

## Frequently Asked Questions: Convenience Fee

**Q: What is a convenience fee?**

**A:** A convenience fee is a fee that is charged for the ability to make a card payment through convenient channels, like the internet or over the phone.

**Q: Why am I paying a convenience fee to make a payment?**

**A:** We offer our customers the convenience of making a credit/debit card payment through convenient channels to eliminate the need to write and mail a paper check, paying in cash or coming into the City offices to make a payment. It saves our customers time and makes it easy and instantaneous to make a bill payment.

**Q: Will I be charged a convenience fee for direct debit payments or any other form of payments through my bank?**

**A:** No, only utility services paid for with a credit/debit card or an e-check through our convenient channels will be charged a convenience fee. We also accept MasterCard, American Express and Discover payments in the office with the same small convenience fee.

**Q: Why has the City partnered with Point & Pay?**

**A:** Last fiscal year, the City paid over \$75,000 in credit card acceptance fees. As the number of credit card payments from utility customers has grown and continues to grow, the City has elected not to continue to absorb the cost as a part of doing business. Approximately twenty percent (20%) of our utility customers pay by credit card. Of the variety of ways customers can pay for their utility services, credit/debit card acceptance is the most expensive. Rather than to discontinue all the credit/debit card acceptance, the City decided to implement a program that will allow us to continue to offer our customers the ability to pay with their credit/debit cards through these convenient channels.

**Q: Does the City keep any portion of the convenience fees?**

**A:** No. The entire convenience fee is paid to Point & Pay to offer this service.