

Warren County Online Payments, Credit Card, and Debit Processing Policy

Adopted: March 9, 2020

Purpose and Scope: In an effort to make fee-based government services easier to navigate for our citizens and visitors, Warren County Government departments will work to provide online payment options and accept credit and debit cards on-site when possible. This policy gives direction on North Carolina law governing convenience and checkout fees, as well as directs department heads on the County's approved approach to online payment programs, debit, and credit card processing.

In today's market, vendors that provide the software for online payments and the equipment for processing credit and debit card charge processing fees. According to NC law, government is allowed to charge a convenience fee for online and over-the-phone payments for both credit and debit. In 2013, the law changed to allow government to apply a checkout fee for in-person transactions, but for credit only; this cannot happen for debit card transactions. This policy will outline when departments are allowed to accept credit and debit payments in accordance with state law.

Warren County departments offer multiple payment options, including cash and check. This policy specifically relates to online payments, credit and debit card processing. It does not apply to the handling of cash payments or checks written and delivered through US mail or paid onsite at a Warren County operating department.

North Carolina General Statute:

§ 159-32.1. Electronic payment.

A unit of local government, public hospital, or public authority may, in lieu of payment by cash or check, accept payment by electronic payment as defined in G.S. 147-86.20 for any tax, assessment, rate, fee, charge, rent, interest, penalty, or other receivable owed to it. A unit of local government, public hospital, or public authority may pay any negotiated discount, processing fee, transaction fee, or other charge imposed by a credit card, charge card, or debit card company, or by a third-party merchant bank, as a condition of contracting for the unit's or the authority's acceptance of electronic payment. A unit of local government, public hospital, or public authority may impose the fee or charge as a surcharge on the amount paid by the person using electronic payment. (1999-434, s. 5.)

Online Payments: All departments are encouraged to have an online payment program for fee-based services when appropriate. Online payment systems are an additional service opportunity for citizens and visitors.

Initiating Online Payments and Software Selection

Any department interested in implementing an online payment program is strongly encouraged to do so, but must first consult with the County Manager's Office. Departments should use existing programs approved by the County Manager's Office and the Finance Director; however, if a department wishes to utilize a new software for online payments, they must request use of software through the County Manager and Finance Director.

Convenience Fees

North Carolina law allows local government to charge and/or pass on charges from vendors that are labeled as "convenience fees". Convenience fees are charges per transaction for the convenience of a citizen paying online or over the phone from the convenience of their own home (or any other location

apart from Warren County operating departments). These fees are different from “checkout fees”, which are charges for processing payments made at Warren County operating departments.

Warren County will pass along to customers all convenience fees associated with processing payments online.

E-Checks

County Manager can use their discretion on whether or not that a department accepts e-checks as a form on online payment.

Payment Companies

Departments should work to provide as many payment options as possible when feasible for department operations. However, department heads may exercise their discretion on what companies are accepted as payment options (for example, Visa, Mastercard, American Express, PayPal, etc.).

On-site Credit and Debit Card Payments: Warren County departments should work to offer credit card processing for customers that come on-site to transact business at Warren County operating departments.

Checkout Fees

North Carolina law allows local government to charge and/or pass on charges from vendors that are labeled as “checkout fees” for credit cards only. Checkout fees are charges per transaction for payments made at a Warren County operating department. North Carolina law prohibits local government for charging a checkout fee for debit card transactions.

North Carolina law mandates that checkout fees must be applied uniformly across departments.

Warren County will pass along to customers all fees associated with processing credit card payments at the Warren County office where the bill originates.

Warren County will not accept debit card payments on-site at the office where the bill originates. Debit cards can only be used for online payments.

Concession Fees Exception

Warren County will accept debit cards in addition to credit cards for concessions at the Warren County Recreation Complex.