

**CITY OF GOLD BAR, WASHINGTON
RESOLUTION NO. 23-05**

**A RESOLUTION OF THE CITY OF GOLD BAR, WASHINGTON ADOPTING A POLICY FOR THE
ACCEPTANCE OF DEBIT AND CREDIT CARDS FOR PAYMENT OF CERTAIN CITY GOODS AND
SERVICES**

WHEREAS, local governments use a wide variety of banking services for the safekeeping of public funds; and

WHEREAS, the Council for the City of Gold Bar acknowledges that changes in technology, cash management practices, and banking industry structure necessitates periodic evaluation of treasury functions in order to serve customers as efficiently as possible; and

WHEREAS, accepting credit/debit cards for payments would be consistent with the practices of many government agencies; and

WHEREAS, the volume of credit and debit card transactions has grown substantially over the past several years as a mode of payment and is such trend is expected to continue; and

WHEREAS, implementing such service benefits residents and customers; and

WHEREAS, city staff have researched multiple options, requested best practice suggestions from the State Auditor, and interviewed neighboring jurisdictions for pros and cons of such service;

NOW THEREFORE BE IT RESOLVED by the governing body of the City of Gold Bar as follows.

Section I	Credit and Debit Card Policy
Section III	Severability
Section IV	Effective Date

Section I, Credit and Debit Card Policy

A. Authority

The Mayor and/or a designee is authorized to execute an agreement or agreements with one or more banks or third-party vendors for the use of credit/debit cards for payment by the public of fees, charges, and fines as imposed by the City of Gold Bar. This policy shall provide for acceptance of Visa and/or Mastercard cards and may provide for acceptance of other major credit/debit cards if necessary. The City may authorize fees in accordance with a bank or third-party vendor fee schedules as detailed in this resolution. This resolution shall also provide for the use of equipment provided by a bank or third-party vendor. The City of Gold Bar reserves the authority to execute agreements with other companies offering credit/debit card services for payments as needed.

The City Treasurer or designee is authorized to establish appropriate business practices and set any limitations concerning the acceptance of credit/debit cards.

B. Public Records

Credit or debit card customer information is not subject to public records disclosure. Credit/debit card customer information will not be subject to use for commercial purposes.

C. Payment Card Industry (PCI) Compliance

PCI compliance refers to a set of security standards and reporting that ensures every entity that accepts, processes, stores, or transmits credit/debit card information maintains a secure environment. Any bank or third-party vendor authorized by the City of Gold Bar to process credit/debit card payments must be PCI compliant and current on all required reporting.

D. Fees

Each credit/debit card transaction shall be assessed a fee. Such fees shall be set by the entity providing the service, such as the City, a bank, or a third-party vendor. All service fees shall be clearly identified.

E. Privacy

No entity providing credit/debit card services shall store a customer’s personal financial information in a database accessible to the public. If the City, a bank, or a third-party vendor has a legal and justifiable business need to store personal financial information obtained from customers during a debit/credit card payment transaction, the entity is required to provide written procedures and policies for the safekeeping of such personal financial information.

F. Oversight of Funds

The City, a bank, or a third-party vendor shall maintain oversight of all funds received through credit/debit card transactions by following best-practice recommendations that include the following:

1. Funds shall be remitted within twenty-four (24) hours unless an exception of up to one week has been granted, as required by the Revised Code of Washington (RCW) Title 43.09.240.
2. Bank accounts receiving remitted funds from a third-party vendor must be located within Washington State and must be an approved qualified public depository, confirmed by the Public Deposit Protection Commission.
3. Funds shall be remitted electronically rather than mailed.
4. Funds shall not be held back in a reserve by a third-party vendor as such reserves are considered high risk and a potential compliance issue with standard state audit practices.

G. Transactions

The City of Gold Bar shall accept transactions related to utility payments and standard services provided by the City such as permits, licensing, notarizing, etc.

Section III, Severability


This resolution is severable and if any portion of it shall be declared invalid or unconstitutional, the remaining portion shall remain valid and enforceable.

Section IV, Effective Date

This Resolution shall take effect from, and after, its passage and approval, as provided by law.

Resolved this 2nd day of October, 2023.

APPROVED:


Steve Farbrother, Mayor

ATTEST/AUTHENTICATED:



Lisa Stowe, Clerk/Treasurer