



Expand Your Payment Options: How to Meet New Online Requirements

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Agenda

State Legislation Changes

- SB280 and what it means for you.

WVSTO WV Go-Pay system

- Online System for processing payments

State Contract with HMS/Fiserv

- Leveraged pricing, broad range of services and tools

Extras

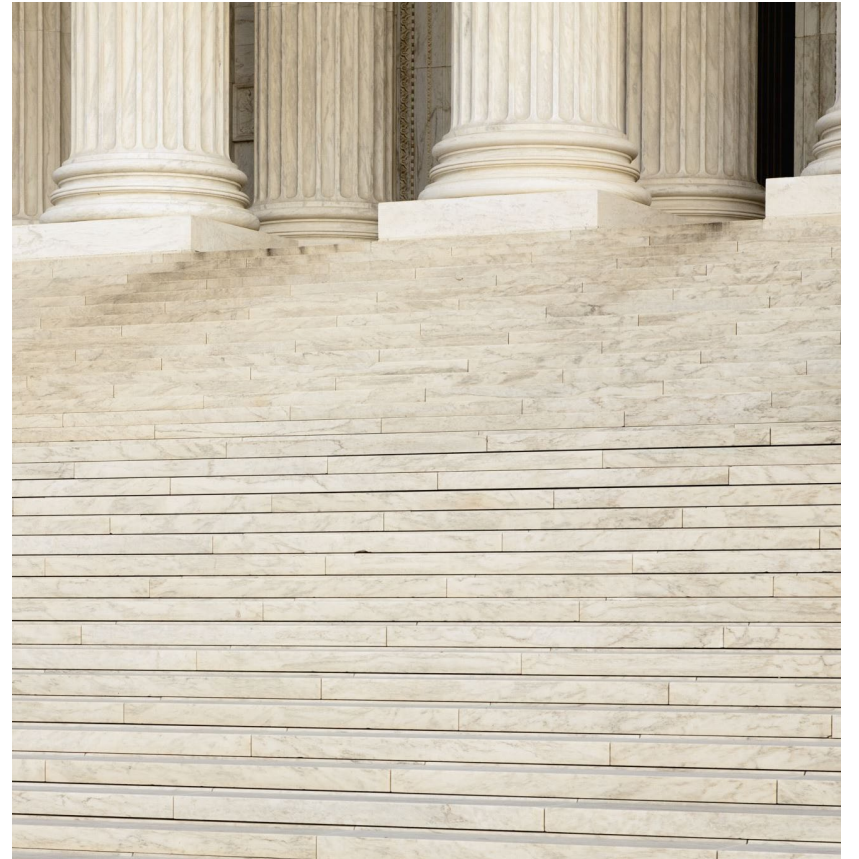
- PCI Compliance
- InfraGard
- Board of Treasury Investments
- Lockbox

New Legislative Requirement – SB 280

- §12-3A-6. Receipting of electronic commerce purchases.
- On or before March 1, 2023, all political subdivisions shall offer a system, with an online presence for acceptance of payments, that will allow persons to submit payments to political subdivisions electronically. Payments that shall be accepted through the required system shall include, but not be limited to, payments or fees for services provided by the political subdivision or any fee, fine, penalty, or other monetary payment collected by the political subdivision. Upon written request from a political subdivision, the State Treasurer may provide services of his or her office to a political subdivision and charge for the services.

What does SB 280 mean for me?

- Must offer a method for people to pay online by March 2023.
- All types of payments must be accepted online.
- Online payments only have to be an option available. Can still keep other methods of payment.
- May meet this requirement by any solution or product your entity decides.
- May request exemption from requirement by submitting an official request to the WVSTO.





The WV Treasury is here to help

- The WVSTO's Services and Contracts for payment processing are available to all political subdivisions.
 - WV Go-Pay
 - Huntington Merchant Services and Fiserv
 - BTI
 - Lockbox
- Benefit from economies of scale
- Contract Pricing can be found at WVTreasury.com

WV Go-Pay

- Ability to process online or in-person transactions
- Credit Card or ACH Processing
- Direct Deposit into political subdivision bank account
- Third Party interfacing
- Pre-Payment Questionnaire Page
- Data import and export
- Reporting
- Example – www.WVGoPay.com



WV Go-Pay costs and billing options

- Multiple processing rate options for Credit Cards
 - Managed Service Fee
 - 2.35-2.75% to be determined by entities card mix and volume
 - Covers all costs besides devices and chargebacks.
 - Monthly invoices will be low dollar amount.
 - State Agency Rate
 - 1.70% + \$0.15 per transaction for VISA, MC, and Discover
 - 2.25% + \$0.05 per transaction for AMEX
 - Extra 8.5 cents per transaction for Gateway and Tokenization.
 - Virtual Terminal yearly fees, chargeback fees, device rental or purchase.
 - Monthly invoicing
 - Political subdivision can charge a service fee to customer to help cover costs of processing
 - Service fee is deposited to the political subdivisions bank account.
 - ACH
 - No Cost for Processing
 - \$15 Fee for returns

Utilities, that are not comingled, must use the State Agency Rate and utilize a convenience fee (flat dollar amount)



Fairmont State University - Academy for the Arts

Invoice Number:*

First Name:*

Last Name:*

Phone Number:*

Email Address:*

Payment Amount:*
*

Pay



Enter the required fields below then select the checkbox regarding the billing statement to continue to the payment information.

