

## FREDERICK COUNTY POLICY

Our policy is to **NOT** pay Convenience Fees.

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:

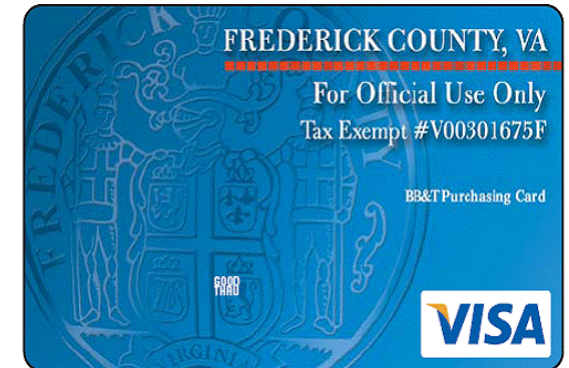
- ◆ Added only to a non face-to-face transaction.
- ◆ A flat or fixed amount, regardless of the value of the payment due.
- ◆ Applicable to all forms of payment accepted in the alternative payment channel.
- ◆ Included as a part of the total amount of the transaction and disclosed prior to the completion of the transaction to give the cardholder the opportunity to cancel.

VISA prohibits merchants from the following practices:

- ◆ Adding any surcharge to transactions.
- ◆ Establishing a minimum or maximum transaction amount as a condition for honoring a VISA Card.

County of Frederick  
Finance Department

# P-CARD INFORMATION FOR VENDORS



County of  
Frederick



Finance Department  
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Winchester, VA 22601

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[www.frederickcountyva.gov](http://www.frederickcountyva.gov)

*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 ARE MY PAYMENTS FROM FREDERICK COUNTY GOING TO CHANGE?

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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?

- ◆ **CONTACT YOUR BANK**  
BB&T is Frederick County's VISA Purchasing Card issuing bank. If you do not accept VISA, contact BB&T at 866-238-2420 or your own bank to discuss card processing. If you are currently able to accept VISA as payment, there should be no changes needed.

## 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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Phone: (866) 238-2420  
Web: [www.BBT.com/merchantoffer](http://www.BBT.com/merchantoffer)

Merchant account is subject to business type and credit approval. Offer valid for clients with Visa/MasterCard aggregate sales of less than \$2.5 million. Two months current provider statements required. Must activate account within 60 days of BB&T checking account opening. Credit Cards are issued and Merchant Services are provided by BB&T Financial, FSB, a subsidiary of BB&T Corporation. Member FDIC. Credit Cards are subject to credit approval.

