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**FLORENCE**  
SOUTH CAROLINA

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## **City of Florence to Pass Credit/Debit Card and E-Check Fees to Customers Beginning January 1, 2024**

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**FLORENCE, SC** – Effective **January 1, 2024**, fees imposed by credit card companies, and e-check fees will be passed along to city customers. For many years the city, with the exception of Municipal Court transactions, has covered this cost. Due to increased fees and the significant impact to the budget, the city, like many other businesses, has made the decision to pass these fees to the customer. The cost for the city to cover these fees averages \$400,000 annually.

Credit card fees vary by department based upon the third-party service that processes these fees for the various software applications used by the City of Florence. The average fee to be charged on all credit/debit transactions is approximately 3% - 3.5%. The City of Florence will process the original amount of the bill or charge, and the credit/debit card fee is a separate charge that goes directly to the company processing the payment. Customers will see two separate charges on their bank/credit card statement.

Because charges will vary by department, a summary defining charges for each department is provided below:

**Utility Finance Charges:** Online payment through the portal, automatic credit card draft, or automated pay-by-phone (IVR) payments are 3% for credit/debit cards, with no minimum charge, and there is a \$1.25 fee for e-check ACH payments. Payment in person or by conversation with customer service are 3.5% with a \$2.50 minimum for credit cards, and a \$1.25 fee for e-check. For automated payment with no fee or minimum charge, please contact the Utility Finance Department for a form to choose Bank Draft.

**Hospitality Charges:** 3.5% credit card fee if paid by phone, or in person, with a \$2.50 minimum; or \$1.25 for e-check. If paid online, the fee is 2.9% for credit cards, and for online e-check, the fee is .08% with a cap at \$5.00.

**Business License Charges:** If paid through the SC Municipal Association Portal, 3% for credit/debit and .08% with cap at \$5.00 for e-check. If not paid through the SC online portal, there a \$1.25 e-check fee, and credit/debit is charged 3.5% with a \$2.50 minimum.

**Permits Charges:** 3.5% for credit/debit with \$2.50 minimum, and e-check fee is \$1.25.

**Recreation and Athletics Registration and Concession Charges:** 3% for credit/debit, and there is no e-check fee, and no minimum amount. For certain facility rentals and miscellaneous charges, the credit/debit fee is 3.5% with a \$2.50 minimum, and the e-check fee is \$1.25.

**Animal Shelter Charges:** 3.5% for credit/debit with \$2.50 minimum, and the e-check fee is \$1.25.

**Miscellaneous Charges in all departments:** 3.5% for credit/debit with \$2.50 minimum, and the e-check fee is \$1.25.

**Stripe payments for City Center Farmers Market Rentals:** 4% for credit/debit.

**Court:** Credit card fees\* are 1.70% of the transaction amount plus \$1.00 per transaction. E-check fee is \$2.50 per transaction beginning in January 2024. Court is the only city office that had already been passing along this fee.

\* The current fees are 3.5% for payments at the office and 7% online or by phone, but with the changeover to new record-keeping software, these fees will be reduced as noted above.