



Contact Payment Card Industry (PCI) Compliance Coordinator Becky Yorgason at pcicompliance@utah.gov or 385-867-9140 to set up a meeting, so that the use of credit card payments can be explained.

There are many ways to accept credit cards, and we offer options that support:

- e-commerce,
- call centers,
- stand-alone terminals (both phone line and Ethernet connections),
- mobile swipe payments,
- payment kiosks,
- point-of-sale (POS) systems, including PC-based solutions with integrated card readers or manual entry, and
- electronic check.

Depending on your agency's environment, coordinating with the Division of Technology Services (DTS), GovOps Division of Finance Innovation & Solutions, Financial Info Systems, or Financial Reporting teams may be necessary.

Please be aware of the following regarding credit card transactions:

- To protect cardholder data, all payment brands require merchants to comply with the [Payment Card Industry \(PCI\) Data Security Standard](#). As such, a completed [PCI Self-Assessment Questionnaire \(SAQ\)](#) must be completed and submitted to pcicompliance@utah.gov prior to receiving payment in the new credit card environment.
- Agencies will be required to accept Visa/Mastercard/Discover and American Express and estimate the cost of credit card fees.
- Credit card transactions are deposited into your bank account separately by card network. Visa, Mastercard, and Discover transactions are combined into a single, typically daily, deposit per merchant account. American Express deposits are separate. These daily totals are generally posted to your account within one to five business days of the transaction date, depending on the card network and whether the transaction was processed before the daily cut-off time. (Visa, Mastercard, and Discover deposits typically post the next business day, while American Express deposits usually post within two business days.)
- Credit card transaction fees vary depending on the card type and how the transaction is processed. Each transaction is subject to several types of fees, including processing fees charged by Chase Paymentech (based on transaction type, such as debit, voice authorization, or internet authorization) and fees levied by the card networks and issuing banks (both percentage-based and per-transaction). Detailed fee schedules are available upon request.
 - Transaction fees are debited from your bank account within the first three business days of the following month (e.g., January's transaction fees are debited in early February).



- Regularly verify the accuracy of your transaction fees. A simple way to do this is to divide the total fees on your monthly merchant statement by the total transaction volume for that period and compare the resulting percentage to previous months.
- For agencies using internet services for payments, review the service agreement with your provider to determine applicable fees. Note that any initial development fees may be considered a capital/fixed asset. Please contact the Fixed Assets Accountant within State Finance for guidance on how to properly record the initial development fee.

Determine how you will be recording credit card payments in FINET. Review the following policies:

- [FIACCT 07-08 00 Revenue- Credit Cards Policy](#)
- [FIACCT 07-08 01 Revenue- Credit Cards Mobile Payment Applications](#), if applicable.

If you will be using some sort of interface for recording credit card payments in FINET, that process needs to be reviewed by Innovation & Solutions Officer Taylor Winch. The review for that process may take up to 45 days.

Most agency bank accounts are with banks that offer online access to review deposits daily. These reports can then be compared against a daily Chase Paymentech report to verify accuracy of deposits. Your internal systems and software may require you to generate additional daily reports on the previous day's activity. These reports can be used to cross-reference transaction amounts and verify proper coding, which directly impacts the reconciliation process. For more detailed information on recording payments and reconciling, contact Amanda Hensley at 801-957-7702.

Employees who receive payments or reconcile reports are required to complete PCI Security Awareness training upon commencement of these duties and annually thereafter. To assign this training to an employee, please submit their name and employee ID number to pcicompliance@utah.gov. Conversely, when an employee no longer requires the training, please notify pcicompliance@utah.gov so that the training can be removed from their learning portal profile.

After reviewing this information and making the decision on what your agency's credit card needs are, complete the form below and submit it to pcicompliance@utah.gov.



Directions: Items on this checklist must be completed or addressed before an agency accepts credit card payments. Submit a copy of this completed checklist to pcicompliance@utah.gov.

Section 1 Contact Information			
This checklist was completed by:			
Title:		Phone Number:	
Email Address:			
Department:			
Division:			
Department/Division location street address:			
City:		Zip Code:	
Department/Division website address (URL):			

Section 2 Payment Type			
For this account, how will you be receiving payment (select all that apply)?			
<input type="checkbox"/> In-person <input type="checkbox"/> By mail or phone order <input type="checkbox"/> Through a website – identify the vendor _____ <input type="checkbox"/> eChecks – identify the vendor _____ <input type="checkbox"/> Other _____			
If you selected more than one option above, estimate a percentage of the total sales for each payment type.			
Card is swiped		%	
Card is present but keyed		%	
By mail or phone order		%	
Through a website		%	
eChecks		%	
Other		%	
Total (must equal 100%)			
Average transaction amount:		Average # of settled transactions per year:	
If payments will be received in-person, provide the physical address of each location.			



Section 3 Account Information	
Desired Account Name (30 character limit):	
Receipt and Cardholder Statement Name ¹ (22 character limit):	
Customer service phone number:	
Customer service website address/URL:	
Describe the products sold or services rendered to cardholders for this account.	

Section 4 Bank Information			
Determine which bank account option will be used for payments to this account.			
Option 1 – Current Department/Division bank account will be used.			
Bank Code:		Bank Name:	
Routing #:		Account #:	
Option 2 – New account established through the State Treasurer’s Office will be used.			
Bank Code:		Bank Name:	
Routing #:		Account #:	
The person who will reconcile this account is:			
The phone number of the person who will reconcile this account is:			

Section 5 Data entered in FINET
Will you be using an interface or subsystem to record credit card payments in FINET? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, your request will require additional input from the GovOps Division of Finance and will require more time. We estimate 45 days.

Section 6 For all accounts, excluding eChecks
Customer service email address:
Is payment taken in advance of the time the goods or services are received? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, what percentage of total processing sales is payment taken in advance? _____% Provide breakdown of days in which payments taken in advance (must total 100%) 1-7 days _____%; 8-14 days _____%; 15-30 days: _____%; > 30 days _____%

¹ This name will appear on the customer’s statement and identifies the merchant name for the consumer and credit card organizations. We recommend including your division abbreviation.



Is billing re-occurring?
 Yes No
 If Yes, what percentage of total processing sales is billed on a re-occurring basis? ____%
 Provide a breakdown of billing frequency (must total 100%)
 30 days ____%; 60 days ____%; 90 days: ____%; Annually ____%; Other ____%

Section 7 For eCheck accounts only

Minimum transaction amount:		Maximum transaction amount:	
The department/division person who will work on the chargebacks is:			
Name:		Email:	
Phone #:		Address:	
The person who will work on the chargeback retrievals is:			
Name:		Email:	
Phone #:		Address:	
List department/division employees that need report center, transaction history, or chargeback information.			
Name:		Email:	
Phone #:		Address:	
Name:		Email:	
Phone #:		Address:	
Name:		Email:	
Phone #:		Address:	

Section 8 Certification

Our department/division/program agrees to follow all State, department, and division policies and procedures related to credit/debit card payments and to comply with the PCI Data Security Standard as established by the Credit Card Industry, including completing the appropriate Self-Assessment Questionnaire (SAQ) before receiving payments through this account, and completing the appropriate SAQ annually thereafter.

Signature	Date
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