



Credit/Debit Card Service Fee Frequently Asked Questions

Q: What is the Credit/Debit Card Service Fee?

A: A small percentage-based fee collected by your credit or debit card for each transaction. The amount varies by system and card type because the fee is set by the payment processors and card networks.

Q: Why is this fee being charged?

A: Credit card companies and their processing networks charge a transaction fee every time a card is used. These are outside costs set by third-party payment providers. Until now, those costs were covered by taxpayers. Going forward, customers who choose to use a card will pay the service fee tied to their own transaction.

Q: Is the City adding a new fee?

A: No. The fee isn't new; it has always existed. What's changing is who pays it. Instead of being absorbed by all taxpayers, the third-party processing fee will now be paid directly by the card user. The City does not keep any portion of this fee.

Q: When does this change take effect?

- ActiveNet (Recreation & Community Services): January 5, 2026
- EnerGov (Development Services Online Processing Fees for Building & Safety and Planning Permits): February 2, 2026
- Business Licenses (HdL): February 2, 2026
- Utility Bills (InfoSend): February 2, 2026

Q: How much is the fee?

A: The fee varies because different card brands charge different processing rates on different platforms:

- ActiveNet (Recreation & Community Services) - 3%
- EnerGov (Development Services Online Processing Fees for Building & Safety and Planning Permits) - 3.75%
- Business Licenses (HdL) - 2.9% or \$2.00 minimum (whichever is greater)
- Utility Bills (InfoSend) - 2.8%

Q: Does the City receive any of this fee?

A: No. The fee goes entirely to the third-party processors and card companies that set and charge these rates.

Q: Are there no-fee payment options?

A: Yes. You can avoid the credit/debit card service fee by using any available non-card payment method, such as:

- Cash or Check (In Person)
- Check by Mail
- ACH/eCheck (If Offered)

Q: Will I see the fee before completing my payment?

A: Yes. The fee will be clearly displayed before you finalize your transaction, giving you the choice to continue or select another payment option.

Q: What happens if I request a refund? Will I get the service fee refunded too?

A: If you request a refund, you will receive a statement credit to your account. The credit/debit card service fee charged by the third-party processor will not be refunded.

Q: Why is the City making this change now?

A: Third-party card processing costs have continued to rise. Shifting the fee to card users ensures these outside costs are covered by the people who choose that payment method and not covered by the taxpayers.

Q: Who can I contact with questions?

A: For assistance, please contact the department related to your payment:

- **Recreation & Community Services:** (909) 931-4280
- **Development Services (Building & Safety / Planning):** (909) 931-4100
- **Business Licensing:** (909) 931-4125
- **Utility Billing:** (909) 931-4150