



GOVERNMENT OF NEWFOUNDLAND AND LABRADOR

CREDIT AND DEBIT CARD SERVICES
Policies and Procedures

Prepared by: Government Accounting Division
Department of Finance
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TABLE OF CONTENTS

1.0	Introduction.....	1
2.0	General Policies and Accountability	2
2.1	Guidelines For Usage of Credit/Debit Card Services	2
2.1.1	General.....	2
2.1.2	Banking	3
2.1.3	Billing	3
2.1.4	Document Management	3
2.1.5	Exceptions to Credit/Debit Card Processing.....	4
2.1.5(a)	Taxes and Other Monies Collected on Behalf of Government	4
2.1.5(b)	Refunds	4
2.1.5(c)	Dollar Limits	4
2.2	Accountability	5
2.2.1	Responsibilities of the Comptroller General's Office	5
2.2.1(a)	Banking and Accounting	5
2.2.1(b)	Merchant Information.....	5
2.2.1(c)	Ongoing Direction and Policy Changes.....	5
2.2.2	Responsibilities of the Department	5
2.2.2(a)	General.....	5
2.2.2(b)	Accounting.....	6
2.2.2(c)	Conformance with Card Processors Requirements	6
3.0	Procedures	7
3.1	Application and Setup	7
3.1.1	Submission Process	7
3.1.2	Banking Requirements	8
3.1.2(a)	General	8
3.1.2(b)	Equipment (not applicable to e-commerce merchants).....	9
3.1.2(c)	Authorization	11
3.1.2(d)	Transaction Types.....	11
3.1.2(e)	Chargebacks.....	12
3.1.2(f)	Training	13
3.2	Responsibilities of the Department	13
3.2.1	Depositing	13
3.2.2	Accounting and Balancing	13
3.2.3	Operators.....	14

3.3	Responsibilities of the Office of the Comptroller General.....	14
3.3.1	Banking.....	14
3.3.2	Funds Collection and Depositing.....	14
3.3.3	Accounting and Balancing	15
3.4	Reporting	15
Appendix A Relevant Terms.....		17
Appendix B Statement of Responsibility		20

1.0 Introduction

This document deals with the issues relating to the financial accounting and banking policies that are applicable to the cash receipting and accounting implications of credit and debit cards.

There are three methods of processing transactions using credit/debit cards. The first method is through an electronic terminal where both debit and credit cards are accepted at a cash receipting location. This is the most common circumstance in government. The second type is through a manual imprinter. These transactions occur where phone lines are unavailable or transaction volume is very low. Manual imprinters are also used in power outages or system downtimes. Manual imprinters can process credit cards only. The third method of processing cards (credit card only) is through a departmental web application.

A list of relevant terms have been discussed in Appendix A.

A copy of the Statement of Responsibility is attached in Appendix B.

This policy is intended for all departments of the Government of Newfoundland and Labrador.

Where necessary, these policies provide reference to existing legislation, policies, procedures and directives.

2.0 General Policies and Accountability

2.1 Guidelines For Usage of Credit/Debit Card Services

2.1.1 General

- a) In accordance with TBM 94-474, Government approved the acceptance of debit cards and VISA and MasterCard credit cards in order to improve service to the general public wishing to make payments for goods or services by these cards throughout government.
- b) The Office of the Comptroller General contracts with card processors to provide VISA, MasterCard and debit card services, along with the provision of the applicable equipment.
- c) Departments must obtain approval and funding from the Office of the Chief Information Officer (OCIO) before proceeding with the development of an electronic application (refer to the Electronic Commerce Policy and Guidelines).
- d) To avail of credit card services (including electronic applications), a department must apply and receive approval from the Office of the Comptroller General. The set up of credit card services for the department will be coordinated through this Office. Departments are not authorized to enter into an agreement for the provision of credit/debit card services.
- e) Departments are responsible for ensuring adequate controls and procedures are in place to safeguard government revenues (Electronic commerce merchants should refer to the Electronic Commerce Policy and Guidelines).
- f) A department must contact the Office of the Comptroller General to terminate or to effect revisions to the credit/debit card services.
- g) The Office of the Comptroller General will provide all departments with the necessary information about the credit/debit card system for purposes of facilitating their decision as to whether to apply to Office of the Comptroller General for approval to use the system.
- h) A government merchant may terminate its credit/debit card services at any time, however, **one hundred (100) days** written notice must be provided to the Director of Government Accounting, Office of the Comptroller General, to ensure that the terms of the agreement with the card processor is met.

