

Elimination of Credit/Debit Card Payments Via Telephone

Effective May 1, 2017, the Commercial & Farm Truck Division will no longer accept or be able to process any credit/debit card payments on IRP transactions or other plate transactions within the Division called into the office via telephone. Changes in the Federal Rules regarding handling of the card number information and recording of the card numbers, along with staffing issues and the overwhelming number of telephone calls causing numerous phone system problems have precipitated the Office to review the policy of taking and making payments using a credit or debit card from phone call to the Division.

The decision was made to accept payments using a credit or debit card ONLY when the applicant/cardholder is physically present in the Commercial & Farm Truck Division in Springfield with the card in hand for swiping into the payment portal and subsequently signing the receipt in person. Future plans are to create a payment portal within the IRP renewal and supplemental process of the Secretary of State's official website that would be secure but accessible exclusively by the applicant/cardholder are being addressed due to this change in policy.

Currently, telephone calls for payment using credit or debit cards are processed utilizing all standard required security measures, but no actual signature is able to be obtained on the transaction receipts. Because of this, applicants are claiming fraud on the use of the card and the fees are being pulled from the Secretary of State accounts. This issue cannot continue as the registration fees collected by whatever payment method are required to be transmitted to the other IRP member jurisdictions in a timely manner following collection under the rules of the International Registration Plan.

These claims of fraud or "charge-backs" cause significant problems within the Office of the Secretary of State, both to the Commercial & Farm Truck Division in increasing the workload treating the incident as if it were a "bad check" (non-sufficient funds) and to the Department of Accounting Revenue in gathering all of the necessary proof that the transaction was not done fraudulently but with the applicants knowledge. Applicants that have caused a charge-back are then no longer allowed to use any credit/debit card for payments under statutory language adopted in 2015 due to the non-sufficient funds action.

The Office of the Secretary of State reserves the right to make these changes when policy, rules or procedures and usage dictate the necessity of change. We appreciate that this change will cause inconveniences for applicants and for those companies that have chosen to call in credit/debit card payments instead of other payment options, but the protection and assurance that the credit/debit card information remains secure and that an appropriate payment is processed are primary concerns of this office. By making the payment in person, applicants can be assured that the control of the credit/debit card information was done with their full knowledge and that this office received a payment that the applicant fully intended on making for the registration. This will also free up telephone lines and personnel to better serve the public on inquiries regarding truck registrations, improving our customer service to all registrants seeking answers for trucking related questions.