

# Establishing a Credit Card Acceptance Policy



## Establishing a Credit Card Acceptance Policy Including Surcharging The Customer

NACM is pleased to offer Alaska members their first Video Conferencing Seminar! It is the first time that NACM BCS has had the technology to offer a video conferencing option for one of our local seminars. CPD Alaska LLC | Crowley has kindly hosted the seminar on November 14th in one of their conference rooms. Attendees will watch Seattle's local seminar through Crowley's video conferencing room. It's as simple as showing up to a meeting location. All you need to do as an attendee is show up at Crowley's office and be ready to learn!

**NACM**  
BUSINESS CREDIT SERVICES

**Register NOW for  
Alaska's Video  
Conferencing Fall  
Workshop!**

**November 14, 2014**

**Video Conference at  
CPD Alaska LLC  
8:00 a.m. to 11:00 a.m.**

**CPD Alaska LLC | Crowley  
Room: Conference Room  
201 Arctic Slope Avenue  
Anchorage, AK 99518**

**Speakers:  
Scott Blakeley, Esq.  
Blakeley|Blakeley LLP**

**Ronald Clifford, Esq.  
Blakeley|Blakeley LLP**

**SPACE IS LIMITED SO  
REGISTER EARLY!**

910 SW Spokane St. Bldg. #A  
Seattle, WA 98134

206.728.6327 phone  
206.728.6330 fax

[www.nacmbcs.org](http://www.nacmbcs.org)

# Video Conference Fall Workshop

Most Creditors have considered surcharging the interchange fee to their credit card-paying customers, now that the Visa MasterCard class action settlement ruling allows them to do so. Those who DO NOT have a surcharge policy in place may have made that decision because 1). It is too complex, 2). They believe that it may put them at a competitive disadvantage, or 3). Do not have the time or benefit of knowing all the policies, procedures and legalities to make it happen! This workshop will provide you with the Information you need to make an informed decision.

**LIVE WEBCAST**

## I. Card Company Rule Compliance

- Notice and disclosure requirements to customers, card companies, and processing companies of intention to surcharge;
- The mechanics of passing the transaction fee: line item in invoice at time order placed; invoice after payment if terms have been extended
- Cap on the level of surcharge: how much of the interchange fee may be charged to the customer;
- Stratifying the surcharge, whether by customer type or dollar amount;
- Lowering the interchange fee;
- Debit cards and surcharges;
- International customers and surcharges.



## II. Legal Compliance

- State anti-surcharge legislation: complying with the state anti-surcharge laws with a nationwide surcharge rollout
- Protecting cardholders' privacy rights

## III. Vendor's Best Practices

- Crafting an internal card policy that addresses the in-house procedures for accepting cards and compliance with card company rules including: Procedure for accepting cards, whether by internet portal, phone, or fax;
- Brand or Product election;
- Surcharge disclosure;
- Storing cardholder information.
- Customer Card Agreement Form: terms and conditions to protect the vendor
- Limiting chargeback risk
- PCI Compliance: building and maintaining a secure network, and implementing safeguards to protect cardholder data

## Scott Blakeley, Esq.

Scott Blakeley is a founder of Blakeley & Blakeley LLP, where he advises companies around the United States and Canada regarding creditors' rights, commercial law, e-commerce and bankruptcy law. He was selected as one of the 50 most influential people in commercial credit by Credit Today. He is contributing editor for NACM's *Credit Manual of Commercial Law*, contributing editor for American Bankruptcy Institute's *Manual of Reclamation Laws*, and author of *A History of Bankruptcy Preference Law*, published by ABI. Credit Research Foundation has published his manuals entitled *The Credit Professional's Guide to Bankruptcy*, *Serving On A Creditors' Committee* and *Commencing An Involuntary Bankruptcy Petition*. Scott has published dozens of articles and manuals in the area of creditors' rights, commercial law, e-commerce and bankruptcy in such publications as *Business Credit*, *Managing Credit*, *Receivables & Collections*, *Norton's Bankruptcy Review* and the *Practicing Law Institute*, and speaks frequently to credit industry groups regarding these topics throughout the country. He is a member on the board of editors for the California Bankruptcy Journal, and is co-chair of the sub-committee of unsecured creditors' Committee of the ABI. Scott holds an B.S. from Pepperdine University, an M.B.A. from Loyola University and a law degree from Southwestern University. He served as law clerk to Bankruptcy Judge John J. Wilson. He is admitted to the bars of California and Washington D.C.

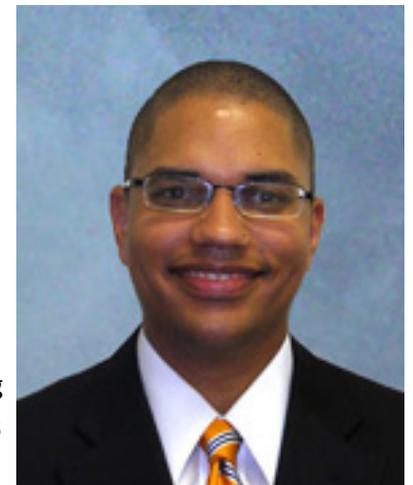


---

## Ronald Clifford, Esq.

Ronald A. Clifford is an associate attorney at Blakeley & Blakeley LLP. Mr. Clifford joined the firm in 2006 and focuses his practice on creditor's rights and bankruptcy. Mr. Clifford has extensive experience representing creditors both in and out of court and throughout the country. He regularly represents creditors individually in bankruptcy cases, as well as collectively as counsel to creditor committees. He also regularly represents creditors in non-bankruptcy commercial litigation and out of court insolvency proceedings.

Mr. Clifford received his Juris Doctor from Whittier Law School, where he graduated magna cum laude and was an editor for the Whittier Law Review. He received his undergraduate degree from California Polytechnic State University at Pomona, graduating with honors and a member of the Golden Key International Honour Society. Mr. Clifford is admitted to the Bar in California and he is also admitted to practice before the United States District and Bankruptcy Courts for the Northern, Eastern, Central, and Southern Districts of California. Ron has also published various articles regarding bankruptcy practices.



**REGISTRATION FORM**—VIDEO CONFERENCE FALL WORKSHOP



**November 14 2014** - CPD Alaska LLC | Crowley, Anchorage, AK

Firm Name: \_\_\_\_\_ Member # \_\_\_\_\_

Address: \_\_\_\_\_ City/Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

**Register the following from our firm:**

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_
- 5) \_\_\_\_\_

**Alaska Video Conference Live Webcast at Crowley (8:00 AM - 11:00 AM AK):**

NACM Alaska Members Only: Early Bird Rate (Before 10/20/2014) - \$75.00 Per Person

NACM Alaska Members Only: After Early Bird Rate (After 10/20/2014) - \$100.00 Per Person

**Payment Option:**

Bill Firm (Members Only): \_\_\_\_\_

Email To: [ricolei@nacmbcs.org](mailto:ricolei@nacmbcs.org) OR FAX TO: (206) 728-6330