2.1.2 Banking

All transactions will be directed through central bank accounts. Depending on the arrangement between the card processors, one or two government bank accounts will be used for VISA/MasterCard/Debit Card for the deposit of all proceeds collected electronically. It is possible that the deposit of manual (paper) transactions may require a separate Government bank account. Government merchants will be provided with details of the bank accounts once they have been approved to accept credit/debit cards.

2.1.3 Billing

- a) Billing arrangements relating to credit/debit card transaction fees will be made between the Office of the Comptroller General and the card processors in accordance with the current agreements. Government merchants will be responsible for equipment leasing and telephone costs. In the case of web merchants, the department will be responsible for an initial (one time) set up cost and the monthly web fees. (These costs will be billed directly to the department.) The monthly transaction fees will be processed by the Office of the Comptroller General, but charged directly to departmental appropriations. The department will be responsible to ensure sufficient funds are available.
- b) The transaction fees will be invoiced to the Office of the Comptroller General, with monthly statements being sent to departments.

2.1.4 Document Management

- a) Government merchants shall not release any information obtained through VISA/debit card or MasterCard transactions, whether in the form of transaction records, copies of such, mailing lists or any other media, without first obtaining written permission from either party.
- b) All information, data, documents and materials acquired will be treated as confidential and government merchants will take reasonable security measures to ensure their safeguarding.
- c) Government merchants (including e-commerce merchants) are required to keep and maintain copies of all transaction records and other records pertaining to VISA/debit card or MasterCard transactions for one year from the transaction date, whether the payment is processed through an electronic terminal, manual imprinter or over the web.

- d) Relating to e-commerce merchants, the responsibilities of the department and the Office of the Comptroller General for security of the information and the transfer of information is discussed in the Electronic Commerce Policies and Guidelines.

2.1.5 Exceptions to Credit/Debit Card Processing

2.1.5(a) Taxes and Other Monies Collected on Behalf of Government

Credit cards will not be accepted for the payment of taxes or other monies collected by a third party on behalf of government, i.e. the payment of gasoline tax collected by a wholesaler or payment of mortgage registration fees collected by a lawyer. Revenue types will be reviewed through the initial submission to the Office of the Comptroller General to determine whether or not the department should be permitted to accept credit card payments.

2.1.5(b) Refunds

Government merchants will process refunds of credit and debit card transactions in the same manner as other revenue refunds (i.e. through the issuance of cheques from the Comptroller General's Office); however, immediate credit/debit card refunds will be permitted, if considered essential to operations and do not interfere with normal business practices. Departments should present their individual circumstances and request approval from the Office of the Comptroller General. Departments are responsible to ensure that the appropriate controls are in place.

2.1.5(c) Dollar Limits

If dollar limits are deemed necessary for credit card transactions, it will be up to the department to set the dollar limit. Departments anticipating transactions with dollar limits in excess of \$15,000 require approval of the Comptroller General of Finance.

2.2 Accountability

2.2.1 Responsibilities of the Office of the Comptroller General

2.2.1(a) Banking and Accounting

- i. The Office of the Comptroller General is responsible for all accounting and banking policies in relation to credit/debit card services.
- ii. The Office of the Comptroller General is responsible for the central accounting system of government, including the Financial Management System (FMS), Portal and ePayment Broker. All payment processes, including credit/debit cards, must be established in consultation with this Office.
- iii. The Office of the Comptroller General is generally responsible for all contact with the card processors, unless the Comptroller General of Finance prescribes otherwise in other policies and procedures.

2.2.1(b) Merchant Information

The Office of the Comptroller General is responsible for maintaining a database of Government-wide usage of the service, including merchant numbers, specific equipment used, revenue types, etc. (to be recorded for each government merchant).

2.2.1(c) Ongoing Direction and Policy Changes

- i. Departments will be informed of policy and/or procedure changes by the Office of the Comptroller General.
- ii.) Ongoing direction, training and support services will be provided by the Office of the Comptroller General from time to time on matters related to the credit/debit card system.

2.2.2 Responsibilities of the Department

2.2.2(a) General

In addition to complying with these policies, departments must comply with all other related policies and procedures including Electronic Commerce Policies and Guidelines (specifically for web merchants), Departmental AR User Guide, etc.

2.2.2(b) Accounting

Departments are responsible to account for all revenues for their particular merchant(s) and to reconcile revenues, receivables and receipts, as per the Departmental AR User Guide.

