DESCRIPTION

This procedure provides business rules for acceptance and processing of debit, credit, and other payment card types displaying the American Express, Discover, MasterCard or VISA logos.

DEFINITIONS

**Multiple Payment Cards** – Payment for the total balance due for DMV products and services is divided between multiple payment cards. Up to five different payment cards can be used to pay the total balance due.

**Partial Authorization Payment** – A debit, credit, or stored value card payment authorized by the financial institution for only a portion of the total balance due for DMV products and services, leaving a remaining balance due.

**Payment Card** - A generic term for debit, credit or other payment card types (gift cards, tax return cards, etc.). Payment cards, in the form of debit, credit, and stored value cards, can be used by a cardholder and accepted by DMV to make a payment for products or services or in payment of other obligations.

**Single Payment** – One payment method is used to pay the total balance due for DMV products and services: cash or check or charge card. Most transactions are processed using a single payment method.

**Split Payment** - Splitting payment for a total balance between multiple payment methods. For instance, payment for a balance due of $100 could be split by paying $50 in cash or check and $50 by debit, credit or stored value card, or by splitting the $100 payment between multiple payment cards. A split payment is NOT an installment payment.

OVERVIEW

1. DMV accepts payment for fees and taxes from customers using a variety of payment methods. Refer to DMV’s [Customer Payment Policy](#) for a detailed list.
   - Cash
   - Checks
   - Credit, debit, and stored value cards

2. DMV accepts payment cards in the form of debit, credit, or other stored value cards (i.e. gift cards) from individuals or businesses provided the payment card bears one of the following logos:
   - American Express
   - Discover (includes Diners Club International, JCB International and China Union Pay which are part of the Discover network)
   - MasterCard
   - VISA

   **NOTE:** Discover does not issue stored value cards.

3. Credit/debit card payments are accepted via authorized DMV channels only, including:
   - DMVNow.com website
   - Fax to secure fax locations
   - Landing Zone (considered a secure fax location)
   - Telephone (for recorded calls, recording must be paused while taking payment information)
   - In person at all DMV locations

   **NOTE:** Credit/debit card are not accepted by mail, voicemail, or email (refer to [Customer Payment Policy](#)).
**IMPORTANT:** CSC management and staff are responsible to protect all payment card information received at a CSC regardless of the source, whether stored, collected or transmitted by, or on behalf of DMV, in accordance with DMV’s Safeguard the Card policies (refer to PCI DSS guidelines in CSCOM-001).

4. Customer payment options include:

<table>
<thead>
<tr>
<th>Customer Payment Options</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Multiple Payment Cards</strong></td>
</tr>
<tr>
<td>Customers can pay the total balance due using up to 5 different payment cards.</td>
</tr>
<tr>
<td><strong>Partial Authorization</strong></td>
</tr>
<tr>
<td>When only a part of the balance due is approved (insufficient funds) by the banking institution, customers may:</td>
</tr>
<tr>
<td>▪ Pay the remaining balance due using only one method of payment (single payment): cash, or check, or a different payment card,</td>
</tr>
<tr>
<td>▪ Split payment for the remaining balance due using other payment cards, cash or check, or</td>
</tr>
<tr>
<td>▪ Void the transaction.</td>
</tr>
<tr>
<td><strong>(Not available for DMV Connect)</strong></td>
</tr>
<tr>
<td><strong>Single Payment</strong></td>
</tr>
<tr>
<td>Customers can choose to pay the total balance due using only one method of payment: cash or check or payment card.</td>
</tr>
<tr>
<td><strong>Split Payment</strong></td>
</tr>
<tr>
<td>Customers may split payment for the total balance due between multiple payment methods: cash and/or check and/or payment card(s).</td>
</tr>
</tbody>
</table>

5. Fees for payments not honored by issuing banks for checks, credit, debit, and stored value cards:
   - $85 is charged for amounts of $350 or less.
   - $50 + 10% of the amount of the check, debit, or credit card is charged for amounts greater than $350.

**CSC EMPLOYEE REQUIREMENTS-SINGLE PAYMENT PROCESSING**

<<<<<<<REV

**NOTE:** DMV Connects use [DMV Connect Payment Processing Guidelines](#). END REVISION>>>>>

1. Verify payment method with the customer (cash or check or payment card).
   - For payment by check, verify check acceptability following [Check Acceptance Policy](#) guidelines in this procedure.

2. Enter the payment method in the system:
   - Enter the total balance due in the appropriate payment method field (cash, check, debit/credit), or
   - Click the “Plus” sign beside, the appropriate payment method field (cash, check, debit/credit) to insert the balance due amount.

