

Purpose:

The purpose of this policy is to define the guidelines for accepting and processing credit card and debit card transactions.

Scope:

This policy applies to all Rural Municipality of The Gap No. 39 employees receipting credit card and debit card transactions.

Debit Card Processing Procedures:

1. Payment processing by debit card may be accepted for any municipal related transaction under five thousand dollars (\$5,000.00) with the exception of payment of municipal taxes, education property taxes, or Saskatchewan Municipal Hail Insurance premiums. Service fees shall be applied to each transaction for the convenience of paying by debit card.
2. Payment processing by debit card shall be accessed by municipal staff utilizing a physical terminal.

Credit Card Processing Procedures:

1. Payment processing by credit card may be accepted for any municipal related transaction under five thousand dollars (\$5,000.00) with the exception of payment of municipal taxes, education property taxes, or Saskatchewan Municipal Hail Insurance premiums. Service fees shall be applied to each transaction for the convenience of paying by credit card.
2. Payment processing by credit card may be accessed by municipal staff utilizing a physical terminal with a physical card present or by manually entered transaction.
3. Credit card information can only be accepted in person, by phone, or through online invoice payment services offered by 'Square'.
4. Personal credit card information shall not be retained by the municipality.

Service Fees:

Debit Card

A service fee shall be applied to a transaction when a debit card is utilized as the method of payment. Service fees will be applied as follows:

- Payments of less than \$49.99 -\$0.50
- Payments of \$50.00-\$99.99 -\$1.00
- Payments of \$100.00-\$199.99 -\$2.00
- Payments of \$200.00 - \$499.99 -\$5.00
- Payments of \$500.00-\$999.99 -\$10.00
- Payments of \$1,000.00-\$2,499.99 -\$25.00
- Payments of \$2500.00-\$5,000.00 -\$50.00

Clear disclosure of debit card service fee practices shall be posted at the point of sale. The dollar amount of the service fee shall be included on the transaction receipt.

Credit Card

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- Payments of less than \$49.99 -\$1.50
- Payments of \$50.00-\$99.99 -\$3.00
- Payments of \$100.00-\$199.99 -\$6.00
- Payments of \$200.00 - \$499.99 -\$15.00
- Payments of \$500.00-\$999.99 -\$30.00
- Payments of \$1,000.00-\$2,499.99 -\$75.00
- Payments of \$2500.00-\$5,000.00 -\$150.00

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