2.2.2(c) *Conformance with Card Processors Requirements*

- i. All necessary technical instructions will be provided to government merchants by the card processors in the form of training guides and user manuals at the time the services are installed. Departments are responsible to operate in accordance with all rules, instructions and procedures outlined in these guides and manuals
- ii. Government merchants must take all necessary and advisable measures to ensure that the relevant staff are advised to comply with all rules, instructions, manuals and procedures which the card processor may issue from time to time.
- iii. Departments are responsible for the accuracy and completeness of information provided to the card processors.

3.0 Procedures

3.1 Application and Setup

3.1.1 Submission Process

Prior to a government department being able to avail of the credit/debit card service (including credit cards for e-commerce merchants), the Deputy Minister of the department will be required to obtain authorization by making a written submission to the Office of the Comptroller General.

For web applications, each department must first obtain funding and authority from the Office of the Chief Information Officer (OCIO) (through budget appropriations) as required by the Electronic Commerce Policies and Guidelines before making a submission. (This does not preclude the department from obtaining reasonable assurance of approval from the Comptroller General of Finance prior to submitting a request for funding to the OCIO.)

- a) The requirements of the submission include:
- the goals/objectives of providing the service (e.g. service quality, reduction in bad debts);
 - the specific location(s) or revenue-collecting area(s) of operations for which the service is being requested;
 - the number of card terminals (electronic and/or manual) required for each specific location or revenue-collecting area of operations (if applicable, i.e. not required for electronic commerce initiatives);
 - the number of operators in each location operating the equipment (not applicable to e-commerce merchants);
 - the types of revenues received at each specific location, revenue-collecting area of operations or website, including the total estimated annual dollar amount, the expected annual number of transactions for each revenue type, the maximum expected dollar value per transaction and whether or not refunds are considered a necessary part of operations;
 - if electronic terminals are required, the type of telephone line to be used for each terminal (dedicated or not);

- a financial cost/benefit analysis that illustrates how the cost of the service will benefit the department, as well as any qualitative factors that should be considered; and
- identification of the appropriate account to be charged for banking costs.

Prior to finalizing the evaluation, departments may be contacted to discuss matters relating to the submission that may require further clarification or elaboration.

- b) When the Office of the Comptroller General has authorized a submission, a TBA will be issued. The department will be notified of approval in writing. If authorization is not granted, departments will be notified in writing of the decision and why the request was rejected. Once authorized, the necessary equipment will be ordered through the Office of the Comptroller General.
- c) Electronic commerce applications will be required to obtain approval for the use of credit cards despite that the department may presently offer a credit card payment option and have already been approved for manual or electronic equipment processing. Electronic Commerce applications will be treated as a separate service.
- d) Department officials will be required to sign a Statement of Responsibility (see Appendix B).

3.1.2 Banking Requirements

3.1.2(a) General

- i) The Comptroller General of Finance signs an agreement on behalf of government which sets out terms and conditions for debit/credit card service, which have been incorporated into the policies and procedures in this manual.
- ii) Government merchants are not obligated to perform promotion and advertising beyond displaying VISA/debit card and MasterCard decals, signs, etc. at their locations.
- iii) In the event that a credit or debit card is inadvertently left by a cardholder at the government merchant's premises, the government merchant shall, if the card remains unclaimed after **24 hours**, cut the card into two pieces and promptly deliver it to the financial institution. If the cardholder does attempt to claim the card within 24 hours,

then the government merchant must obtain reasonable assurance as to the identity of the cardholder prior to releasing the card.

iv) Government will be advised in advance of scheduled outages, which are usually scheduled for off business hours.

v) These procedures should be used in conjunction with the card system user manuals provided by the card processor.

3.1.2(b) Equipment (not applicable to e-commerce merchants)

i) Electronic Point of Sale (POS) terminals will be the predominant means utilized by government merchants to process credit and debit card transactions. The terminal and attached printer will operate as a stand alone system and will permit computerized authorization of transactions and electronic depositing of debit and credit card sales.

ii) Under normal circumstances, the card processor must deliver and install the equipment, as requested and authorized by the Office of the Comptroller General, at the government merchant's location within **two weeks** from the date the request was communicated. In any case, the equipment must be delivered and installed no later than **three weeks** from the date the request was communicated (i.e. where a delay is caused by the Province or the government merchant).

iii) Where the government merchant has received authorization from the Office of the Comptroller General to use a dedicated telephone line, the card processor is responsible for ordering high speed communication lines if required to interface with the electronic credit/debit card terminals (applicable when several POS terminals are in operation at one location).

