



### **Convenience Fees for Credit Card or Electronic Check Payments**

**Pinellas County Utilities charges customers a \$3.75 convenience fee for utility bill payments using credit card or eCheck (electronic check).**

#### **What is a convenience fee?**

A convenience fee is a charge in addition to the original transaction amount for the convenience of being able to use an alternate payment method.

#### **To what types of payments will the convenience fee apply?**

The convenience fee will apply to payments made using Visa, MasterCard, Discover, American Express, or the electronic check (eCheck) services.

#### **Who is charging the customer the convenience fee?**

The convenience fee is being charged by the credit card and eCheck application host vendor to cover credit card transaction costs.

#### **Why is a convenience fee being charged to customers who pay using these payment methods?**

A convenience fee is being charged to cover the costs that merchant banking service providers charge vendors to allow customers to pay for services using a credit card or the e-check services.

#### **How much is the convenience fee?**

Credit card payment – When using a credit card to make a payment, a convenience fee of \$3.75 will be charged for each payment of \$300 or less. For payments over \$300, using a credit card, a \$3.75 fee will be assessed for each \$300 increment within the total payment submitted.

eCheck services – A single \$3.75 convenience fee will be charged for a payment up to \$50,000.

#### **What is the limit to the amount that can be paid using a credit card or eCheck services?**

Credit card payment – For a customer paying by means other than with the assistance of a Pinellas County Utilities Customer Service Representative (CSR), no amount limit has been set for the use of a credit card. However, the payment amount will be pre-populated for the balance due. Payments made with the assistance of a CSR have a limit of \$10,000.

eCheck services – The payment amount for eCheck services is limited to \$50,000.

#### **To what payment methods will the convenience fee apply?**

The convenience fee will be assessed for the use of Visa, MasterCard, Discover, American Express or eCheck payments made through the following channels: online, over the phone with the help of a Customer Service Representative, and over the phone via the Interactive Voice Response system. The phone number for payments is (727) 464-4000. Customers also have the option of making credit card or eCheck payments at the Pinellas County Utilities (PCU) office located at 14 South Ft. Harrison Ave. in Clearwater, Monday - Friday from 8 a.m. to 5 p.m. A convenience fee will be assessed for these payments also. Visa is not accepted at the PCU office.

#### **Why is Visa not accepted at the Pinellas County Utilities office?**

Visa regulations will not allow the charge of a convenience fee for counter transactions.

**When did the convenience fee start being charged?**

The new credit card acceptance program, which includes the convenience fee, was effective October 1, 2010.

**Can I make a credit card or payment that is different from the Balance Due amount?**

No, the amount will be pre-populated in the amount due field and the customer cannot change this amount. If a customer wants to pay a different amount, he/she must contact a Customer Service Representative for assistance at (727) 464-4000.

**Why is a convenience fee now being charged when the fee was not charged in the past?**

Pinellas County Utilities (PCU) can no longer absorb the increasing merchant banking services fees. The Payment Card Industry Data Security Standards requires that organizations meet specific data protection levels depending on the number of monthly transactions. The cost to protect customers' financial information while submitting a payment is costly and technologically challenging. In order to eliminate the merchant banking services cost, PCU hired a professional payment processing company to manage the credit card acceptance program.

**Why did PCU stop paying the merchant cost to allow customers to pay their utility bill with a credit card?**

The annual expense to PCU for absorbing the cost of credit card transactions was \$450,000 last year (FY 09/10). The funds budgeted annually to provide this service to the 22% of customers who use credit cards, was allocated from revenue generated by 100% of PCU customers.

