



Le Sueur County, MN

Tuesday, July 21, 2015

Board Meeting

Item 4

10:15 am Pam Simonette, Jeff Neisen (15 min)

RE: Credit Card Policy

Staff Contact:

CREDIT CARD PAYMENT POLICY

Adopted June 9, 2015

Le Sueur County provides the opportunity for payment of County real estate taxes and other certain types of fees to be made by credit card. Our ultimate goal is the security of our customer's data in the processing of these types of payments.

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- B. POLICY/PROCESS/PROCEDURE
- C. CONTACT INFORMATION
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A. Definitions

“Convenience fee” means a fee that is charged to a customer for the convenience of making an electronic payment. A convenience fee, which is charged to the customer, covers all of a payment vendor’s transaction costs (see “transaction fees” below).

“Customer” means a person who is paying taxes or certain fees with an electronic payment, such as a credit card.

“Department” means any department or office managed by an elected official or department head of Le Sueur County government.

“Transaction fee” means the same as “transaction cost” and refers to the cost incurred by a payment vendor for executing an electronic payment. If a department passes on the transaction cost to the customer, then the resulting fee to the customer is typically called a “convenience fee” (see definition above).

B. Policy/Process/Procedure

In accordance with MN State Statute 276.02, County Treasurers may accept credit cards as a form of payment. Payments are accepted over the counter, by phone or by accessing the Point & Pay website. All workstation computers that are used for processing credit cards reside on their own private local area network. The only items on this local area network are workstation computers and printers used for processing credit cards. This local area network is connected directly to a firewall which prevents access to this local area network. This firewall also limits the reachable internet destinations to those needed for processing credit cards and security updates.

Transaction costs will be the responsibility of the customer. No credit card numbers are stored by Le Sueur County.

Point & Pay is only accessed via a workstation computer in a single location at the front counter of each office. Point & Pay is blocked by County policy on all workstation computers except those residing in the above described private local area network. Employees sign in to the Point & Pay website and enter the cardholder information via keyboard to process the transaction. Two receipts will be printed. One copy will be signed and retained by the County and the other will go to the payer. All receipts and reports with payment information will be retained in the office for reconciliation with the County’s bank account.

C. Contact Information

The County Auditor-Treasurer shall establish and administer contracts with payment vendors for all electronic payments. The current vendor for electronic payments is Point & Pay. Reviewal of payment vendor contract terms and PCI (payment card industry) compliance shall be done annually. Questions regarding policy & processes should be directed to this office.

D. Forms

See attached Exhibit A.
Exhibit A

Credit Card Network