iv) The card processor must, at the time of initial installation of the equipment, as well when there are any significant alterations made to the operation of the system, provide an individual to the government merchant for up to **one day** to adequately train the users in the proper operation of the system. However, in most cases, adequate training can be accomplished by telephone.

v) In the event of equipment failure, the card processor must be notified immediately. They will replace, or repair, the non-functioning equipment within **four hours** of receiving notification of the equipment failure from the government merchant, if the equipment is located in one of the following major centres:

St. John's

Mount Pearl
Clarenville
Gander
Grand Falls -Windsor
Corner Brook
Happy Valley/ Goose Bay

vi) If the failed equipment is located somewhere other than one of the centres listed above, then the card processor must replace, or repair, the non-functioning equipment within **24 hours** (not including Saturday, Sunday or statutory holidays) of receiving notification of the equipment failure from the government merchant.

vii) Government merchants must take such steps as are necessary or advisable in order to prevent unauthorized use of the equipment and the administrative card. Government merchants will be held liable for any loss (including theft) or damages caused by such unauthorized use.

viii) Government merchants must notify the Office of the Comptroller General immediately upon discovering any loss (including theft), damage to or unauthorized use of the equipment or administrative card.

ix) Government merchants are responsible for any loss (including theft) or damage to equipment other than ordinary wear and tear. If equipment returned to the card processor for replacement has been damaged through misuse, government merchants will be responsible for the full replacement value of that equipment.

x) Upon termination of credit/debit card services, government merchants must ensure that all relevant equipment is returned to the card processor within **ten business days** of such termination. Written notice, specifying the government merchant location, type of equipment, quantity returned and any other relevant details of the equipment, must be forwarded to the Office of the Comptroller General in order to update inventory records.

xi) Government merchants will be charged a rental fee for each day they retain the equipment after the **tenth business day** following termination. After the tenth business day following the termination, the card processor may enter the government merchant's premises to recover the equipment.

xii) If a government merchant wishes to take advantage of remote terminals, including kiosks, in order to improve its service to the public, it may be necessary, or more cost-efficient, to utilize the equipment of a supplier other than the current card processor.

Where this occurs, the card processor will provide its credit and debit card services to this configuration as if it were a separate government merchant.

xiii) A toll free number is available to order supplies such as paper and ribbons for the electronic terminals (contact the Office of the Comptroller General to obtain a list of toll free numbers)

3.1.2(c) Authorization

i) The floor limit for all electronic (including web) transactions has been set at **zero dollars (\$0)**, except when the card processor's electronic system is down, in which case the floor limit will be **seventy five dollars (\$75)**. The floor limit for merchants using manual imprinters only (remote locations, i.e. parks) is **one hundred dollars (\$100)**. Authorization of transactions above the floor limit must be obtained by using a toll free telephone number provided by the card processor.

ii) In cases when the electronic system is down due to power failure, etc. and posting of transactions cannot be performed, processing of credit card transactions will be done in the same manner as followed for manual imprinters. Debit card transactions cannot be accepted during system downtime

iii) Government merchants will, on a regular basis, be provided with a Card Recovery Bulletin. Government merchants must verify that any credit card presented is not listed on the Card Recovery Bulletin. Where a credit card tendered by a customer in respect of a transaction is listed on a Card Recovery Bulletin, government merchants must comply with the instructions provided by the card processor.

3.1.2(d) Transaction Types

i) There are two types of transactions: Card Present (CP) and Card Not Present(CNP). The CP transaction is a valid transaction which would require an imprint/swipe of the credit card, the signature of the cardholder and an authorization. In the event of a customer dispute, government produces the three requirements above and a chargeback is avoided. CNP transactions are lacking at least one of the above components. Because of this factor, there is a risk to government. In the case of a dispute by the customer, government cannot produce an imprint/swipe of the card, a signature and the authorization. Therefore the chargeback is debited to government's account. Transactions over the web, telephone or fax fall into this category.

ii) The department will decide whether or not dollar limits are required on these types of transactions.

