

Credit Card Payments

Resources:

- Instructions for [setting up cashiers](#) to take payments
- See Section 03 Daily Balancing, [03-03 Journal Closing Section](#)
- See Section 03 Daily Balancing, [03-04 Credit Cards](#)
- See [Section 02-04.01 Credit Cards used for cash bail](#)
- See [Section 03-04.02 Disputed Credit Card Payments](#)
- See [Section 03-04.03 Credit Card PCI Requirements](#)
- [Incident Response Plan](#)
- [Heartland Website](#)
- [Virtual Payment \(phone/manual\) instructions](#)
- [Heartland Issuer Response Codes for invalid cards](#)
- [Court Learning Management System](#) (LMS) for several training options including the yearly PCI Compliance training.

Policy:

1. Requests for additional credit card EMV machines are made through the AOC Finance Department (not the IT Department). Once direct shipped, the machine must be recorded on the google doc “EMV Counter Computer Inventory” as well as the local “EMV Device Inspection Form”. Refer to Section 03-04.03 PCI requirements to ensure proper inspection is conducted on all machines.
2. Clerks of Court set up user roles to enable employees to cashier. Clerks of Court are given ADMIN Access by AOC Finance.
3. Employees who process or reconcile credit card payments will annually certify through the Court Learning Management System (LMS) that they understand Payment Card Industry standards (PCI) by August 1, of each year.
4. If a password requires a reset (and the emailed “forget password option” fails, contact Heartland at (866) 801-4757).
5. All courts of record may accept Credit/Debit Card Payments. (The courts are not set up to process PIN numbers for debit cards. Debit cards must be processed as a credit card transaction).
6. Visa and MasterCard are the only credit cards accepted.
7. Prepaid/gift cards are an acceptable form of payment.
8. Credit card payments will be accepted at the cashier's window, through the mail, or by telephone.
9. Credit cards shall not be accepted on Immediate Occupancy bonds (possession bonds).

10. When a patron requests to make a payment by card, the credit card EMV machine is presented for the payer to process. Machines are to remain out of public reach until payment is made.
11. **Manual/phone payments as of July 2020, require the cashier to enter the credit card number (never writing the number down) directly into the EMV machine pinpad. This additional protection improves security as the credit card number can no longer be typed using the keyboard. Depending on the level of court, the payment receipt information is updated into the court systems.**
12. Court policy is to try to take a credit card twice. If unsuccessful, direct the individual to call the 1-800 number on the back of the card (not the local bank branch).
13. Trust payments require a match of address as well as zip code that is **associated to the particular card.**
14. Hand receipts may not be issued for credit card payments.
15. If an error occurs at the time the credit card payment is taken, (e.g. payment charged to the trust account and should have been revenue) the court shall transfer monies instead of adjusting/recharging the individual's card. This is required regardless of whether or not the day has batched out. Posting adjustments shall be corrected as a transfer within the deposit or transfer request made to the AOC Finance Department.
16. If a refund is due on an account which has been paid by credit card, the refund should be made by issuing a credit back to the card within a 1 year period. Refunds required after this time period will need to be handled by trust check.
17. Juvenile Court Only: A partial refund must be refunded by trust check to avoid balancing issues (trust owes revenue). This is required regardless of date received. (See Section 06 Trust, [06-01 Trust Check Writing](#).)
18. Once a credit card charge has been successfully disputed for a case, further payments on that case should be made by cash, cashier check, or money order. The exception to this rule involves eFiled payments and what may be waived by the clerk of court. (see [Section 03-04.02 Disputed Credit Card Payments](#)).
19. Court sites accepting credit card payments that store, process, or transmit cardholder data from any acceptance channel (i.e., online, point-of-sale, etc.) will comply with the PCI Data Security Standard. **Refer to [Section 03-04.03 Credit Card PCI Requirements](#).** All digits of any obtained credit card number shall not be stored in any format (hard copy or electronic) e.g. letters from attorneys to facilitate filing.

Procedure

Payments By Phone/Manual/Virtual entry

Responsibility Action

Appellate/District/Juvenile Courts
Cashier

1. When taking a credit card payment by phone, be sure to obtain the following information: Visa or MasterCard number, expiration date, amount, case number, name of defendant, cardholder name, cardholder phone number, and address/zip and CVV code. This information must be entered into the computer/pinpad as it is provided. Do not write down the credit card to be entered later.

NOTE: If a payment is processed through the Virtual Terminal and then entered in CORIS/CARE, the same clerk who initiated the payment should complete the receipt.

Over the Counter Receipts

Responsibility Action

Cashier

1. When payment will be made by credit card, the EMV terminal will be positioned for the card holder to insert and operate the machine.
2. If the payment is declined, it is court policy to only try to process the card twice. If unsuccessful, direct the individual to call the 1-800 number on the back of the card (not the local bank branch). The address and zip code must match what the bank has on file or it will be refused. These unsuccessful/failed attempts may temporarily appear as a pending transaction on the customer's account.
3. A receipt can be printed or emailed as requested.

Mail Payments

Responsibility Action

Mail Clerk

1. Include each credit card payment received in the mail on the Mail Log.
2. When a single payment is presented for multiple cases, a separate case list may be attached to the log.

Cashier

1. Examine each credit card payment received through the mail. Credit cards expire on the last day of the month indicated.
2. Enter the payment through the Heartland website Virtual Terminal then update into AIS/CORIS/CARE.

3. Email the receipt to the payer through Heartland if email was provided.
4. Destroy the credit card/CVV information upon receipt.