

MEMORANDUM



TO: JEFF MUCK, DIRECTOR, PRCS
FROM: TRACIE RINGLE, DEPUTY DIRECTOR, PRCS
SUBJECT: PRCS CREDIT CARD PROCESSING FEE
DATE: SEPTEMBER 11, 2026

Currently, the Parks, Recreation and Cultural Services (PRCS) Department absorbs all credit card processing costs associated with program registrations and other transactions. In FY 25-26, nearly \$1.7 million of credit card transactions were processed by the department.

Credit card processing fees vary based on several things, including the types of cards being used, reward programs, and whether the card was issued internationally. PRCS works with its payment processor to maintain the required security standards and manage processing costs. At the same time, the annual license fee for the registration software continue to increase – about 20% in the last three years.

Due to the increased fees incurred, PRCS plans to implement a 3% credit card processing fee, effective January 2027. The fee will apply to all credit card transactions, as required by the registration software. Based on the current transaction volumes, the fee is estimated to result in approximately \$50,000 in annual savings to the PRCS fund.

The proposed 3% fee is consistent with the processing fee currently assessed by the City Treasurer's Department, as well as a neighboring municipality's Parks and Recreation Department. PRCS continues to work with its registration software provider to offer a lower cost option to accept ACH payments online; however, the option is currently not available.

Residents who prefer to avoid the additional processing fee may continue to pay by cash or check. Checks may be submitted in person or by mail, and cash payments will be accepted in person.