

PAYMENT BY CREDIT CARD POLICY

1...The Authority will accept credit or debit cards on the following companies:

- (a) Master Card
- (b) Visa
- (c) Debit Card

2...The Authority will accept credit or debit cards presented in the following manner:

a. Presented in person, the Authority will check the following:

- ✓ Proof of identification;
- ✓ Expiration date of the card;
- ✓ Compare the signature on card to sales draft signature.

b. By phone:

- ✓ Verify expiration date of the card;
- ✓ Verify the number on rear of card;
- ✓ Verify cardholder billing address.

c. By internet:

- ✓ Verify expiration date of the card;
- ✓ Verify the number on rear of card;
- ✓ Verify cardholder-billing address.

3...The Authority will accept credit cards or debit cards for the following:

a. All goods and services

4...The Authority shall:

a. Charge no processing fee

5...The utility shall use electronic authorization terminals approved by their credit card provider. (i.e. NEVER borrow someone else's terminal to accept a credit card payment and never allow another business to use the Authority's credit card terminal for processing.)

6...The Authority shall not make any cash advances or cash returns on cards presented.

7...If a card is rejected by the processing company at the time it is presented, the Authority will require payment by another method (cash, check, or another card).

- 8...If a payment by credit card is not honored by the credit card company issuing the card, or if a payment by a debit card is not honored by the entity on which the funds are drawn, the Authority will collect a service charge from the person presenting the card. The amount of the service charge shall be the same amount as the fee charged for a returned check drawn on an account with insufficient funds. (This section does not apply if an electronic device is used to conduct the transaction, the card and cardholder are present, and the person who takes the card learns of the declination of the credit card or debit card at the time the transaction is processed.)
- 9...If for any reason, a “Charge Back” is received by the Authority, the Charge Back shall be treated as non-payment of the customer’s account and will be subject to forfeiture of the discount and/or the adding of any penalties and other fees due and subject to the Authority’s cut-off policy. (*“Charge Backs” occur when a customer disputes the charges on their card and the customer’s credit card company charges back the charge to the Authority’s credit company.*)