



In-Person Credit/Debit Card Acceptance

Presentation to the Business Advisory Council

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Improving In-Person Payment Options

- All front counter locations will have Credit/Debit card pin pads for payment processing
 - Starting with Tumwater HQ office – May 2022
 - Following with all field offices – June 2022
 - Stand alone kiosk's will remain available for online filing and payments.



Improving In-Person Payment Options

- Authorizing Environments Governing Credit/Debit Card Transactions
 - The Washington State Treasurer's Office
 - Statutory authority over all state banking transactions
 - The Washington State Department of Enterprise Services
 - Statutory authority over contracting and procurement activities
 - Payment Card Industry (PCI) Requirements
 - PCI Qualified Security Assessor



Improving In-Person Payment Options

- Cost Per Credit/Debit Card Transaction

Customers choosing to make payment with a credit/debit card will be charged a fee of 2.95% of the transaction total by the credit/debit card processing vendor.



Improving In-Person Payment Options

- Data – March 2018 Through March 2020
- In-person cash and check payments \$ 103,008,234
- Online total payments \$ 47,459,412,923

Credit Card \$ 227,333,045

ACH Debit \$ 34,203,803,413

ACH Credit \$ 13,028,276,465



Example

Taxpayer owes B&O Tax of \$100.00

Taxpayer's credit/debit card is charged \$102.95

Impact on Taxpayer		
Taxpayer B&O Tax Payment	Credit/Debit Transaction Fee of 2.95%	Total Amount Charged to Taxpayer Credit/Debit Card
\$100.00	\$2.95	\$102.95

What Happens With The Fee Amount		
Credit/Debit Transaction Fee Charged by Vendor	Merchant Service Fee Charged to DOR by Bank	Amount Credit/Debit Card Processing Vendor Keeps After Paying Merchant Service Fees To Bank on Behalf of DOR
\$2.95	\$2.08	\$0.87