3.1.2(e) Chargebacks

- i) Chargebacks occur when a credit cardholder requests a reversal of a transaction already processed by the card company. A reversal may be requested, for instance, if a payment transaction was not properly authorized and can take three to six months to work through the banking system, depending on the banks involved. Note that chargebacks do not apply to debit cards as these are dedicated cards held by the cardholders and are basically a form of cash payment.
- ii) Due to the similarity to dishonoured cheques, chargebacks will be accounted for in the same manner as such cheques (see Central Cashier's Office User Manual).
- iii) Government merchants will be required to provide a copy of any sales slip to the card processor within **ten business days** after receipt of their written request for the sales slip.
- iv) Because a signature is not obtained with web transactions (CNP transaction), a chargeback is automatically debited to the merchant's account. The department receives written notification from the card processor which will contain, at a minimum, the card number, transaction date and transaction amount. This information will allow the e-commerce merchant to log into Moneris' system and verify the cardholder's name so that applicable procedures can be followed (see 3.4(c)).
- v) It is important to note that the merchant discount rate is collected on the "net" dollar value of transactions processed for the month. Therefore if a refund was processed (which is currently not permitted), the discount rate would be adjusted accordingly. In a chargeback situation, the merchant's discount rate would not be affected, i.e. the discount rate is already paid and is not refunded for the chargeback amount.

3.1.2(f) Training

- i) Training in the operation of electronic terminals will be provided by the card processor via telephone or, as an option, it is possible that government merchant personnel may be trained to further train their own staff. Ongoing operational support is available locally and also via a toll free number (available from the Office of the Comptroller General).

ii) The card processor will also provide government merchants with a starter kit once terminals have been installed. These kits provide the necessary information, including a Merchant Operating Manual, to ensure initial roll out and ongoing operations are effectively maintained. This is not applicable to e-commerce merchants.

3.2 Responsibilities of the Department

3.2.1 Depositing

- a) Credit cards utilized through electronic terminals or through e-commerce applications are set up for automatic deposit of funds (see 3.3.2 for more detail).
- b) For transactions which are processed using a manual imprinter device, the sales slips must be delivered by the merchant to any branch of the applicable financial institution (separate financial institutions for Visa and MasterCard) no later than **three days** after the transaction date. If a government merchant is unable to meet this deadline, then it must deliver the transaction records to the Central Cashier's Office, Office of the Comptroller General, no later than three days after the transaction date. If the transactions were processed manually only because of credit/debit card equipment failure or a power outage, then the transactions may be processed electronically as soon as the equipment resumes normal functioning. This is not applicable to e-commerce merchants.

3.2.2 Accounting and Balancing

- a) Departmental operational, accounting and balancing procedures are outlined in the AR User Guide and the Central Cashier's Office User Manual.
- b) For purposes of balancing, reports are available from the electronic POS terminals (refer to 3.4 Reporting)
- c) The monthly invoice for credit/debit cards will be received at the Office of the Comptroller General. All merchants (including web merchants) will receive monthly activity statements detailing the number of transactions per day. Departments are responsible for the verification of these statements within 10 days of receipt. The statements must be returned to the Office of the Comptroller General so that payments can be processed by this Office in a timely manner.
- d) Departments will be responsible for preparing necessary journal vouchers to reallocate revenues within their own department. Receipt preparation by Central Cash will identify one revenue type only for each merchant.

- e) Departments will be responsible for setting up a receivable to reverse a transaction which is debited to government's bank account due to a chargeback.

3.2.3 Operators

- a) The card processor will issue a range of operator numbers for each government merchant upon installation of the terminals at the various locations. That merchant will be responsible for maintaining a record of the names of the operators, their assigned number, position title, and any other information that is deemed necessary. It is the responsibility of the government merchant to update and maintain this listing to reflect additions, deletions and/or changes on a regular basis. This section does not apply to e-commerce merchants.

3.3 Responsibilities of the Office of the Comptroller General

3.3.1 Banking

Any necessary bank accounts will be established by Public Accounts and Banking Section, Office of the Comptroller General.

3.3.2 Funds Collection and Depositing

- a) There are 3 methods of processing a transaction; funds for each one being collected and deposited in a different way.
 - i) **Electronic transactions** are authorized when the card is swiped at a POS terminal. Normally, at the end of the day, a batch is closed and the funds are electronically deposited to a specified bank account. Same day credit is received. Depositing only when a batch is closed allows proper balancing before monies are electronically forwarded for deposit.
 - ii) With **web transactions**, the transaction goes through the web application and almost instantaneously receives authorization. The batch is closed at the same time every day, and a deposit to the specified account is made at that time. Government has chosen an automated system whereby the batch is closed at 11:00 p.m. daily.
 - iii) When **manual transactions** are used, an imprint of the card is taken and the sales slip is signed by the cardholder. The sales slips are batched at the end of

the day and deposited into the appropriate bank. The deposit is not recognized until it physically arrives at the appropriate bank.

