

A large, stylized graphic in the background features a yellow sun with rays on the left and several green leaves of varying sizes on the right, all set against a white background.

Electronic Payment Update

November 18, 2025



CHARLOTTE COUNTY
FLORIDA

Agenda

- Credit Card Payment Utilization
- Third Party Merchant Service Utilization
- Future Utilization Opportunities

Credit Card Payment Utilization

Dept./Division	Currently Accept Credit Cards	Processor	Daily Est.	Monthly Est.	Annual Est.
CCU (Total Non-ACH)	YES	Paymentus	364.3	10,930	131,160
<i>CCU (Autopay Non-ACH)</i>			<i>55.8</i>	<i>1,673</i>	<i>20,076</i>
Community Development	YES	Bank of America/PayPal	185.4	5,561	66,732
Community Services	YES	Activenet	46.1	1,384	16,611
Public Safety - EMS	YES	Zirmed (Digitech)	7.5	226	2,713
Public Safety - Animal Control	FY24	PetData	6.3	190	2,282
Public Works - Landfill	YES	Bank of America	148.9	4,468	53,615
Real Estate	YES	Bank of America	1.0	29	350
Tourism (Year-end Donations)	YES	Shopify	N/A	N/A	68

Credit Card Payment Utilization

- Top five utilization departments
 - Utilities: 11k transactions monthly
 - BCS: 5,600 transactions monthly
 - Comm Svcs: 1,400 transactions monthly
 - EMS: 225 transactions monthly
 - Landfill: 4,500 transactions monthly

Dept	Vendor	Purpose	County/ Customer	FY23 Fees	FY24 Fees	FY25 Fees	3 Year Avg	Ann. % of Transactions
Utilities	Billtrust/ Paymentus	User rates/fees	Customer	\$203,619	\$227,445	\$320,494	\$250,519	52.5%
Comm Svcs	Activenet	Parks/Rec Centers/ Libraries	County	\$45,564	\$65,056	\$62,579	\$57,733	33.3%
Public Safety	Digitech	Transport Billings	County	\$20,062	\$22,920	\$25,571	\$22,851	10.8%
Landfill	Bank of America	Tipping Fees	County	\$148,944	\$142,811	\$91,369	\$127,708	62.0%
BCS	Bank of America/ PayPal	Buildings Fees	County	\$962,214	\$1,091,599	\$715,584	\$923,132	94.7%

Third Party Merchant Service Utilization

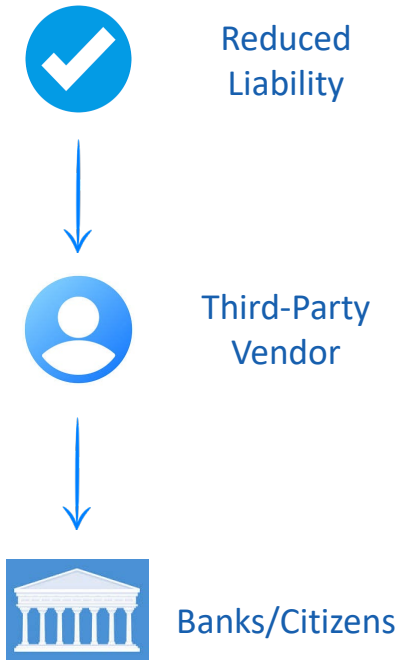
(Various servicers used over the past 3 years)

- **Activenet**
 - 2.0% cash/personal check
 - 2.5% electronic check
 - 5.0% credit card
- **Bank of America**
 - FY25 avg. of 2.45% of transactions
- **Billtrust (no longer in use by CCU)**
 - \$3.95/CC transaction
 - \$0.00 for checks/ACH
- **Zirmed (Digitech)**
 - FY25 avg. of 3.7% of transactions
- **Paymentus**
 - \$2.95/CC transaction (up to \$250)
 - \$1.00 for checks/ACH
- **PayPal**
 - \$59.95/mo + \$0.10 per transaction over 1,000 transactions
AND
 - Avg. of 2.2% of transactions
- **PetData (no longer in use)**
 - \$2.00/CC transaction

Paymentus & Future Opportunities

- Paymentus contract was implemented in 2025
- Utilities went live in July 2025
- Future Opportunities:
 - Public Safety
 - Animal control & licensing
 - EMS Billing/Medical Records
 - Fire Prevention/False Alarms
 - Hazardous Materials Cost Recovery
 - Comprehensive Emergency Management Plans Review
 - EMS Standy (special events)
 - Public Works
 - Cemeteries Plot purchases
 - Transfer Facilities
 - Tourism
 - Promotional activities
 - Year-End Donor Transactions
 - Transfer Facilities
 - Transit Rider Fees
- County Records Request

Consolidated Merchant Services: Secure, Compliant and Cost Effective



Pros

- Major reduction in financial and legal liability
 - ✓ PCI Compliance managed by vendor
 - ✓ Reduced exposure to data breaches and fraud
 - ✓ Shifts regulatory risk to vendor
- Improved operational efficiency
 - ✓ Fewer platforms with standardized processes
 - ✓ Easier training
- Unified citizen payment experience
 - ✓ 2% Savings for online electronic transaction processing

Cons

- Vendor dependence
 - ➔ Limited resiliency during unexpected challenges
- Service fee allocation
 - ➔ Equity considerations regarding fee responsibility
- System Flexibility
 - ➔ Customization and integration with current systems may require additional effort or cost

A large, stylized graphic in the background featuring a yellow sun with rays, a green leaf, and a light blue leaf-like shape. The word "Questions?" is written in a blue, sans-serif font across the center of these elements.

Questions?



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