

## ALTERNATE PAYMENT METHOD

### CREDIT CARD

1. The Authority will accept credit or debit cards on the following companies:
  - (a) Master Card
  - (b) Visa
  - (c) American Express
  - (d) Discover
  - (e) Debit Card
2. The Authority will accept credit or debit cards presented in the following manner:
  - a. Presented in person, the utility 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.
3. The Authority will accept credit or debit card for all fees and charges.
4. The Authority will use electronic authorization terminals approved by their credit card provider.
5. The Authority will not make any cash advances or cash returns on cards presented.
6. 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)
7. 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 utility will collect a \$25.00 service charge from the person presenting the card.
8. If for any reason, a "Charge Back" is received by the utility, the Charge Back shall be treated as non-payment of the customer's account and will be subject to 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.*)

POLICY: ADOPTION DATE: August 16, 2005

**Recommended Review: Annually** (see attached)