Payment Amount: **\$100.00**

Company:

First Name:

Last Name:

Outside of US

Address:

City:

State:

Zip Code:

Phone:

Email:

I understand that my billing statement will say FAIRMONT

[Previous](#)

Card Holder Name: If different than above



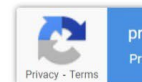
Card Number

Expiration Date

CVV

[Pay](#)

[Cancel](#)





Merchant Services Available to you!

- In 2020 Huntington Merchant Services (powered by Fiserv) was selected by the State Treasury Office to provide credit card processing as well as other solutions to the State of West Virginia
- Over the past year, Fiserv has implemented over 200 new MIDs for agencies and deployed hundreds of new terminals.
- Huntington Merchant Services products and pricing are all available upon request.

Leverage State pricing based on higher volumes, to enable your city with tools to enhance business and give your citizens more options

Start now without a lengthy and costly procurement process

Huntington Products for Political Subdivisions

Provides merchant service tools negotiated by the WV State Treasury Office:

- Credit Card Processing (online/at counter)
- Managed Service Fee Processing
- Existing integrations with many third-party vendors and gateways
- Enterprise Resource Planning (ERP) Tool
- Electronic Invoicing Presentment and Payment (EIPP) Tool
- Array of Point of Sale and Credit Card Terminal Machines (Including wireless and mobile)
- Credit Card Tokenization and Encryption
- Multiple Reporting Tools
- Custom and Standard Gift Card Programs

Huntington Products for Municipalities

Processing



Gateways



Terminals



Other Services



Terminals

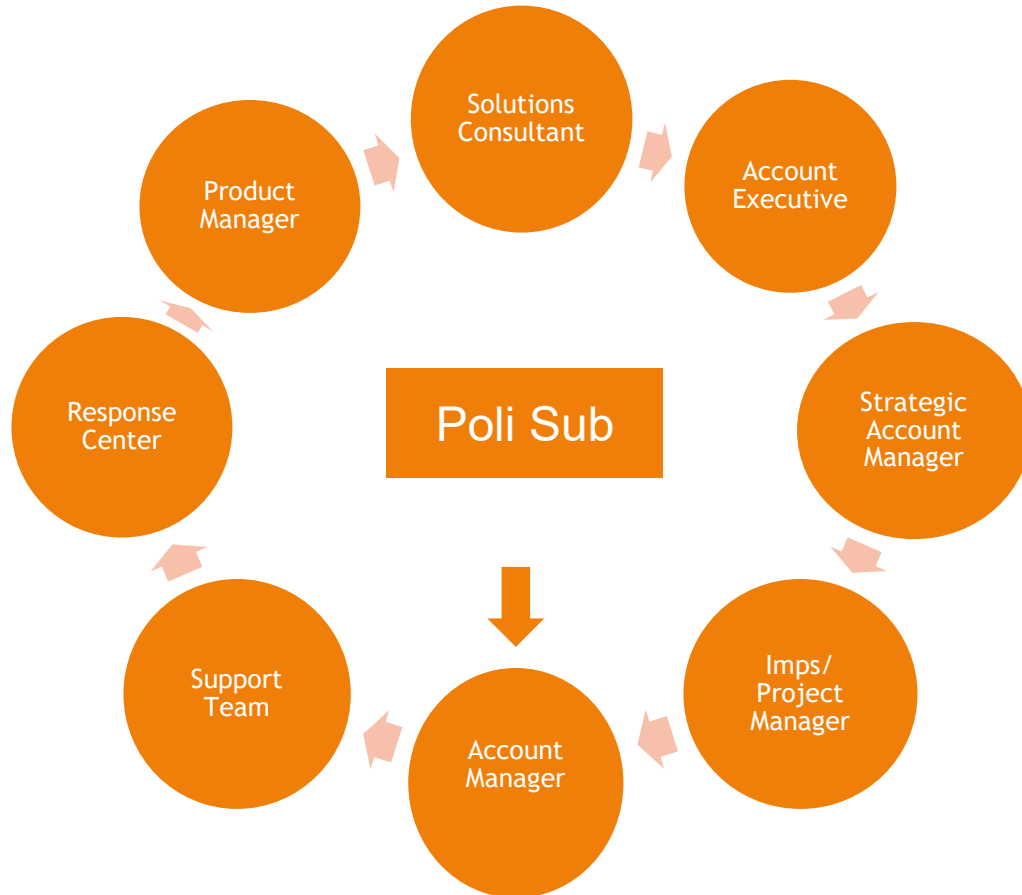
- Fiserv offers Ingenico and IDTech devices that connect with our gateway to provide P2PE PCI compliant solutions for taking cards in person
- Clover is a POS and cash management system that allows you to take orders, organize inventory, and manage your team. Clover Offers P2PE PCI compliant devices as well as wireless options.
- FD150 Stand Alone



Meet Clover.



