

# CITY OF EL CENTRO POLICY STATEMENT

Policy Statement No: 310  
Category: Finance  
Subject: Credit/Debit Card Processing Policy

Adopted: September 20, 2016  
Revised: December 17, 2019  
Distribution: All Departments

## **I Purpose**

The intended purpose of the City accepting credit and debit cards is to provide organizational effectiveness and efficiency by having a convenient payment option for customers of the City, while preserving the City's gross revenues.

This Credit/Debit Card Policy ("Policy") establishes guidelines for how transactions associated with accepting credit and debit cards as a form of payment by the City of El Centro ("City") will be administered.

## **II Policy/Guidelines**

- A.** The City will accept VISA, MasterCard, American Express and Discover credit/debit cards.
  
- B.** On site, at authorized locations, the City will accept credit/debit cards payment for Business License Fees, Building Dept. Fees, Community Development Dept. Fees, Community Services Dept. Fees, Engineering Dept. Fees, Fire Dept. Fees, Library Fees, Parks & Recreation Fees, Police Dept. Fees, Transient Occupancy Tax and Utility Payments.
  - 1. Each time a customer is using a credit/debit card, signed picture identification must be required. Examples of acceptable identification are driver's license, military or government identification, or California identification card.
  - 2. Telephone number, address or driver's license numbers are not required as a condition to accept credit/debit card payments, unless necessary if a fraudulent card is suspected.
  - 3. Telephone number, address or driver's license number should not be written on the sales draft or note pad.
  - 4. Customer receipt should ONLY display the last four (4) digits of credit/debit card number.
  - 5. No cash or check refunds will be made on transactions paid for by credit/debit card. Credits will ONLY be issued to the card used for the original transaction.
  - 6. The City reserves the right to refuse acceptance of any credit/debit card for payment.

7. Any fraudulent use of credit/debit card subjects individuals to criminal prosecution.

C. The following locations within the City of El Centro have been authorized by the City to accept credit/debit cards.

<b>Location</b>	<b>Address</b>
Aquatic Center	540 Park Avenue
City Hall/Finance Department	1275 Main Street
Community Center	375 S. 1 <sup>st</sup> Street
Dr. Martin Luther King Jr. Sports Pavilion	770 Park Avenue
El Centro Public Library	1140 N. Imperial Avenue
Fire Department	1910 N. Waterman Avenue
Police Department	150 N. 11 <sup>th</sup> Street

All credit and debit card payment will be integrated with the City’s financial management system.

D. The City reserves the right to charge a Service Fee for all credit/debit card based on transaction amount. Service fee shall not exceed City’s cost. No payment in excess of \$9,999.99 will be accepted using a credit/debit card.

1. The Service Fee will be charged directly to the credit/debit card user by a third-party vendor(s) for providing the merchant credit/debit card services.
2. The Service Fee will be charged for all credit/debit transactions processed at all authorized locations.
3. The Service Fee will be a predetermined fixed percentage of the transaction total or a flat amount and is set by the third-party vendor (s). The Service Fee may vary based on the rates established by the third-party vendor(s). The service fee is not collected by the City and is not considered to be a City fee.

4. All credit/debit card users will be made aware of the Service Fee prior to processing the transaction for payment.
  5. The City reserves the right to amend the terms with the third-party vendor(s) providing the service of processing credit/debit cards as it deems appropriate.
- E.** The Finance Department will oversee and establish procedures associated with all other credit/debit card matters. As discussed previously, it is the goal of the City to preserve gross revenues while providing a convenience to customers of the City. Any procedures established subsequent to this policy will consider the preservation of revenues.
- F.** The City Manager and the Finance Director have the authority to expand the type of payments for which credit and debit cards are accepted. In addition, they have the authority to amend, change and increase the locations at which such credit and debit card payment are accepted.

### **III Procedures**

- A.** Access to Customer Credit Card Data
1. Access is authorized only for City staff responsible for facilitating credit and debit card transactions.
  2. Only Authorized City staff may process credit and debit card transactions or have access to documentation related to credit and debit card transactions.
  3. A copy of this policy must be read and signed by authorized staff on initial employment.
  4. Signed policies will be maintained by the Division Supervisor.
- B.** Transmission of Credit/Debit Card Transactions
1. Limit credit/debit card transactions to over the counter (card present) transactions. Insecure (unencrypted) transmission of cardholder data is prohibited. Credit/debit card numbers and cardholder data may not be emailed, faxed, or sent via any electronic messaging technologies such as instant messaging for chat.
- C.** Card Present Transactions
1. Signed picture Id is required.
  2. A receipt of the transactions will be provided to the customer.
  3. All transaction documentation and merchant receipts shall be stored in a secure (locked) area.

### **IV Prohibited Use**

- A.** Payments for services not listed in policy will not be authorized.