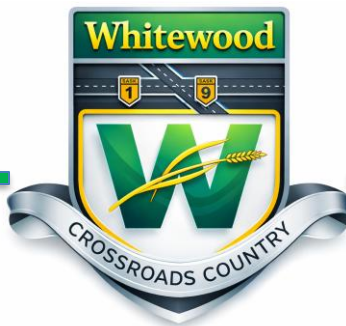




Policy No: 39	Town of Whitewood Policy for Credit Card Payments \$5000 and over
Council Resolution: 2421/2026 Jacobs/Jordan	Effective: 11-August-2026

1. Purpose

This policy ensures fair, transparent handling of credit-card payments while recovering a portion of merchant processing fees. It maintains convenient payment options for residents without shifting disproportionate costs onto taxpayers.

2. Scope

Applies to all payments made to the Municipality, including utilities, taxes, permits, rentals, and other receivables.

3. Credit-Card Acceptance

The Municipality accepts Visa, Mastercard, and American Express for most transactions. Payments may be made in person, online, or by phone.

4. Processing Fee (1%)

To offset rising merchant fees, a 1% processing fee will be applied to all credit-card payments, for payments over \$5000

- The fee appears as a separate line item on receipts and invoices.
- Debit (Interac) transactions are not subject to this fee.

5. Rationale

Credit-card interchange and network fees typically range from 1.4%–3% depending on card type, with premium cards costing more. A 1% surcharge recovers part of these costs while keeping credit-card use accessible and affordable for residents.

6. Exemptions

Council may approve exemptions for specific programs or circumstances where credit-card acceptance without a surcharge is necessary.

“original signed by”

CAO



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