



# Clear Hills County

Effective Date: <b>January 1, 2015</b>	Policy Number <b>1224</b>
Title: <b>CREDIT AND DEBIT CARD POLICY</b>	

## **1. Policy Statement**

- 1.1. Clear Hills County will accept debit and credit cards as a method of payment for any purchase made at the County or for any account owing by the customer to the County.
- 1.2. Credit and debit card acceptance provides a convenient way to handle business transactions such as payment of property tax, utility services, rental of equipment, and other purchases made with the County.
- 1.3. This policy is to establish guidelines for credit and debit card acceptance and processing. In order to accept credit and debit card payments, it is in the County's best interest that the acceptance and processing is compliant with Payment Card Industry Data Security Standards for safeguarding card numbers and other prohibited or restricted data as governed by FOIP. In addition, funds from payments must be securely transferred to the County's financial systems. The County must use a point of sale terminal for all purchases processed by debit or credit card.

## **2. Definitions**

- 2.1. "ATB" means Alberta Treasury Branches.
- 2.2. "ATB Merchant Agreements" means the agreements which the County enters into with the various credit card processing entities along with ATB and which guide the acceptance of debit and credit card payments for purchases made at the County. There are four separate agreements required - the Visa Merchant Agreement, the MasterCard Merchant Agreement, the Discover Merchant Agreement and the Interac Merchant and Terminal Agreement (each are combined with the Moneris/ATB Card Acceptance Form).
- 2.3. "Credit or debit card" as used in this policy includes the use of credit or debit card.
- 2.4. "Card Brand" means means Visa Canada Corporation and Visa, Inc. for the

Visa Merchant Agreement, MasterCard International Inc. for the MasterCard Merchant Agreement, DFS Services LLC for the Discover Merchant Agreement, and the Interac Association for the Interac Merchant and Terminal Agreement, and their respective affiliates, successors and assigns.

- 2.5. "Data Security Standards" means the data security standards of ATB and the Card Brand, including without limitation, Payment Card Industry Data Security Standard ("PCI DSS"), Payment Application Data Security Standard ("PA DSS") and Payment Card Industry PIN Transaction Security Standard ("PCI PTS") as each may be amended, supplemented or otherwise modified from time to time.
- 2.6. "Remote Transactions" are Transactions that are completed where both the Cardholder and Card are not present at the point of sale. Remote Transactions include mail orders, telephone orders and ECommerce.

### **3. Responsibilities**

- 3.1. The County must comply with all terms of the ATB Merchant Agreements. The types of cards which will be accepted are Visa, MasterCard and any Visa or MasterCard debit cards.
- 3.2. County staff must take care to safeguard credit and debit card data when processing credit and debit card transactions (ie: under no circumstances will the County record, retain or store credit or debit card information, not electronically (e.g. spreadsheet, network drive, database server) nor transmitted/received by electronic messaging (e.g. email, instant messaging)).
- 3.3. All financial transactions must be substantiated with supporting documentation. For payments received, examples include a receipt or invoice to support for what, why and by whom the payment was made. Supporting documentation must be retained according to the County's Records Retention and Destruction Policy.
- 3.4. Remote transactions **will not** be accepted by the County.
- 3.5. Credit cards may be used as a method of securing a deposit for a piece of rental equipment. [Procedures directing the use of a credit card for this purpose will be developed if the policy is approved.
- 3.6. Cash advances on credit or debit cards are not allowed.

**4. End of Policy**

ADOPTED:  
**C784-14(11/12/14)**

**Date: November 12, 2014**