

# Credit Card Processing Instructions

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## Overview:

All online filings require payment by credit card. The payment will automatically process when you submit a filing.

## Security Method:

The payment system accepts credit card payments (Visa, MasterCard and Discover). For security reasons your credit card information is processed at a secure web site. The Department of Licensing and Regulatory Affairs does not retain any payment information.

You cannot start the payment process independently. The program can only be started by another part of the system (i.e., online filing). If you try to start the payment process without properly submitting an online filing, the system will display a warning message. This means that you cannot bookmark the payment process then open it directly. Also, if you leave your browser unattended, the system will time-out and the warning message will appear.

## Payment Information Entry:

The system will automatically start the payment process and display the information form.

**Required information for paying with a credit card:** credit card number, expiration date and billing address zip code for the credit card being used. Please note, the billing address zip code of your credit card must be the exact **billing address zip code** of the credit card and it must also be the zip code that your credit card company has on file for your card.

The credit card processor uses the billing address zip code in its Address Verification System (AVS). If the billing address zip code provided does not match with the billing address zip code your credit card company has on file, your credit card company will decline the charge.

Currently, the credit card payment system only accepts Visa, MasterCard, and Discover. Any other type of credit card numbers or any invalid credit card numbers will not be authorized. The system detects and determines the validity of each card number and each card type.

## Review Screen:

When you submit the payment information, the system will display a review screen. Please check to make sure that all the information is correct. If something is incorrect, click the "Back" button to return to edit the information on the form. If the information is correct, click the "Pay Now" button. The payment authorization process is now initiated.

## Authorization:

The payment source is authorized through a secured line. If the transaction is successfully authorized, the system will display the Payment Confirmation screen.

**NOTE:** The credit card transaction is authorized directly to the card issuer. This process may take 30 seconds or more. Online authorization is necessary for the successful submission of a filing.

If the payment system detects any types of errors with the credit card, (i.e., card reported stolen, fraud detected, incorrect billing address zip code or incorrect expiration date), the system will not allow the transaction to continue. **If the credit card is declined, please contact your credit card company for their reason for the decline.**