3.3.3 Accounting and Balancing

- (a) The Central Cashier's Office is responsible for the reconciliation between the bank and FMS. Adjustments will be required in FMS for any chargeback. Identification of the origin of deposits will be made by the merchant # assigned to each government merchant by the card processors.
- (b) The Central Cashier's Office will act as the centralized control for the recording of revenues and chargebacks, much the same as is done now for NDDS transfers and manual bank transfers.
- (c) Details of the accounting procedures performed by the Central Cashier's Office are outlined in the Central Cashier's Office User Manual.
- (d) The card processor will provide the necessary reports to assist with bank reconciliations and revenue control.

3.4 Reporting

- (a) Activity statements are received by the department on a monthly basis, including for e-commerce merchants. Generally, this will be all that is required by departments.
- (b) For purposes of providing information to government merchants for balancing and accounting purposes, terminal reports by merchant # of the total VISA/debit card and MasterCard transactions are available for each day, either as part of the day's end balancing routine or throughout the day as desired. Reports can outline transaction details by either terminal number or operator number.
- (c) System reports can be generated for e-commerce merchants. The current card processor offers web-based access to complete management and transaction reporting for e-commerce merchants. A departmental official(s) would be provided with a user id and asked to select a password, which would allow access to the Merchant Support Centre. Information/reports available at the Support Centre would include viewing transactions, viewing/closing batches and view orders and processing orders.

Appendix A
Relevant Terms

Relevant Terms

Administrative Card

A card issued by the card processor for use by a government merchant to effect a reversal of a card transaction, to make deposits, etc.

Card Processor

The bank or bank's agent which has been contracted to provide credit and debit card services to the government.

Chargeback

The debiting of a credit card account by the card processor for an amount equal to the value of a sales slip which has been returned to the Province.

Electronic Commerce (E-Commerce)

The use of information infrastructure through which the exchange of information can be expedited, improving customer service, reducing operating costs and increasing turnaround times. In generic usage, this term generally includes the payment and settlement portion of electronic service delivery.

Electronic Service Delivery Financial Database

A database developed, owned and maintained by Government which contains the client and transaction data necessary to update FMS. For credit cards, this information will be transferred from the ESD Financial Database to the FMS Portal Database after it has received the payment authorization. The database itself rests on a Government server under the control of the Office of the Comptroller General. Processing of daily on-line transactions will occur in an overnight batch process to the FMS Database.

ePayment Broker

Government's central payment server which receives information direct from Departmental Virtual Storefronts and transmits applicable information to the banking service providers, as well as, to the ESD Financial Database.

Floor limit

The limit set by the card processor for credit card transactions not requiring prior authorization.

FMS Portal Database

A database developed, owned and maintained by Government which contains the client and transaction data necessary to update Oracle Financials. This information will be transferred from the Virtual Storefront after it has received the payment authorization from the payment

engine. This process is invisible and meaningless to the client. The database itself rests on a Government server under the control of the Office of the Comptroller General. Processing of daily on-line transactions will occur in a batch process to Oracle on an overnight basis.

Government merchant

A particular location or revenue-collecting area of operations of Government which avails of the credit/debit card service. A department may have several merchants. The card processor issues individual merchant numbers to each merchant.

Remote terminal

A cardholder-activated terminal from which customers may purchase certain information, goods or services and accepts VISA, MasterCard and Direct Payment as payment for such information, goods or services.

Appendix B
Statement of Responsibility



GOVERNMENT OF NEWFOUNDLAND AND LABRADOR
DEPARTMENT OF FINANCE
P.O. BOX 8700, ST. JOHN'S, NF, A1B 4J6
TELEPHONE (709) 729-5926
FAX (709) 729-2098

OFFICE OF THE COMPTROLLER GENERAL

STATEMENT OF RESPONSIBILITY

1. The department agrees to comply with the guidelines as outlined in the Credit and Debit Card Services Policies and Procedures.
2. The department is responsible for verifying and authorizing activity statements in a timely manner, which will allow the Office of the Comptroller General to process payments to the card processor within the required time frames.
3. The department is responsible for maintaining records as required by the Credit and Debit Card Services Policies and Procedures.
4. The department is responsible for ensuring adequate controls and procedures are in place to safeguard government revenues.
5. The department is responsible for contacting the Office of the Comptroller General, as necessary, when terminating or effecting revisions to credit/debit card services.

Signature (Deputy Minister)

Department

Date

Division Requesting Services