Credit Card Processing Policy Statement

Washington Township must take all appropriate measures to protect credit card numbers used to make payments to the Township and to ensure proper processing and avoiding disputes.

Access Procedures

1. Access to Customer Credit Card Data

1.a Access is authorized only for Township personnel who are responsible for processing or facilitating credit card transactions. Access may be granted by the supervisor of a department with Township approval to handle credit card information. Only authorized Township personnel may process credit card transactions or have access to documentation related to credit card transactions.

1.b A copy of this policy must be read and signed by authorized personnel on initial employment and annually thereafter.
Signature:_____ Date:_____

1.c Signed policies will be maintained by the department supervisor.

Transmission Procedures

2. Transmission of Credit Card Information
Unsecure (unencrypted) transmission of cardholder data is prohibited. Credit card numbers and cardholder data may not be emailed, faxed, or sent via any electronic messaging technologies such as instant messaging or chat. Only telephone, in person or on-line web-site payments are to be processed.

2.a Telephone Payments
  2.a1 Enter credit card information directly into virtual terminal and process payment when given, during call. (Follow processing steps). If circumstances will not allow to process payment at time of call, offer other method(s) for processing. If caller still wishes to make payment by phone, obtain

a name, call back number & best time to call (during business/operating hours). Follow up with caller once processing is available.   (It is not permissible to record and store the three-digit security code (CVV2).

> 2.a2   Have caller repeat information to ensure accuracy.

> 2.a3   Inform caller that Photo ID may be required at time of picking up key or vehicle. Only to be issued or released to card holder.

> 2.a4   Store transaction documentation and merchant receipt in a secure (locked) area, if applicable.

2.b   <u>In-Person Transactions</u> (Follow Processing Steps)
Available during business and/or operating hours of township.

2.c   <u>Consumer Driven On-Line Payment System</u>
(Link & guidelines given on our township's website. Available 24/7.)

Transaction/Processing Steps & Procedures

3. Receipt of Credit Card Information in Email

3.a   Under no circumstances will credit card numbers received in email/fax or message be processed.

3.b   The recipient of the credit card number will respond to the sender with the standard template provided below advising that the transaction cannot be processed and offer an acceptable method for transmitting card information. Credit card numbers will be deleted from the response and received email/fax or message is then to be immediately deleted or shredded.

<u>Standard Template for Transactions that cannot be processed</u>:

"Dear Consumer,

Your recent request for payment processing cannot be processed via (choose one: email/fax/message). Please visit our website at Washington-twp.com to make your payment or you may visit our Township office during regular business hours between 9am to 2pm. Credit card numbers will be (choose one: deleted/shredded) from your (choose one: email/message/fax).   If you have any questions or need assistance, please call our office at: 419-726-6621. Thank you, Washington Township".

3.c   In the event of suspected loss or theft of documents or files containing cardholder data, the IT Security Department should be notified immediately.

4. **Processing Credit Card Transactions and Storage of Cardholder data on Township Computers**

4.a   Offices that make payment card transactions on the web (that is, enter a customer's credit card number on a website in payment for a purchase or donation to the Township) must do so from a computer designated for that purpose on the campus PCI VLAN.

4.b   Card numbers must be entered on a computer that is expressly designated as belonging to the PCI environment.

4.c   Cardholder data should not be retained or stored by the Township, before or after processing.

4.d   Credit Card Transactions over the Township WiFi network is forbidden.

5. **Processing Involving Third-Party Service Providers**

5.a   Our Township has provided service for our on-line payment process through Huntington using Clover Gateway.

5.b   A written agreement must be maintained that includes an acknowledgment that the service provider is responsible for the security of cardholder data the service provider possesses or otherwise stores, processes, or transmits on behalf of the Township.

5.c   Service provider PCI DSS compliance must be verified on an annual basis by obtaining the service provider's Attestation of Compliance or checking for the service provider's compliance status on the Visa Global Registry of PCI DSS Validated Service Providers."

5.d   The Information Technology Security Administrator should be consulted if any engagements are made with new service providers to assure PCI DSS compliance and assess risk.

6. **Credit Card Processing Steps (w/Dispute Prevention)**

6.a   Department Heads are to maintain a list of all POS devices and personnel authorized to use them. (Virtual Terminals are to be used).

6.b   If applicable, Point-of-Sale devices must be inspected for tampering before the first use of the week and the inspection must be logged.

    6.b1   In the event of suspected tampering or substitution of a Point-of-Sale device or computer belonging to the PCI environment, *DO NOT proceed to process* and IT Security should be notified immediately.

6.c   Washington Township transactions only are to be processed.

6.d   Make sure all sales drafts are written clearly and calculated correctly.

6.e   Ensure agreement/contract has been signed, if applicable.

6.f   Inform consumer of refund and/or cancellation policy on agreement.
        Clearly state: "No refund" if no refund exists.
        Rentals: clearly state: "Deposit for securing rental date is nonrefundable and will be applied to rental costs at time of obtaining key".

6.g   Notify consumers of surcharge before processing credit card.
(Debits no surcharge applied.   *DO NOT offer cash back.*)

6.h   If in person, visually validate credit card being processed:

    6.h1   Picture ID is required if the card is not signed.

6.i   Check expiration date on credit card.

6.j   Confirm transaction amount.

6.k   Accept only one form of payment per transaction.

6.l   Ensure account #'s are correct before processing.

6.m   Discontinue processing a transaction when a "declined" authorization has been received.

6.n   Avoid splitting transaction amounts to obtain authorization after decline has been received.

6.o   Obtain 6 digit auth code for all transactions.

6.p   In the event that a transaction is processed more than once in error, immediately issue a void, transaction reversal or credit.
    6.p1   Inform the Fiscal Officer.

6.q   Provide a receipt to the customer (print out or email)

    6.q1   Include service #'s on receipts such as permit #'s, rental dates and impound #'s.

6.r   All receipts must match transactions.

6.s   Store transaction documentation and merchant receipt in a secure (locked) area, if applicable.

6.t   The Township Fiscal Officer is to respond to all merchant disputes.

7. Refund/Cancellation Policies:

Tow Lot:
Vehicles released upon payment. Released in "as is" condition. No refunds given.

Zoning:
 Payment is not to be processed before permit # and authorization is given. (No Holds on credit cards). No refunds are to be given.

Shelter Park:
Shelter park cancellations & fees: refer to contract. Rental Contract & Agreements are to be signed before payment is processed. Deposit is nonrefundable, unless rental date is cancelled 14 calendar days or more prior to rental date.   (No holds on credit cards are to be processed).   See agreement for cleaning deposit details.   If applicable, refunds are to be issued by check. Only renter (or credit card holder) may cancel or receive refund. All credit card surcharges are nonrefundable. COMPLETED CONTRACT/SIGNED AGREEMENTS & DEPOSIT CONFIRMS THE RENTAL DATE.

On line Payments/Credit Card Processing Policy.doc