



UTILITIES DEPARTMENT

200 E. Broadway
Hobbs, NM 88240

575-397-9216

Credit Card Policy

All transactions are handled in a safe, encrypted format by a secure server to ensure our customers maximum security and the assurance that your information stays confidential, private, and safe. We will only use your personal information to improve your experience. A variety of current technologies and processes are used to protect customer data.

We pledge to continually adopt new security technology as it becomes available. If you have any questions about your privacy or the security of our website, please contact us at 575-397-9216.

Credit Card Security Code Explained

Our process asks customers to enter their credit card security code, also known as the Card Verification Value Code, or CVV. CVV is an authentication procedure established by credit card companies, designed to prevent credit card fraud. Entering the security code verifies possession of the card itself. The CVV code now appears on most major credit and debit cards. Each credit card company has its own name for the CVV code, but it functions the same for all major card types. VISA refers to the code as CVV2, MasterCard calls it CVC2.

The back panel of a Visa card and a MasterCard contain the full 16-digit account number, followed by the CVV/CVC code. Some banks only show the last four digits of the account number followed by the code. To aid in the prevention of fraudulent credit card use, we now require the 3 or 4 digit code on the back of your credit card. When you submit your credit card information your data is protected by Secure Socket Layer (SSL) technology certified by a digital certificate. You can view this Certificate on our Site.

The CVV security code usually can be found on the back of your credit card. It is a 3-4 digit number printed at the top of the signature strip.

Refund Policy

This Refund Policy applies to credit card payments made at the City's Cashier windows and via the internet for utility services. The City of Hobbs will only issue utility refunds on credit card payments in cases of fraud.

Requests for Refunds should be made no later than 45 days after the payment posts to the utility customer's account. Requests submitted after 45 days will not be refunded. Accounts where refund requests are denied will no longer have the privilege of paying via the internet. However, credit card payments will continue to be accepted at the City Hall Cashier window with the proper identification.

A valid reason is required for refund. In cases of fraud, the customer must submit a signed affidavit from the bank or the agency issuing the credit card. We are typically more inclined to refund payments where fraud can easily be determined. But we do not accommodate users of the service that ask for a refund upon completing the payment entry and deciding that the payment should have been on a different card.

Reasons for disqualifying a refund are listed below:

- Duplicate payment entries will not be refunded. Duplicate payments will be credited and applied to the customer's utility account.
- Failure to report fraudulent payments within 45 days after the payment posts to the utility customer's account.
- If a third party website blocks you or the City of Hobbs from accessing their site. If you visit a site and that site ends up blocking you or the City of Hobbs servers, that is not grounds for refund.
- Data input errors by the operator or changes to your computer that prevent you from using the City of Hobbs service will not be cause for a refund. Note such changes can be caused by new software, software upgrades, or operator error.

If you wish to make a request for refund, please call the City of Hobbs Customer Service Office at 575-397-9216.