card Acceptance Policy shall be approved and adopted by the governing body of County of Otsego and reviewed periodically as needed.

Adopted: September 24, 2015