

**STATE OF GEORGIA
OFFICE OF TREASURY AND FISCAL SERVICES**

Statewide Electronic Payments Policy

The State Depository Board is lawfully charged with oversight of the deposit and investment of state funds. The Director of the Office of Treasury and Fiscal Services (“Director”), acting as its administrative officer, is responsible for the receipt and safekeeping of all funds paid to the treasury of the state. In this capacity, the Director may from time to time recommend to the State Depository Board the adoption of cash management procedures by Georgia state entities to improve the efficiency of the deposit process and accelerate the availability of funds for investment.

Acceptance of Electronic Payments

The Director has determined that it is in the best interest of the State of Georgia to accept electronic payments (credit/charge/debit cards) where determined to be economically feasible and approved by the State Depository Board in concurrence with the Office of Planning and Budget. As is stated in GA Code 50-1-6, “no credit card payments shall be accepted for any state taxes or fees without formal approval by the State Depository Board.” All state entities that presently accept or wish to accept electronic payments for any state taxes or fees must follow the policies and procedures established by the State Depository Board.

The State of Georgia business environment includes all departments, agencies, boards, bureaus, commissions, authorities, and other units of state government, by whatever name called herein referred to as “state entities”.

The State Depository Board (Board) shall adopt rules governing the establishment and acceptance of electronic payments by state entities, including, but not limited to, the following:

- I. A methodology for state entities to use when completing the written request to be submitted to the State Depository Board for approval.

Procedures:

A state entity desiring to accept electronic payments shall submit a written request to the Director to be presented to the State Depository Board for approval. State entities presently accepting electronic payments that have not previously received approval from the State Depository Board must also submit a written request.

Each request shall include:

- a) The type of taxes or fees being collected;
- b) The projected amount of collections;
- c) The projected volume/number of transactions by tax or fee source;
- d) The payment locations;
- e) The method of acceptance, such as card reader/swipe, Electronic Cash Register/PC, mail, telephone, IVR, the Internet, or other (specify); and
- f) The projected dollar amount of annual service fees to be paid, with the source of fee payments indicated. A convenience fee may not be imposed if prohibited by state law or credit card company regulations. Any convenience fee must be related to convenience to the consumer, such as eliminating a need to make a payment in person. If state funds are proposed as the source of fee payments, a letter from the Director of the Office of Planning and Budget (OPB) must be included indicating OPB has reviewed and authorized the source of service fee payments.

The justification must include the economic and other benefits that would accrue to the state, such as:

- The impact on state revenues and expenditures;
- Summary of improvements in labor and operational efficiencies, customer payment compliance, increase in collections, reduction in bad check losses or bad debts, staffing considerations, delays in processing payments, earlier receipts of funds, and increase in sales; or
- Effect on the public sector. Describe benefits to the public such as improved customer service and convenience to individuals.

When the Internet or other related electronic methods are to be used as the collection medium, contact with Georgia Technology Authority is required.

II. The Director's authority to establish contracts with one or more financial institutions, credit card companies, or other entities that may lawfully provide such services for processing electronic payments.

III. Utilization of a standardized contract between the financial institution or other appropriate intermediaries and state entities that shall be developed by the Director.

A state entity must use the statewide contract approved by the State Depository Board for acceptance of electronic payments. A state entity shall not be prohibited from continuing to accept electronic payments pursuant to a contract which was lawfully entered into prior to the effective date of this policy unless specifically directed otherwise. However, no such contract shall be extended or renewed after the effective date of this policy.

IV. Submission of information by state entities to the Director concerning the acceptance of electronic payments (annual report).

State entities shall submit the following information to the Director within 30 days of the end of the state fiscal year:

- a) Name of accepting agency and location where these transactions are accepted;
- b) Types of collections;
- c) Total receipts by transaction type;
- d) Number of transactions by transaction type;
- e) Name of service provider; and
- f) Total annual service fees paid - provide total amount of fees remitted to the service provider, indicating the source of payment, such as:
 - offset by sale of goods, services, or information
 - appropriated funds
 - other (specify)
 - Service Provider's Schedule - specify the discount rate or service fee, and the basis for calculation.

Other Government Participation

State universities and colleges, and any units of local government in the State of Georgia may apply to the Director of the Office of Treasury and Fiscal Services to participate under a master services agreement for the provision of credit card payment services.

**ANNUAL REPORT TO THE DIRECTOR
OF THE OFFICE OF TREASURY AND FISCAL SERVICES**

State entities shall submit the following information to the Director of the Office of Treasury and Fiscal Services. Within 30 days of the end of the state fiscal year, state entities with an established credit card, charge card, debit card or other electronic payment operation shall file an annual report with the Director containing the following information for each type of transaction related to the fiscal year just ended.

Fiscal Year _____

Name of State Entity and Location. Show where these transactions are accepted.

Types of Collections _____

Total receipts by transaction type _____

Name of service provider _____

Total Annual Service Fees Paid - provide total amount of fees remitted to the service provider, indicating the source of payment, such as:

- a) Offset by sale of goods and services
- b) An appropriation
- c) Other (specify)

Service Provider's Schedule. Specify the discount rate or service fee, and the basis for calculation

Prepared by: _____

Date: _____

REQUEST FOR APPROVAL TO ACCEPT CREDIT CARDS, CHARGE CARDS, DEBIT CARDS OR OTHER ELECTRONIC PAYMENTS. USE SEPARATE SHEET OF PAPER AND ATTACH OTHER DOCUMENTATION IF NECESSARY.

Entity: _____ Contact Person: _____

Telephone Number: _____ Title: _____

Email address: _____

REVENUE COLLECTIONS

Provide total projected annual collections of each revenue type, average projected payment amount, projected number of transactions and total projected annual collection by credit card, charge card, debit card or other electronic payment.

List payment locations.

Collection methods; i.e., Point of Sale, Cash Register, PC Based, Telephone, Automated Response Unit, Internet, Other.

Cards accepted; i.e., Visa, MasterCard, Discover, American Express:

PAYMENT OF ANNUAL SERVICE FEES

Provide the projected dollar amount of annual service fees to be paid with the source of fee payments indicated. A convenience fee may not be imposed if prohibited by state law or credit card company regulations. Any convenience fee must be related to convenience to the consumer, such as eliminating a need to make a payment in person.

