

State of Utah - Division of Finance  
Credit Card Payments  
Implementation Checklist for State Agencies

Contact GovOps/Finance at [kdalloway@utah.gov](mailto:kdalloway@utah.gov) or 801-957-7721 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 several options that would support E-Commerce Only, Call Center, Stand-alone Machine (phone line), Stand-alone Machine (ethernet), Mobile Swipe, Payment Kiosk, POS or PC with Machine or Entry or E-checks. Depending on the environment your agency needs, may require DTS to be involved.

Agencies will be required to accept Visa/Mastercard/Discover and American Express and estimate the cost of credit card fees. In making this decision the following information is given:

- Credit card transactions are credited to the bank account separately by card type/processor – Visa/MasterCard/Discover is one combined daily amount per merchant account and American Express is a separate deposit. The daily total of each separate card type will be posted to the bank account anywhere from one to five days after the transaction actually occurs depending on the card type and whether the transaction is processed before the daily cut off time. (Typical timing is next business day for Visa/MasterCard/Discover and two business days for American Express).
- Fees for credit card transactions vary based on card type and how the transaction is processed. There are multiple types of fees charged on each transaction: fees for Paymentech based on type of transaction (debit, voice authorization, internet authorization) and fees for the different credit card brands and issuing banks (both are percentage- and transaction- based) (There are several schedules that can be provided to you on request to show the various fees).
- The fees are debited directly from the bank account within the first three business days of the following month (e.g. fees for January payments received are charged the first few days of February).
- It is important to do a check periodically to make sure the discount fees look fairly accurate. This can be done by taking the total fee charged on the monthly merchant statement and dividing it by the total dollar value of transactions for that period and comparing it against previous months.

If Internet services will be used, determine what fees your department will be responsible for paying based on your service agreement with the service provider. There may be an initial development fee which may need to be recorded as a capital/fixed asset. Contact the Fixed Assets Accountant with State Finance to determine how to record this initial development fee.

Determine how you will be recording credit card payments in FINET. **Finance Policy and Procedure 13-00.00 (Cash receipts – Handling, Depositing, and Recording), Policy B states “CRs are to be entered in FINET on the same day that deposits are made”.** Most State bank accounts are with banks that offer online access to review deposits daily. These reports can then be compared against a daily Paymentech report to verify accuracy of deposits. Depending on internal programs and software, you may need to also run other daily reports for previous day activity in order to cross-reference amounts and proper coding blocks. This affects the reconciliation process. For more detailed information on recording payments and reconciling contact Amanda Hensley at 801-957-7702.

Please also review and become familiar with:

- Revenue-Credit Cards Accounting Policy and Procedure (FIACCT 07-08.00).
- Division of Technology Services’ Security Policy.
- Payment Card Industry (PCI) Data Security Standard.

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After reviewing this information and making the decision on what the agency's credit card needs are, information provided by each agency is needed to complete the setup for credit card payments. Please complete the below form and submit it to Keesha Calloway at [kdalloway@utah.gov](mailto:kdalloway@utah.gov). Please note that a completed PCI Self-Assessment Questionnaire (SAQ) is due prior to production of your credit card environment.

Our department/division/program agrees to follow all policies and procedures as set forth in the above noted policy and to comply with the PCI Data Security Standards as established by the Credit Card Industry.

Sign: \_\_\_\_\_

Date: \_\_\_\_\_

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**This checklist was completed by:** \_\_\_\_\_ **Title:** \_\_\_\_\_ **Phone:** \_\_\_\_\_

**Department Name:** \_\_\_\_\_ **Division:** \_\_\_\_\_

**Department/Division Address:** \_\_\_\_\_ **Website Address URL:** \_\_\_\_\_

<p>Agency Contacts (Name, e-mail and phone number):</p> <p>Who will be the contact for credit card acceptance technical issues? _____</p> <p>Who will be the contact for accounting reconciliation and chargebacks? _____</p>
<p>We want to accept:</p> <p><input type="checkbox"/> Credit cards - fees will be charged to object code 6147 by entering a negative dollar CR document.</p> <p><input type="checkbox"/> Debit cards - fees will be charged to object code 6147 by entering a negative dollar CR document.</p>
<p>Determine a funding source for credit card fees.</p> <p>Credit Card discounts and processing fees will be charged to current expense, using object code 6147, and paid from an agency's budget.</p> <p style="padding-left: 20px;">We will be collecting convenience fees, have received approval, and will be recording them in revenue source 2815. (Submit documentation showing approval)</p> <p style="padding-left: 20px;">We will be seeking appropriations to cover credit card fees and will have this appropriation prior to accepting credit cards. (Submit documentation showing approval)</p> <p>Other, please explain. _____</p>

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Transaction fees for Internet payments should be recorded to object code 6158. Check all that apply:

We will be paying initial development fees and recording them to object code.

We will be paying transaction fees and recording them to object code 6158.

We will not be charged any fees for Internet use.

Other (explain):

Are you interested in doing business over the Internet for credit cards payments?

- We will be using Tyler Technologies (used to be Utah Interactive) for accepting payments.
- We will be using another E-Commerce vendor for accepting payments. What vendor?
- We will not be using the Internet for accepting payments.

Where will the credit card acceptance take place?

- Internet Only
- Internet and Physical Locations (complete below)
- Physical Locations Only (complete below)

How many physical locations?

Please provide physical addresses:

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How will credit card information be obtained and what percent? (check all that apply)

- Swiping/dipping a credit card
- Internet
- Phone Call
- Other

**ACCOUNT INFORMATION:**

Desired Account Name (24 character limit): \_\_\_\_\_

What merchandise do you sell or services do you provide? \_\_\_\_\_

Estimated annual credit card sales volume: \_\_\_\_\_

Average ticket amount: \_\_\_\_\_

Payment taken in advance:    Yes        No, if yes, what percentage of sales and how many days in advance?

What is the estimated breakdown (in %) of your annual Payment Card Transactions?	
_____ %	Payments accepted on your
_____ %	website Card is swiped
_____ %	Via mail or phone order
_____ %	<b>Total (must equal 100%)</b>

Other Special Requests/Instructions: \_\_\_\_\_

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Determine which bank account will be used for payments. Check one:

The current department bank account will be used, Bank Code \_\_\_\_\_, This is bank account number \_\_\_\_\_ at \_\_\_\_\_ (financial institution).

A new bank account is being established through the State Treasurer's Office to handle the credit card payments. This bank account number is \_\_\_\_\_ at \_\_\_\_\_ (financial institution). The person who will reconcile this account is \_\_\_\_\_ and their phone number is \_\_\_\_\_.

List associates needing online access for Paymentech, bank, or both:

Name: _____	Email: _____	Phone: _____	<input type="checkbox"/> Bank <input type="checkbox"/> Paymentech
Name: _____	Email: _____	Phone: _____	<input type="checkbox"/> Bank <input type="checkbox"/> Paymentech
Name: _____	Email: _____	Phone: _____	<input type="checkbox"/> Bank <input type="checkbox"/> Paymentech