

Historically, MCTD has paid credit card service fees when motor carriers use their debit and credit cards for transactions. In 2004, motor carriers put \$14 million worth of transactions on credit and debit cards. Ten years later, transactions were up to \$111 million – a 700% increase.

These service fees have gone from costing the agency \$271,000 in 2004 to \$1,987,000 in 2014. In 2015 that number reached a staggering \$2,455,286. These are funds that could otherwise be used for construction of Oregon roads and bridges.

Effective July 2016, MCTD will no longer pay the credit card service fees. Instead, banks will automatically charge a 2.4% service fee to every motor carrier credit and debit card transaction.

For example, the 2.4% credit card service fee will total:

\$24 for every \$1,000
\$240 for every \$10,000
\$2,400 for every \$100,000
\$4,800 for every \$200,000
And so on...

To avoid paying credit and debit card service fees, sign up for Direct Payment today!

When you complete a transaction and authorize payment, your bank transfers the approved amount directly from your account.

Today, the Direct Payment option is only available for transactions done through Oregon Trucking Online (TOL). In October 2016, MCTD will allow you to make Direct Payment transactions via telephone and over the counter at our Salem and Portland registration offices.



For more information, including FAQ's, or to get signed up for Direct Payment, visit www.OregonTruckingOnline.com and click on Manage Your Account.

***Oregon Department of Transportation
Motor Carrier Transportation Division
503-378-6699***

The Smart Way to Pay!





Direct Payment

- ✓ *No Service Fees!*
- ✓ *Convenient*
- ✓ *Safe and secure*

What are the benefits of Direct Payment?

Direct Payment allows you to pay for all transactions with the click of a button. It's that easy, and there's no charge to use the service!

No more typing in credit card numbers and billing addresses for every transaction. Payments are debited directly from an authorized account for the exact amount of the transaction.

There's no need for you to dig out a credit card number every time you want to make a transaction, and no need to give company employees access to account numbers or credit cards.

Direct Payment is simple, safe, and smart. It's convenient for bookkeeping and easy to track.

How does a motor carrier get started?

Any motor carrier with an established Motor Carrier Transportation Division (MCTD) account and an Oregon Trucking Online PIN can sign up for Direct Payment by providing your checking or savings account and routing number for an account in any bank registered in the United States.

How long does it take to set up?

Banks need a few days to complete their verification process the first time an account is established. Once it is set up, Direct Payment is available 24/7, just like all MCTD Trucking Online services.

Questions?

For more information, please contact MCTD staff at 503-378-6699.



Now that's a smart way to pay. Avoid paying credit and debit card service fees. Sign up for Direct Payment today!

www.oregontruckingonline.com

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