



CREDIT CARD CONTRIBUTIONS

The most common way to collect credit card contributions is online, through either your campaign’s own website or another platform. There are specific reporting, recordkeeping, and processor requirements that must be met prior to setting up a credit card platform. All campaigns must use a credit card processor that complies with the Campaign Finance Board’s (CFB) requirements as outlined below. For [matching funds program](#) participants, you must also comply with these requirements to ensure that your contributions may be matched with public funds.

The easiest way to collect credit card contributions is to use [Contribute](#), which was developed by the CFB to simplify the process of accepting, reporting, and documenting credit card contributions for your campaign in compliance with the law and CFB Rules. For more information, refer to the [Contribute FAQs](#). This guidance document explains how to set up a credit card platform and processor in addition to or instead of Contribute.

Online payment apps and peer-to-peer mobile payment apps are unlikely to meet our documentation requirements. Contact your Candidate Services liaison before setting up a credit card processor or using a payment app.

CREDIT CARD PROCESSOR AND MERCHANT ACCOUNT REQUIREMENTS

To set up and process contributions online, your campaign will need to:

- ◆ Set up a **credit card platform** to collect contributions — this is typically a campaign’s website or a webpage set up by your credit card processor.
- ◆ Work with a **credit card processor** to process the credit card contributions your campaign collects. The credit card processor will receive the contributor’s information and facilitate the charge to their credit card. Credit card processors may charge a nominal fee for each processed transaction, often a percent of the contribution value. These fees may either be deducted from the contribution you receive or charged to your checking account and must be reported. You will need to link the credit card processor to your campaign’s merchant account to collect the funds from credit card transactions.
- ◆ Set up a **merchant account**, which is an account with a bank or other financial institution that accepts funds from credit card transactions.

Once you have set up a merchant account, you must disclose it on your campaign’s registration in the [CFB Portal](#). Edit the Credit Card Contributions section of your registration to add your merchant account and submit these changes to the CFB.

Link your merchant account to your campaign's checking account so that contributions in the merchant account will be transferred electronically and regularly to your checking account. Some credit card processors will provide your campaign with its own merchant account; if not, your bank may be able to set one up for your campaign. **You must use a credit card processor and merchant account provider that meets the CFB's requirements.**

CREDIT CARD PROCESSING DOCUMENTATION REQUIREMENTS

Before your campaign chooses a credit card processor, you must ensure that it is able to provide the following documentation for all credit card contributions:

◆ **Merchant Account Agreement**

A merchant account is established with an agreement, sometimes also called a contract. The agreement outlines the terms and conditions of the merchant account and demonstrates whether it is a unique (not shared or pooled) account specific to your campaign. The campaign must keep this document, as well as any addenda or changes to it, and submit it to the CFB upon request.

◆ **Credit Card Processing or Merchant Account Statements**

Similar to bank account statements, you must submit statements or reports detailing a monthly summary of transactions processed and any fees charged by your credit card processor. Transfers from your merchant account to your bank account must occur regularly and contributions must be deposited within 20 business days of receipt of the contribution. Some processors may generate separate reports to address refunds or disputes (chargebacks). If so, these reports must also be uploaded and submitted to the CFB in addition to your merchant account statements if not reflected.

◆ **Proof of Processing**

Proof of processing consists of documentation from the credit card processor for each transaction. This serves as backup documentation for the contribution, similar to a contribution card. It must include:

- A unique transaction number or code from the processor for each transaction.
- Your committee name or merchant account number identifiable as the recipient of the funds.
- The contributor's name and residential address as the billing address.
- The credit card type, the last four digits of the contributor's credit card account number, and the expiration date. (If the processor provides the entire credit card number, you should redact all but the last four digits before submitting documentation to the CFB).
- The contribution amount.

- Proof of real-time address verification (AVS) for each individual transaction. (This verification should be based on, at minimum, characters from the street address and the ZIP code.)
If a contribution fails the zip code or street address verification, you may obtain an [Address Verification letter](#) so the contribution may be eligible for match with public funds.
- Transaction result (approved or declined).

Refunds made via credit card processor must include:

- Proof of processing of the original contribution.
- An itemized refund receipt/slip detailing the recipient, refund date, and refund amount.
- Reporting in C-SMART as a refund. Review [C-SMART Help](#) for reporting for assistance reporting refunds.

If your credit card processor sends this documentation directly to your campaign, you can submit the documentation electronically to the CFB by uploading it to C-SMART and submitting it with your next disclosure statement. You may also have your credit card processor send the documentation directly to the CFB. Please contact your Candidate Services liaison for assistance on how to submit documentation to the CFB.

WEBSITE REQUIREMENTS

If your campaign is accepting credit card contributions online, your website must be configured to collect all the following information from each contributor:

- ◆ Contribution amount
- ◆ Contributor's first and last name
- ◆ Contributor's residential address
- ◆ Contributor's employment information

The **Address Verification System (AVS)** helps verify in real time that a contributor's address entered at the time of the contribution matches their billing address on file for the credit card account. AVS helps demonstrate to you and the CFB that the contributor is using their personal funds if their billing address matches their residential address. If the residential information provided does not match the information on file for the credit card, the contribution will not be eligible for match and its verification may fail.

Enter the full amount the contributor gave you as the contribution amount in C-SMART. Processing fees must be separately entered as bills and bill payments in C-SMART. The fees may be reported on a periodic basis (to match the processing statement periods) and entered in C-SMART as a single transaction for each period.

Beginning with the 2025 election cycle, credit card processing fees are considered **exempt** expenditures. This means that the fees do not count toward your campaign's overall spending limit. For more information, please review the Exempt Expenditures section in Chapter 3 of the Handbook.

For assistance with reporting credit card contributions or entering related processing fees, please review [C-SMART Help](#).

- ◆ Contributor’s credit card information (card number, expiration date, and CVV or CVC code)
- ◆ Contributor’s agreement to the affirmation statement exactly as written below.

Note: The contributor’s acknowledgment of the affirmation statement must be obtained with a checkbox that is a required field for the contributor to select prior to proceeding with the online transaction. This acts as an electronic signature indicating that the contributor is agreeing to the affirmation.

I understand that State law requires that a contribution be in my name and be from my own funds. I hereby affirm that I was not, nor, to my knowledge, was anyone else, reimbursed in any manner for this contribution; that this contribution is not being made as a loan; and that this contribution is being made from my personal funds or my personal account, which has no corporate or business affiliation.

Your campaign’s website must clearly identify itself and contain a “paid for by” notice. For more information on the “paid for by” requirement, see Chapter 3 of the [Handbook](#). Your website must be configured to display the following information on the contribution webpage:

- ◆ Committee name
- ◆ The fundraising solicitation statement:

State law prohibits making a contribution in someone else’s name, reimbursing someone for a contribution made in your name, being reimbursed for a contribution made in your name, or claiming to have made a contribution when a loan is made.

- ◆ The doing business [contribution limits](#)

It is also recommended that you list prohibited contribution sources, display the contribution limits for the office you are seeking, and set a maximum contribution amount no higher than that limit to help ensure compliance.

You must disclose your campaign’s website on your campaign’s registration in the [CFB Portal](#). Edit the Committee section of your registration to add your campaign’s website and submit these changes to the CFB.