



CREDIT CARD CONTRIBUTIONS

This guidance document explains how to set up a credit card platform and processor other than NYC Votes Contribute. You are strongly encouraged to use [NYC Votes Contribute](#) to collect credit card contributions. For more information, refer to the [NYC Votes Contribute User Guide](#) and visit the [FAQ for Candidates](#).

Your campaign can collect credit and debit card contributions through a credit card platform other than NYC Votes Contribute. The most common way to collect credit and debit card contributions is online, through either your campaign’s own website or another platform. There are specific reporting, recordkeeping, and processor requirements that must be met prior to setting up a credit card platform. If you are a [Program](#) participant, your credit card processor must comply with the CFB’s requirements as outlined below to ensure that your contributions may be matched with public funds.

Contact your Candidate Services liaison before setting up a credit card processor.

CREDIT CARD PROCESSOR AND MERCHANT ACCOUNT REQUIREMENTS

To set up and process contributions online, your campaign will need to establish the following:

- ◆ A **credit card platform** is established to collect contributions—this is typically a campaign’s website or a webpage set up by your credit card processor.

- ◆ Your campaign will need to work with a **credit card processor** to be able to process credit card contributions. You will need to link your regular committee bank account to your credit card processor to collect contributions online. Upon making a contribution, the credit card processor charges the contributor’s credit or debit card and sends the funds to your bank account. You are strongly encouraged to use a credit card processor with your own merchant account because this type of processing is more likely to provide the campaign with the information and documentation needed to comply with CFB requirements and to ensure the contributions may be eligible to be matched with public funds.

Once you have established a merchant account, you must disclose it on your [Filer Registration](#) or [Certification](#). If you have already submitted this form, you can provide or update your merchant account information using a [Change of Bank Account](#) form.

- ◆ A **merchant account** is an account with a bank or other financial institution that accepts credit card transactions. It is linked to your campaign’s checking account so that contributions are deposited electronically and transfers occur regularly. Some credit card processors will provide your campaign with its own merchant account; if they do not, your bank may be able to set one up for your campaign.

CREDIT CARD PROCESSING DOCUMENTATION REQUIREMENTS

Before your campaign chooses and establishes a credit card processor, you must ensure that it is able to provide the following documentation for all credit card contributions:

◆ Proof of Processing

Proof of processing consists of documentation from the credit card processor for each transaction. It must include:

- A transaction number or code from the processor representing each transaction.
- Your committee name or merchant account number identifiable as the recipient payee of the transaction.
- The contributor's name and residential address as the billing address.
- The credit card type, the last four digits of the contributor's credit card account number, and the expiration date. (If the processor provides the entire credit card number, you should redact all but the last 4 digits before submitting it to the CFB).
- The contribution amount.
- Indication of real-time address verification (AVS) for each individual transaction. (This verification should be based on, at minimum, characters from the street address and ZIP code and the credit card expiration date.)
- Transaction result (approved or declined).

◆ Credit Card Processing or Merchant Account Statements

Similar to account statements for your committee's bank account, you must obtain statements or reports containing a periodic summary of transactions processed and any fees charged by your credit card processor. Certain companies may generate separate reports to address chargebacks or attempted transactions that failed. Credit card processing reports may also contain explanations for codes that appear on proof of processing documents.

The **Address Verification System (AVS)** helps verify in real time that a contributor's residential address entered at the time of the contribution matches his or her billing address on file for the credit card account. AVS helps to ensure that the contributor is using his or her personal funds. If the information provided does not match the information on file for the credit card, the verification will fail.

Enter the full amount the contributor gave you as the contribution amount in C-SMART. Processing fees must be separately entered as bills and bill payments in C-SMART. The fees may be reported on a periodic basis (to match the processing statement periods) and entered into C-SMART as a single transaction for each period.

For assistance with reporting credit card contributions or entering related processing fees, please review [C-SMART Help](#).

- ◆ Merchant Account Agreement

A merchant account is established with a contract or agreement. The contract outlines the terms and conditions of the merchant account and demonstrates whether it is a unique (not shared or pooled) account specific to your campaign. For example, the agreement might contain the AVS requirements necessary for the campaign and the fee schedule being charged. The campaign must keep this document, as well as any addenda or changes to it, and submit it to the CFB upon request.

If your credit card processor sends this documentation directly to your campaign, you can submit the documentation electronically to the CFB by uploading it to C-SMART and submitting it with your next disclosure statement. You may also have your credit card processor send the documentation directly to the CFB. Please contact your Candidate Services liaison for more assistance with submitting documentation to the CFB.

WEBSITE REQUIREMENTS

If your campaign is accepting credit card contributions online, your website must be configured to collect the online equivalent of a [Credit Card Contribution Card](#), including the:

- ◆ Contribution amount
- ◆ Contributor's first and last name
- ◆ Contributor's residential address
- ◆ Contributor's employment information
- ◆ Contributor's credit card information (card number, expiration date, and CVV or CVC code)
- ◆ Contributor's agreement to the affirmation statement exactly as written below:

I understand that State law requires that a contribution be in my name and be from my own funds. I hereby affirm that I was not, nor, to my knowledge, was anyone else, reimbursed in any manner for this contribution; that this contribution is not being made as a loan; and that this contribution is being made from my personal funds or my personal account, which has no corporate or business affiliation.

Note: The contributor's acknowledgement of the affirmation statement may be obtained with a checkbox that is a required field for the contributor to select prior to proceeding with the online transaction. This acts as an electronic signature indicating that the contributor is agreeing to the affirmation.

Your website must be configured to display the following information on the contribution webpage:

- ◆ Committee name
- ◆ The fundraising solicitation disclaimer:

State law prohibits making a contribution in someone else's name, reimbursing someone for a contribution made in your name, being reimbursed for a contribution made in your name, or claiming to have made a contribution when a loan is made.

- ◆ The doing business [contribution limits](#)

It is also recommended to list prohibited contribution sources and the contribution limits to help ensure compliance, in addition to restricting allowable contribution amounts to the contribution limit of the office sought.

Your campaign's website must clearly identify itself as the campaign's website and contain a "paid for by" notice. For more information on the "paid for by" requirement, see Chapter 3 of the [Handbook](#).

You must disclose your campaign's website on your [Filer Registration](#) or [Certification](#). If you have already submitted this form, you can provide or update your website by providing a [Change of Contact Information](#) form.

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