



## STAFF REPORT

**Title:** Credit Card Payment Options

**Meeting Date:** January 28, 2020

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### **Executive Summary:**

The general public has shown interest in using credit cards to pay for their property taxes, utility bills, accounts receivable, permits and business licenses at City Hall or on the City website. Administration has found a 3<sup>rd</sup> party company called OptionPay that has the ability to process these credit card transactions. OptionPay charges a small fee to the credit card user making the payment, approximately 3%. The minimum fee for any given transaction will be \$2. A fee schedule is attached for review. There are no budgetary impacts for providing this service at City Hall. The swipe terminal required for OptionPay is free but the City would need to purchase a small tablet or screen for the user to enter their payment information. OptionPay does not offer debit card services.

### **Background:**

At their Corporate Priorities Committee meeting held January 21, 2020, the Corporate Priorities Committee of Council reviewed the credit card payment options for City Hall and on-line for payments to property taxes, utilities, accounts receivable, permits and business licenses.

Administration has been researching potential vendors that could allow the public to make credit card payments at City Hall and on the City website for their property taxes, utility bills, accounts receivable, permits and business licenses without impacting the budget. OptionPay was selected based on the services they provide and the user fees involved. The City currently takes credit card payments at the Energy Centre, Golf Course, Transfer Station, and Marina but does not recover the fees associated with these transactions. The City budgets approximately \$16,000 per year in the operating budget to cover these fee expenses.

There is an opportunity to have the OptionPay terminals installed at the Energy Centre, Golf Course, Transfer Station, Marina, and FCSS locations. Potential issues with the installation of this service at the other City locations include software compatibility with Perfect Mind, and having to manually enter each credit card transaction from Perfect Mind into the OptionPay software. All transactions made out of City Hall would be attached to specific invoice numbers that are trackable using Serenic software.

### **Alternatives:**



1. Administration recommends that Council pass a motion to implement a credit card payment option for City Hall and on-line for payments to property taxes, utilities, accounts receivable, permits and business licenses.
2. That Council accept the report as information.
3. That Council defer the credit card payment back to Corporate Priorities Committee for further discussion.

**Recommended Action:**

Administration recommends that Council implement a credit card payment option for City Hall and on-line payments for property taxes, utilities, accounts receivable, permits, and business licenses.

**Budget Implications (Yes or No):**

No

**Submitted by:**

Kevin Nagoya, Chief Administrative Officer