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Payment Processing 101

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About Access Idaho

- Established in 1999 to manage State's website/services
- State contract good through June 2017
- City governments fall under State contract
- Located in Downtown Boise
- 14 Employees
- AIC Associate Member

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Electronic Payments: Where Do I Start?

Determine Merchant Account Ownership

– City-owned or 3rd Party?

Merchant Account- a bank account that enables the holder to accept credit cards for payment.

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City-Owned vs. 3rd Party Merchant Account

	City Merchant Account	3rd Party Account
Pass Fees to Customers		✓
Responsible for PCI Compliance		✓
Detailed Reporting		✓
Chargeback Responsibility		✓
Free Card Readers (swipe)*		✓
Counterfeit Liability (EMV) *		✓

Things to Consider

- Support—Who are they, where are they, is there a cost?
- Contract commitment?
- Value (Readers, reports, rates, refunds, etc.)?
- Minimum payment amounts?
- Other payment options (recurring payments, mobile)?
- Card types accepted?
- EMV functionality?

EMV FAQs

- What is it?
  - EMV® (Europay, MasterCard, and Visa)—global standard for credit and debit payment cards based on chip card technology.
- Why does it exist?
  - Designed to reduce *counterfeit* cards at *counter*
- Is it mandatory?
  - NO!
- Readers – types and costs?
  - Depends on Merchant

Chargebacks FAQs

- What the heck are chargebacks?
  - The refund a credit card merchant pays to a customer after the customer successfully disputes a transaction on their credit card statement.

- Who takes care of them?
  - Depends on the Merchant

PCI FAQs

- What does PCI stand for?
  - Payment Card Industry (American Express, Discover, MasterCard and Visa)
- Why does PCI-compliance matter?
  - Outlines standards to reduce security vulnerabilities and help protect card holder data.
- Does the City need to do anything to comply?
  - Yes.

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Quick Steps to PCI-Compliance

- Never store sensitive cardholder data (on computers, paper, etc.).
- Use a firewall on your network and PCs.
- Ensure wireless routers are password-protected & use encryption.
- Use “strong” passwords. Change default hardware and software passwords—most are unsafe!
- Regularly check computers for rogue software or “skimming” devices.
- Regularly inspect swipe card readers for tampering.
- Create an office culture of protecting cardholder data.

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