Implementation and Post-Implementation support.



Account Executive	• Owns the relationship
Strategic Account Manager	• Drives broader portfolio strategy
Implementation/ Project Manager	• Manages all initial implementation efforts
Account Manager	• Manages all inquiries and requests
Support Team	• 24/7 x 365 product support & expertise
Response Center	• 24/7 x 365 support by phone & web
Product Manager	• Provides expert product knowledge
Solutions Consultant	• Provides customized enterprise-level solution consultation

Payment Card Industry – Data Security Standards (PCI-DSS)

- PCI Council consists of 5 Major Card Brands(Visa, MC, Discover, Amex, and JCB)
- Rules that govern credit card processing
- Yearly Compliance Self-Assessment Questionnaire (SAQ) completed through portal provided by Huntington Merchant Services
- L-Gov offers a high level of security and ease of compliance
 - Web based payments utilizing I-frame
 - In-person payments utilizing P2PE devices
- PCI consultant contract available to all State and Local government entities.
 - Currently Experis
 - RFP in process





Highlights

- SB 280
 - Must take payments online by March 2023
- WV Go-Pay
 - WVSTO's in-house solution to offer online and in-person payments
- Huntington Merchant Services and Fiserv
 - Can utilize the State's contract for processing of credit/debit card

InfraGard

- InfraGard was created by the FBI to help protect our nations critical infrastructure.
- The FBI has partnered with many private and government entities across the nation through InfraGard.
- The WV Treasury has partnered with the WV InfraGard Members Alliance.





InfraGard Member Benefits

- Access to InfraGard's Secure Web Portal: www.infragard.org
 - FBI accredited website with secure messaging that promotes communication among members.
 - FBI and DHS threat advisories, intelligence bulletins, analytical reports, and vulnerability assessments in real time.
 - Access to iGuardian, the FBI's cyber incident reporting tool.
- Unique Networking Opportunities
 - FBI and other government agency presentations to InfraGard Member Alliance events
 - Special Interest Groups (SIGs)
 - Peer-to-peer collaboration across InfraGard's broad membership
 - Information sharing and relationship building with FBI and law enforcement at all levels
- Training and Education
 - Information Sharing Initiative (ISI) training program
 - FBI and other government security awareness training programs
 - Local and online training and event discounts
 - Free or discounted local seminars and conferences

WV Members Alliance benefits

- Assigned FBI Agent that is available for members to reach out to.
- Tailored programs and training for Local Government entities.
 - Focus on Cybersecurity, but other training will be available.
 - In-person and online training.
- Access to privileged information.
- All members within the State will be able to coordinate and share information to better protect themselves from harm.



Become a Member Today!



- www.infragard.org
- **MEMBERSHIP REQUIREMENTS:**
 - U.S. citizen, 18 years or older
 - Affiliated with a critical infrastructure sector
 - Consent and pass FBI security risk assessment and periodic re-certifications
 - Notify the FBI of any pending criminal matters
 - Sign and adhere to a confidentiality and non-disclosure agreement
 - Agree to adhere to InfraGard Code of Ethics and Information Sharing Policies

The background of the slide features a dark blue and black silhouette of a person's head in profile, facing right. Overlaid on this are various financial data visualizations, including candlestick charts with green and red bars, and several line graphs in blue, red, and white. The charts appear to be from a trading platform, with some text like '2017' and 'Dec' visible. The overall aesthetic is high-tech and financial.

Board of Treasury Investments

- Available for any government entity to invest in.
- Two possible Pools to invest in
 - WV Money Market
 - WV Government Money Market
- Investment yields are competitive with other money market accounts.
- Professional management is provided by the West Virginia Board of Treasury Investments' staff and professional investment advisors (UBS Global Asset Management and Federated Investors).
- Easy access is provided through the State Treasurer's Office online system.
- <https://www.wvbti.org/>

Lockbox

- Payments are sent to a post office box which our office collects and deposits daily.
- Each lockbox customer develops a coupon or invoice with information on it pertaining to the customer they are soliciting payments from.
- Each lockbox customer has their own post office box, lockbox program, and payment file.
- Each lockbox customer receives notification by email. The payment file, the processed coupons, and any exception items.
- Each lockbox customer has the ability to view their images using a required username and password.
- You will login to an image file server where you can view the coupons and checks processed on your behalf.



Lockbox Deposits

- Lockbox mail is collected from the post office boxes that the agencies own but we manage.
- The mail is collected each day from the post office and brought to our facility for processing.
- The mail is then opened, sorted, and processed according to the business rules established.
- For local government customers, the money is credited to your L-Gov account that can be established with our Participant Accounting Group.
- The payment file is retrieved by the customer and the payments are applied to their database.

Contacts

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Q & A