

No. IT-054	Policy Name: Credit Card Maintenance Process
Effective Date: 11-01-2016 Last Revised Date:	Citywide Policy IT Policy IT Procedure <u>X</u>
Approved By: IT Director	

Credit Card Maintenance Process - Old Point National Bank Users

Scope

The following procedure is for City of Hampton departments that use Old Point National Bank (OPNB) as their financial institution. Departments using another financial institution can use this procedure as a *Maintenance Guide*.

The Process

- 1) The Customer calls OPNB (during business hours) OR the Customer Service 1-800 number located on the bottom of the credit card terminal (after business hours) for assistance with resolving the credit card device problem.
- 2) If OPNB is contacted, they will perform the following steps, in order of escalation, to resolve the problem:
 - a) Troubleshoot the issue over the phone.
 - b) Call the Credit Card Processor.
 - c) Go to the Customer location to physically troubleshoot:
 - i) If the device is defective, a replacement is provided
 - (1) The replacement device becomes the property of the Customer/Department and ownership is transferred from OPNB. OPNB will take the defective device.
 - (2) Each device has a one year warranty. If the warranty has expired, the Customer/Department will be billed for any replacement device.
 - (3) The replacement device will have the same security and EMV compliance configuration as the previous device.
 - ii) If the credit card device is NOT defective, the Customer will create an IT Trouble Ticket for a Tech to troubleshoot the network. OPNB will assist by providing specific information. (*Per OPNB – EMV credit card devices that use POTS/telephone lines are prone to have less reliability.*)
- 3) Tech Support will perform the following troubleshooting steps, in order of escalation:
 - a) Perform a site survey to troubleshoot and repair any network problems. The customer will be notified who will then notify OPNB as needed.
 - b) Contact the network vendor to schedule a repair of the network. The customer will be notified and kept updated who will then notify OPNB. Charges may apply.

Other Options for accepting credit cards if outages occur:

- Purchase spare VX-520 devices (for faster replacement)
- Use manual swiper with paper.
- Use the Virtual Terminal/On-Line Portal (if configured)

NOTE – The procedure should be placed near the credit card terminal for ease of reference.