3. Process the payment transaction.
   - Processing payment by payment cards:
     a. System alerts CSR that balance due is transferred to the card swipe terminal.
     b. The card swipe terminal prompts the customer to:
        i. Swipe the payment card magnetic stripe through the slot in the side of the terminal.
           - If the payment card cannot be read by the card swipe terminal after 3 swipes (Card Read Error is returned) the terminal will switch to manual mode automatically. The customer may manually key credit card information in the terminal following the prompts.
           - If the customer indicates up front there is a problem with the magnetic stripe on the card that stops it from being read by the card swipe terminal, CSR switches the terminal to manual card swipe mode following guidelines in the Payment Processing Desktop Guide and to allow customer to manually key credit card information into the terminal following the prompts.
              **IMPORTANT:** Always verify the customer has the actual debit/credit card in his possession before placing the terminal in manual mode.
        ii. Select the desired payment card type: “Debit” or “Credit”
- Gift cards, tax return cards, or other payment cards that are not debit or credit (stored value cards) with the Visa or MasterCard logo are processed as "Credit".
- This prompt is not displayed for American Express or Discover cards, which are automatically processed as credit.

iii. "Enter PIN" for debit cards.
iv. "Amount OK?", "Yes" or "No".
   - Transaction is sent to Elavon for approval when answered "Yes".
   - Transaction is canceled when answered "No".

v. Displays "Approved" or "Declined".
vi. "Please Sign Here" signature prompt displays for credit or stored value cards, when approved.
    - Signature not required for debit cards.

- Reprocess the payment in mySelect when the customer:
  - Presses the "Cancel" key at the card swipe terminal for any of the following reasons:
    - To re-enter his PIN,
    - To change payment types,
    - In error.
  OR
  - Responds "No" to the "Amount Ok?" prompt.

- For declined payment cards:
  a. Inform the customer that his payment card would not process.
  b. Match the card terminal response seen in mySelect by the CSR to a matching response listed on the Card Swipe Terminal Response / CSR Action Table.
  c. Follow the appropriate action listed in the table that matches the terminal response.
     - Customers with questions are advised to contact their banking institution.

- For partially authorized payment cards (insufficient funds in account to pay total amount due), process in accordance with Partial Authorization:
- For voided transactions, refer to Voiding Payment Card Payments.

4. Apply any pending payment authorizations stored in the "Pending Payment Queue" (when applicable) towards payment for the transaction, as desired by the customer.

5. Void any payment authorizations remaining in the "Pending Payment Queue" before the customer leaves, but after all transactions are paid in full.

6. Print and give the customer his receipt.
   - Paid transactions
   - Voided transactions
   - Voided payment authorizations
   - Debit/Credit Card Activity Reports when more than 5 payment cards are processed

**CSC EMPLOYEE REQUIREMENTS-SPLIT PAYMENTS (CASH, CHECK, PAYMENT)**

1. Verify that customer wishes to split payment between multiple payment methods:

<table>
<thead>
<tr>
<th>Payment Method Options</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash &amp; Check</td>
</tr>
<tr>
<td>Cash &amp; Payment Card(s)</td>
</tr>
<tr>
<td>Check &amp; Payment Card(s)</td>
</tr>
<tr>
<td>Cash, Check &amp; Payment Card(s)</td>
</tr>
<tr>
<td>Multiple Payment Cards</td>
</tr>
</tbody>
</table>

2. Enter the exact dollar amount the customer desires to pay per payment method in the system.
3. Process the payment in the system.
4. Print and give receipt to the customer.
   - Paid transactions
   - Voided transactions
   - Voided payment authorizations
   - Debit/Credit Card Activity Reports when more than 5 payment cards are processed

**CSC EMPLOYEE REQUIREMENTS-PAYMENT CARD PARTIAL AUTHORIZATION**

1. When a customer’s payment card is authorized by Elavon for an amount less than the remaining balance due (partial authorization due to insufficient funds):
   a. Inform the customer that his payment card was approved for a portion of the total balance due.
   b. Inform the customer that his remaining balance due is "$X.XX", as indicated in the system.
   c. Ask the customer how he wishes to pay for the remaining balance due (cash, check, and payment card).
      - If the customer chooses to split the remaining balance between multiple payment methods (cash, check and charge) or using multiple payment cards, process in accordance with Split Payments.
      - If the customer cannot pay the remaining balance due, void the transaction and payment in accordance with Voiding Payment Card Payments.

**CSC EMPLOYEE REQUIREMENTS-VOIDING APPROVED PAYMENT CARD TRANSACTIONS**

1. When a customer requests a transaction be voided for which some portion of the transaction was paid by a payment card.
   a. Recall the transaction to be voided.
   b. Void the transaction in the system.
      - The system will ask if the “card payment” is to be transferred to the “Pending Payment Queue” to allow the payment to be reused. It may only be reused for the same customer.
   c. Select “Yes” Transfer the card payment to the “Pending Payment Queue” to be reused if the customer requested another transaction using the same card, or if it must be rekeyed due to entry error.
      OR
      Select “No” to return the card payment if the customer will not be paying for another transaction (card payment authorization not reused).
      - Request management designee to authorize the return of the customer’s payment by entering their username and password.
      - Enter an explanation for voiding the payment authorization.
   d. Print a void receipt.
   e. Give one void receipt to the customer, along with any receipts for other processed transactions (when applicable).

**CSC REQUIREMENTS-Payment Cards Left at CSC**

1. For lost/unclaimed payment cards left at the CSC:
   i. Give the unclaimed payment card to the CSC manager.
   ii. CSC manager will:
      - Place the payment card in a secure location.
      - Attempt to contact the customer by phone.
      - If the customer cannot be reached, call the “lost or stolen” phone number on the back of the card and follow instructions provided by the card issuer.

