



STATE OF NEW MEXICO

Process for Obtaining Approval to Accept Payment Cards



STEP 1: INITIAL DISCOVERY AND STATE TREASURER'S OFFICE APPROVAL

State Contact for this Step: Dominic Chavez, STO

What to Do:

Submit Agency Request for Electronic Services Application form via email to: DominicL.Chavez@sto.nm.gov

The form must include the following information:

- Agency Information and Contacts
- Services Requested (STO to complete)
- Description of the project and business reason for accepting payment cards. Include any third-party involvement and target completion date.
- Agency Approvals

You can find the request form and instructions here: <https://www.nmdfa.state.nm.us/board-of-finance/payment-card-acceptance/>

What Will Happen?

- STO will conduct a discovery process with representatives from Wells Fargo Merchant Services to define an initial project plan and timeframe as well as the pricing model and/or fees for the service.
- STO must grant approval of the initial project scope before the requesting agency can proceed with the development and testing of the service.
- If the agency opts for the Service Fee Model, Wells Fargo Merchant Services or Point & Pay will provide the agency with pricing and a Service Fee Addendum to be signed by the agency. The Service Fee Addendum must be signed to proceed with development at testing with Wells Fargo Merchant Services.
- You will receive an approval email and from STO stating that the structure and process for accepting payment cards meets the State's requirements for complying with the Fiscal Agent agreement(s). This will later be sent to Ashley Leach at State Board of Finance (SBOF) for her signature as part of **Step 4**.

Wells Fargo Merchant Services can complete the development and testing of the process and will go live only after they receive a copy of approval letter from the SBOF.

STEP 2: NOTIFICATION TO PCI COMPLIANCE MANAGER AND PCI REVIEW

State Contact for this Step: Clark Crowdus, PCI Manager, DFA

Clark.Crowdus@dfa.nm.gov

What to Do:

Contact a PCI Compliance Auditor (QSA vendor) and indicate you are needing guidance in implementing an appropriate PCI program with acceptance policies and procedures for your agency.

Copy Clark Crowdus, the State's PCI Compliance Manager in all correspondence.

Securin is the current vendor for the State's PCI compliance audits and is under a statewide price agreement.

Ravi Pandey is the Securin point of contact and can be reached at rpandey@securin.io.

What Will Happen?

You should receive documentation from the QSA vendor stating that the agency is PCI compliant. This will later be sent to Ashley Leach at SBOF for her signature as part of **Step 4**. The agency is responsible for any contract expense for QSA services prior to obtaining approval from the SBOF.

STEP 3: DOIT REVIEW & APPROVAL

State Contact for this Step: NM DoIT Enterprise Project Management Office (EPMO)

epmo@state.nm.us

What to Do:

Send required documentation (detailed below) via email to DoIT's Enterprise Project Management Office (EPMO) at epmo@state.nm.us.

The email must include:

A memo addressed to Raja Sambandam, State CISO, DoIT, signed by the agency CIO and/or Cabinet Secretary. The memo should address the following, which can be included as separate attachments to the email.

- Agreement to meet **ALL** the requirements within the administrative code NMAC 2.60.8 with respect to accepting card payments
- A Network diagram – do not include sensitive information such as IP addresses
- A description of card services to be received and name of service provider
- Verification of agency PCI compliance from QSA vendor (include Prioritized Approach Tool (PAT), if desired)
- A spreadsheet of fee types to be implemented

What Will Happen?

DoIT will review the required documentation for PCI compliance. If it concludes that the agency is PCI compliant, it will provide an email stating its approval. This will later be sent to Ashley Leach at SBOF for her signature as part of **Step 4**.

STEP 4: SBOF FINAL REVIEW AND APPROVAL

State Contact for this Step: Ashley Leach, Director, State Board of Finance

What to Do:

Complete the SBOF checklist and required documentation, as detailed in the checklist and listed below. Submit the request and required documentation to: Ashley.Leach@dfa.nm.gov.

- SBOF Checklist for Accepting Card Payments
- Email/letter/memo from STO confirming compliance with Fiscal Agent requirements, including a STO approved application
- Attestation letter or memo addressing NMAC 2.60.8 requirements and other items in the checklist
- Email/letter/memo from DoIT attesting to the PCI compliance of the agency
- Service Fee Addendum signed by agency and WFMS (if applicable)
- Copy of third-party agreement collecting payments on behalf of the agency and reasons a third party is being used (if applicable)

What Will Happen?

