

## FREDERICK COUNTY POLICY

Our policy is to **NOT** pay Convenience Fees/ Surcharges. The cost associated with accepting a VISA credit card as payment should be considered a “cost of doing business” for the merchant.

According to VISA operating regulations, a merchant that charges a Convenience Fee must ensure that the fee is:

- ◆ Applicable to all forms of payment accepted in the alternative payment channel.
- ◆ Included as a part of the total amount of the transaction and disclosed prior to the completion of the transaction to give the cardholder the opportunity to cancel.

According to VISA operating regulations, an allowable surcharge must meet the following:

- ◆ Disclosed at the point of sale and be a separate line item on the receipt that shows dollar amount.
- ◆ Merchant determines fee based on actual costs, but cannot exceed 4%.
- ◆ Complete notification with VISA 30 days in advance of implementing surcharge.

VISA prohibits merchants from the following practices:

- ◆ Establishing a minimum or maximum transaction amount as a condition for honoring a VISA Card.

## HOW DO I REGISTER WITH EVA?

- ◆ All vendors interested in doing business with Frederick County should register with eVA, the Commonwealth of Virginia's electronic procurement portal, [www.eva.virginia.gov](http://www.eva.virginia.gov). Registration on the eVA web site is step one in doing business with Frederick County and hundreds of other local governments, state agencies, colleges and universities in the Commonwealth of Virginia. NOTE: At this time, registration with eVA is not a condition of being a Frederick County vendor.
- ◆ Review the Vendor Guide for Selling to Frederick County for additional detailed information, <http://www.fcva.us/home/showdocument?id=842>

# P-CARD INFORMATION FOR VENDORS

County of  
Frederick



Finance Department  
107 N. Kent St.  
3rd Floor  
Winchester, VA 22601

Phone: 540-665-5610  
Fax: 540-667-0370  
[www.fcva.us](http://www.fcva.us)

*In today's competitive business environment,  
strong relationships between vendors and  
customers are critical to success.*

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## WHAT IS A P-CARD AND HOW WILL I RECEIVE MY PAYMENTS FROM FREDERICK COUNTY?

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P-Card is short for Purchasing Card. A P-Card is a VISA credit card that can be accepted and processed by any merchant who accepts VISA.

Beginning July 1, 2008, Frederick County, Virginia fully implemented a VISA Purchasing

Card Program as part of its streamlining effort to improve procurement efficiency. It is the goal of the County to pay **ALL** vendors with a P-Card, regardless of the purchase amount or type of service/materials purchased. Most County employees are assigned a P-Card with their name and department name imprinted on the card. Staff will use their cards to pay for services/materials under \$2,500 at the time of purchase. For purchases exceeding \$2,500, the departmental office manager will contact the vendor with a credit card number.

We are very excited about working with our vendors to initiate this program. This is a profitable, efficient, and progressive opportunity for everyone involved.

## WHY ACCEPT A FREDERICK COUNTY P-CARD?

- ◆ **IMPROVE YOUR CASH FLOW**  
You will receive your payment in a matter of days and have the ability to invest your money back into your business quicker.
- ◆ **SUPPORT YOUR CUSTOMERS**  
Frederick County and other customers are more likely to spend with suppliers that have simple payment processes and can accommodate their need for payment options. Many companies, including Frederick County, now make VISA acceptance a factor in choosing their supplier.
- ◆ **GAIN NEW INCOME AND CUSTOMERS**  
Accepting credit cards has proven to increase the average ticket amount for current customers and attract additional new customers for the majority of businesses.
- ◆ **STREAMLINE YOUR PROCESSES**  
You may be able to reduce or eliminate new account set up, invoice processing, billing and collection.

## HOW DO I ACCEPT A FREDERICK COUNTY P-CARD?

- ◆ If you are currently able to accept VISA as payment, no additional action is required.
- ◆ Bank of America Merrill Lynch (BAML) is Frederick County's VISA P-Card issuing bank. If you do not accept VISA, contact BAML or your own bank to discuss processing.

## WHAT COSTS CAN I EXPECT?

- ◆ **COMMON COSTS**  
Fees will vary by bank and merchant and is influenced by volume and data level. Your bank may charge an application fee and terminal fee, as well as VISA interchange fees for each card accepted. Merchant services providers may charge additional fees if a P-Card is not processed properly. Contact your merchant services provider to ensure your ability to pass the level III information required for P-Card processing to avoid incurring additional fees.

## CONTACTS

- ◆ **FREDERICK COUNTY**

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- ◆ **BAML MERCHANT SERVICES**

Jason Canik

Email:

[Jason.canik@bankofamericamerchant.com](mailto:Jason.canik@bankofamericamerchant.com)

If you are currently not an acceptor of credit cards and would like a proposal to accept credit cards, OR if you are a current acceptor of credit cards, would like a free analysis of credit card fees, and are using a credit card processor other than Bank of America Merchant Services, please email your contact info (including name of company, contact person, and phone number) to the above email address and state that you are an eVA registered vendor.

Merchant account is subject to business type and credit approval.

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