   **NOTE: DO NOT** mail the unclaimed payment card to the customer.
2. If a customer leaves a fraudulent debit/credit card at the CSC, DMV staff may not collect a reward.
- If reward checks are received at the CSC, forward it for deposit to Miscellaneous Revenue via interoffice mail to:

  Manager  
  Accounts Receivable  
  Financial Management Services (FMS)  
  Headquarters

CARD SWIPE TERMINAL RESPONSES / CSR ACTIONS TABLE

<table>
<thead>
<tr>
<th>Customer See's On Card Swipe Terminal</th>
<th>CSR See's In mySelect</th>
<th>Action Required by CSR</th>
</tr>
</thead>
<tbody>
<tr>
<td>APPROVED</td>
<td>APPROVED</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>AMOUNT ERROR</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>CALL AUTH CENTER</td>
<td>CALL ELAVON AT THE NUMBNER PROVIDED IN MYSELECT</td>
</tr>
<tr>
<td>DECLINED</td>
<td>CALL REF</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>DECLINED</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>DECLINED CVV2</td>
<td>SEND THE TRANSACTION BACK TO THE CARD TERMINAL (THIS INDICATES THE MACHINE WAS IN MANUAL MODE AND THE CUSTOMER ENTERED THEIR CVV2 CODE INCORRECTLY)</td>
</tr>
<tr>
<td>DECLINED</td>
<td>DL ERROR-RETRY</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>EXCEEDS AMT LIMIT</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>EXPIRED CARD</td>
<td>INFORM THE CUSTOMER THE CARD IS EXPIRED</td>
</tr>
<tr>
<td>DECLINED</td>
<td>INCORRECT PIN</td>
<td>SEND THE TRANSACTION BACK TO THE CARD TERMINAL (THIS INDICATES THE CUSTOMER ENTERED THEIR PIN INCORRECTLY)</td>
</tr>
<tr>
<td>DECLINED</td>
<td>INVALID CARD</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>INVALID TERM ID 1</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>NETWORK ERROR 71</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>NETWORK ERROR 73</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>NETWORK ERROR 74</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>PICK UP CARD</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>PLEASE RETRY 5270</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>PLEASE RETRY 5305</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>REC NOT FOUND</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>REQ EXCEEDS BAL</td>
<td>NONE</td>
</tr>
<tr>
<td>DECLINED</td>
<td>SERV NOT ALLOWED</td>
<td>NONE</td>
</tr>
</tbody>
</table>

POINTS TO REMEMBER

1. DMV accepts payment cards as payment for any single or combined transaction amount as long as the transaction is authorized by DMV’s card swipe terminal.
2. DMV accepts other payment card types (example: A Tax Refund Card from a Tax Service or a gift card) even if they do not contain the customer’s name, as long as the card has a VISA, MasterCard, or American Express logo on it. These cards will be processed as a credit card using the card swipe terminal in the same manner as a debit/credit card.
3. DMV allows customers to split payments for DMV services between a credit/debit/stored value card and other payment options, such as cash or check.
4. If a third-party pays by payment card for a customer’s transaction, the third party must be present to sign or enter their pin on the debit/credit card terminal. CSRs are not required to question customers paying by payment card, or
check a customer’s identity as long as the payment is authorized by DMV’s card swipe terminal, UNLESS there is reason to believe the payment is questionable or fraudulent.

5. If DMV’s credit card processor is down and transactions cannot be authorized through the authorized channels, the customer must use an alternate form of payment.

6. DMV does not offer cash back to customers paying for their transaction with a debit card.

7. Payment cards are accepted as payment when a customer’s record is marked as "Cash Only" provided payment card information is submitted through the proper DMV channels and authorized by DMV’s credit card processor.

8. If a system timeout occurs when processing a customer’s credit/debit/stored value card payment and the system cannot authorize transactions, follow guidelines in the Payment Processing Desktop Guide to successfully complete the transaction.

9. When authorized, payment card information taken by phone must be keyed directly to the payment screen and not written in any way on Post-it notes, DMV forms, publications, or other transaction or non-transaction documents.

10. CSC's DO NOT accept payment for transactions by payment cards through the mail, by email, fax, or voicemail. IMPORTANT: Notify CSMA at HQ ANY TIME debit card, credit card, and other payment card information is received by mail, email, fax, or voicemail following guidelines in CSCOM-001. CSMA will maintain, update, and review a CSC improper channel log and provide instructions to CSCs for proper handling of each specific situation.

11. Customers may pay with debit card or credit card online at www.DMVNow.com, in-person at a CSC, by fax to secure fax lines, or by calling DMV Direct customer service. Checks and money orders are still accepted by mail.

**REFERENCES**

CSC Payment Card Industry (PCI) Data Security Standards (DSS) Responsibilities-Safeguard the Card [CSCOM-001](#)

Customer Payment Policy

CSMA Payment Processing EZ Guide

Safeguard the Card

<<<<<REVISION

Payment processing guidelines for DMV Connect END REVISION>>>>>