Ashley Leach will issue a letter of approval for the agency to accept payment cards. WFMS will then be directed to put into production the processing of payments accepted via payment card.

GENERAL INFORMATION ON THE STATE'S PCI COMPLIANCE & ACTIVITIES

This document outlines all the steps necessary for an agency to receive approval to accept payments via credit or debit card. The State's PCI compliance is overseen by the PCI Steering Committee, comprising members from the Department of Finance and Administration, the State Treasurer's Office, the Board of Finance, and the Department of Information Technology.

The State also contracts with a QSA vendor, Securin, to assist the State with its PCI compliance and ensure maintained compliance. The Steering Committee can put your agency in touch with Securin to evaluate your agency's individual PCI compliance and help it become compliant in order to accept card payments. (See Step 2)

Once your agency is approved to accept card payments, it will be required to participate in the following activities, conducted by Securin:

- An annual audit to ensure continued PCI compliance.
- Quarterly surveys to monitor payment card activity and continued compliance activities.
- Audits throughout the year of agency websites for payment portals (if present) and for PCI compliance.

The security of cardholder information is of the utmost importance. Should an agency collecting card payments become non-compliant, the entire State is deemed non-compliant. This situation will result in fees to the agency, immediate freezing of card payment acceptance, and other consequences.

PCI Steering Committee

Ashley Leach, Director, State Board of Finance, DFA
Dominic Chavez, State Cash Manager, State Treasurer's Office
Clark Crowdus, PCI Manager, DFA
Mark Melhoff, Deputy Director, Financial Control Division, DFA
PCI Manager, Department of Information Technology

Ashley.Leach@dfa.nm.gov
DominicL.Chavez@sto.nm.gov
Clark.Crowdus@dfa.nm.gov
MarkS.Melhoff@dfa.nm.gov
EPMO@state.nm.us

State Treasurer's Office

Agency Request for Electronic Services

The requirement for agencies to complete the request electronic payment services enables STO to document and monitor the implementation of electronic services for the agency and other stakeholders

Agencies will be required to complete a "STO Request for Electronic Services Form to begin the STO Approval Process and engage with the Fiscal Agent (Wells Fargo)

STO will schedule a "Discovery Call with the appropriate Fiscal Agent Representative" to determine the project scope.

STO will provide a "preliminary approval" of the project or "suspend moving forward".

Wells Fargo representatives can work with the agency and STO on the development and testing phases.

Once final approval has been given by STO, DFA/BOF and DoIT the service can go live.

Request for Electronic Payment Services form includes fields for:

1

Agency to describe the anticipated project profile and to provide contact details

2

Agency and STO to summarize the request

3

Approval signatures



**New Mexico State Treasurer's Office
Request for Electronic Payment Services**

Requesting Agency Information	
Business Unit	
Agency	
Division/Bureau	
Agency Contact	
Contact Email Address	1
Contact Phone Number	
Brief Project Description	

Services Requested	
Payment Type	<input type="checkbox"/> Payment Card <input type="checkbox"/> ACH (eCheck) <input type="checkbox"/> OBBP
Payment Method	<input type="checkbox"/> WEB <input type="checkbox"/> TEL <input type="checkbox"/> POS <input type="checkbox"/> IVR <input type="checkbox"/> KIOSK
Banking Services	<input type="checkbox"/> ACH Originate <input type="checkbox"/> Merchant Services <input type="checkbox"/> Payment Gateway <input type="checkbox"/> OBBP
Bank Reporting	<input type="checkbox"/> CEO <input type="checkbox"/> Client Line Business Track <input type="checkbox"/> Receivables Manager

Requestor Signature _____ **3** _____ Date _____

Agency CFO Signature _____ Date _____

Print CFO Name _____

STO USE ONLY

Approved Not Approved – Pending Denied
Further Information

Authorized Signature _____ Date _____

STO Comments/Guidance



New Mexico State Treasurer's Office Request for Electronic Payment Services

Service Request Definitions

Payment Type

Payment Card – Accept credit and debit card payments.

ACH (eCheck) – Accept payments from checking/savings accounts.

OBPP – Present statements/bills to payers and accept payment via payment card and ACH (eCheck). **Payment**

Method

WEB – Payments made online through agency website.

TEL – Payments made over the phone at the agency.

POS – Payment made using a credit card terminal at the agency.

IVR – Payments made using automated phone system.

