Establishing a Credit Card Acceptance Policy

Establishing a Credit Card Acceptance Policy Including Surcharging The Customer

Fall Workshop: 9:00 AM - 12:00 PM

Most Creditors have considered surcharging the Interchange fee to their credit card-paying customers. After eight years of litigation, a federal judge gave final approval of the Visa MasterCard class action settlement. A cornerstone of the settlement is Visa and MasterCard's rule changes allowing vendors to surcharge the interchange fee to their card-paying customers. American Express has also reached a settlement that provides for surcharging the customer. Those who DO NOT have a surcharge policy in place may have made that decision because 1). It is too complex 2). Believe it may put them at a competitive disadvantage, 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.

I. Card Company Rule Compliance
II. Legal Compliance
III. Vendor's Best Practices

NACM
BUSINESS CREDIT SERVICES

Register NOW for our Fall Workshop!

November 14, 2014

Local Workshop
9:00 a.m. to 12:00 p.m.

K&L Gates LLP
925 Fourth Avenue #2900
Seattle, WA 98104

Speakers:
Scott Blakeley, Esq.
Blakeley|Blakeley LLP

Ronald Clifford, Esq.
Blakeley|Blakeley LLP

Cost Breakdown:
Includes seminar handouts, continental breakfast items and beverages.

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

206.728.6327 phone
206.728.6330 fax

www.nacmbcs.org

Fall Workshop

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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
- Reducing fraudulent card use: creating risk profiles for each card-paying customer

Parking & Building Instructions

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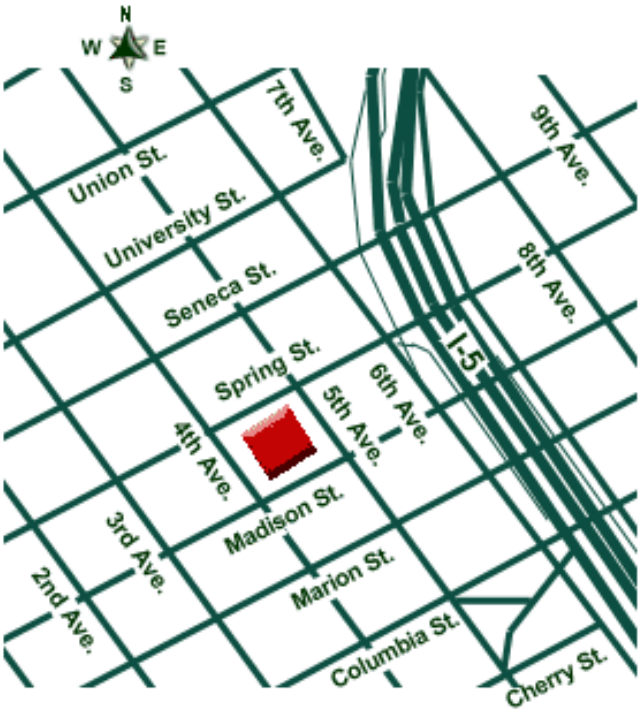
Parking Suggestions: K&L Gates suggests parking at the Seattle Central Library (Spring Street Side) as it is a little cheaper.

Seattle Central Library: 1000 Fourth Avenue - Seattle, WA 98104
Parking Garage & Hours: (Monday - Friday) 7:00 a.m. - 9:00 p.m.

Getting There & Parking:



Driving from the north (going south) via Interstate-5

Take I-5 exit 165B at Union Street.

Follow Union three blocks west to Fifth Avenue.

Turn left on Fifth and go south three blocks to Spring Street.

The library is on the right.

Driving from the south (going north) via I-5

Take I-5 exit 165 at Seneca Street.

Follow Seneca Street one block west.

Turn left on Fifth Avenue and go south one block to Spring Street.

The library is on the right.

Driving from the east via I-90

When I-90 ends, take the ramp toward northbound I-5.

Take the second exit at Madison Street.

Turn left on Madison Street and go west two blocks to Fifth Avenue.

The library is on the right.

Speaker Bios

NACM
BUSINESS CREDIT SERVICES

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—FALL WORKSHOP

November 14 2014—K & L Gates LLP

NACM BUSINESS CREDIT SERVICES

Firm Name: _____ **Member #** _____

Address: _____ **City / Zip:** _____

Telephone: _____ **Email:** _____

Register the following from our firm:

1) _____

2) _____

3) _____

4) _____

5) _____

6) _____

Cost Breakdown: Includes seminar handouts, continental breakfast items, and beverages. Price does not include parking.

Local Workshop (9:00 AM - 12:00 PM PST) at K&L Gates:

NACM Members Workshop: Early Bird Rate *(Before 10/20/2014)*—$125.00 per person

NACM Members Workshop: After Early Bird Rate *(After 10/20/2014)* - $150.00 per person

Local Workshop for non-NACM Members (9:00 AM - 12:00 PM PST):

Non-NACM Members: Early Bird Rate *(Before 10/20/2014)* —$175.00 per person

Non-NACM Members: After Early Bird Rate *(After 10/20/2014)* - $200.00 per person

Payment Options:

Bill Firm (Members Only): _____

Other: _____

Drop Down Options: Mail in Check. Pay By Credit Card MC & Visa accepted.

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