



---

**VILLAGE BOARD MEETING****From:**

Alissa Van Eperen, Finance Director/Treasurer

---

**VILLAGE OF HARRISON****Meeting Date:**

July 29, 2025

---

**Title:**

Credit Card Contract with Certified Payments by Deluxe

---

**Recommended Action:**

Motion to approve the contract provided by Certified Payments.

---

**Issue:**

None.

---

**Background and Additional Information:**

As part of our ongoing efforts to enhance integrated services for residents and customers, the Finance Department has been evaluating alternative credit card processing providers. Currently, we use a local provider, which requires staff to manually calculate the processing fee and then send payment to the provider for these fees, which is inefficient.

In comparison, most modern credit card providers operate as pass-through services, collecting convenience fees directly, thereby reducing the administrative burden on staff.

Certified Payments has several benefits:

- Lower Convenience Fee: 2.5% and \$1.00 for payments under \$20.00, compared to our current provider's 3%
- E-Check Fee: \$1.00
- Free Payment Terminal: improves PCI compliance, allowing customers to complete transactions independently while also allowing Google and Apple Pay options
- Tax Payment Integration: Certified Payments integrates directly with Ascent, ensuring that tax payments are automatically posted to the correct accounts, further reducing staff processing time.

Additionally, adopting Certified Payments will support our long-term goal of expanding online services. The platform allows for the creation of customized payment pages on our website, allowing residents to conveniently pay for a variety of services online, which will be evaluated down the road.

Switching to Certified Payments presents an opportunity to improve efficiency, reduce costs for residents, and expand digital services for the community.

---

**Budget Impacts:**

None.

---

**Attachments:**

Contract