KIOSK – Payments made at a self-service kiosk.

Banking Services

ACH Originate – Ability to originate an ACH file to debit payers' accounts.

Merchant Services – Ability to process payments cards.

Payment Gateway – Mechanism used to connect to Merchant Services.

OBPP – Present statements/bills to payers and accept payment via payment card and ACH (eCheck).

Bank Reporting

CEO – Wells Fargo CEO Portal allows to view bank transactions in the settlement account.

Client Line Business Track – Allows to see individual card transactions.

Receivables Manager – Transmission of payment card and ACH (eCheck) data, including associated remittance information.



**New Mexico State Treasurer's Office
Request for Electronic Payment Services**

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Services Requested	
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Bank Reporting	<input type="checkbox"/> CEO <input type="checkbox"/> Client Line Business Track <input type="checkbox"/> Receivables Manager

Requestor Signature	Date
_____	_____
Agency CFO Signature	Date
_____	_____
Print CFO Name	

STO USE ONLY

Approved
 Not Approved – Pending
 Denied

Further Information

Authorized Signature	Date
_____	_____

STO Comments/Guidance

New Mexico Board of Finance

Payment Card Acceptance Checklist

This checklist is intended to assist state agencies and the courts in complying with 2.60.8 NMAC and in providing information and documentation needed for consideration of approval to accept payment cards. Please reference the rule in its entirety along with this checklist to ensure you are following all requirements. [Click here for the full rule.](#)

SUBMITTING A REQUEST TO THE BOARD OF FINANCE

To submit a request for approval to accept card payments, the agency must provide all required information and documents indicated below. Incomplete requests will cause a delay in consideration. To submit a request, email [one bookmarked PDF file with all documents](mailto:one_bookmarked_PDF_file_with_all_documents) to: Ashley Leach, Director, Ashley.Leach@dfa.nm.gov.

REQUIRED INFORMATION/DOCUMENTS

The agency must provide the following required information as part of its request for approval.

1. A letter or memo from the agency Cabinet Secretary or CFO, addressed to the Director of the Board of Finance and including **all the following**:
 - a. General information:
 - The reason the agency would like to accept credit card payments.
 - A list of all fees, taxes, or other amounts to be collected from credit card payments.
 - A statement as to whether the agency will absorb fees for acceptance of payment cards or the cardholders will be assessed a convenience or service fee.
 - A statement identifying the payment gateway that will be used to facilitate online credit card payments.
 - b. Attestation that the agency will:
 - Follow the terms and conditions for payment card acceptance as set out in the Fiscal Agent Agreement and the Board's agreement with individual payment card companies.
 - Pay all costs associated with the acceptance of payment card services, including but not limited to (1) purchases or leases of merchant equipment, as set out in the Fiscal Agent Agreement and any agreement with an approved third-party processor, and (2) any assessment charged by the state to cover the cost of compliance with payment card industry data security standards.
 - Be responsible for tracking, researching, and recording all payment card transactions for reconciliation purposes.
 - c. Confirmation that:
 - Any acceptance of payment cards through the internet shall be done in a secure fashion and on a secure system.
 - The agency's CFO and CIO will cooperate with the Board to ensure compliance with payment card industry data security standards.
 - d. If fees for acceptance of payment cards will be paid by the cardholder:
 - Procedures used to charge and collect convenience or service fees from cardholders and confirmation that the convenience or service fees will be in compliance with Subsection B of 6-10-1.2 NMSA 1978, as amended.
2. Memorandum or other attestation from the Department of Information and Technology (DoIT) that the agency's acceptance of payment cards will meet current data security standards of the payment card industry.
3. Memorandum or other attestation from the State Treasurer's Office confirming compliance with Fiscal Agent requirements, including a STO approved application.
4. Memorandum or other attestation from the QSA vendor that the program is PCI compliant.
5. **If the agency is using a third-party payment collector:** A copy of the third-party agreement with the agency. If the third-party agreement with the agency is not yet available at the time Board approval for acceptance of payment cards is requested, the Board Director may condition any approval on the Board Director's later review and approval of the third-party agreement.
6. **If the agency opts to use the Service Fee Model:** A Service Fee Addendum, signed by the agency and Wells Fargo.

For information on the full process of requesting approval to accept credit card payments, as well as information on PCI compliance and the PCI Steering Committee, visit: <https://www.nmdfa.state.nm.us/board-of-finance/payment-card-acceptance/>.