



**TOWNSHIP OF EDWARDSBURGH CARDINAL  
ACTION ITEM**

**Committee:** Committee of the Whole – Administration and Operations

**Date:** May 12, 2025

**Department:** Finance

**Topic:** Selection of an Online Payment Processing Provider

**Purpose:** The purpose is to evaluate and recommend an online payment processing provider to enhance the efficiency, security, and accessibility of Township payments for residents.

**Background:** Staff identified the need to enhance service delivery through the implementation of an online payment processing system. This initiative aims to streamline the collection of fees and charges for municipal services, including property taxes, utilities, permits, licenses, and other items.

Staff reviewed demonstrations from two providers, below is the analysis and comparison:

Features	Paymentus	Access2Pay
Fee Structure	Election of either “Client Fee” or “User Fee”. This is very customizable based on payment type (credit, debit, eCheck) and Payment items (property taxes, utilities, permits etc)	Fees charged to the municipality through Moneris.
Software Integration	Integrated via Customer Information File (CIF) automated flat file transfer to Munisoft.	Requirement for manual configuration to integrate with Munisoft.
Security Compliance	Fully PCI-DSS compliant	Fully PCI-DSS compliant
User Interface	Modern, Mobile-friendly interface. Offers features such as account creation, recurring payments, and customer portal.	Simplicity, straight-forward interface focusing on core functionalities.
Support & Onboarding	24/7 client support; structured onboarding	Responsive support

Reporting Tools	Comprehensive dashboard, daily reconciliation.	Standard reporting; may require custom formats.
Experience	Widely used by municipalities across Canada.	Growing client base
License and Implementation costs	N/A	Annual License fee \$8,000 - \$15,000

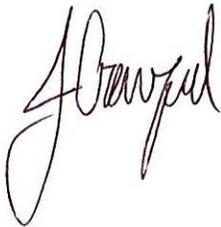
Based on the evaluation, Paymentus is recommended as the preferred online payment processing provider. They offer superior integration capabilities, less manual configuration, detailed reporting, and proven track record with municipalities. These factors support long-term service delivery and financial oversight.

**Policy Implications:** Council shall authorize the execution of a Master Services Agreement.

**Strategic Plan Implications:** This initiative directly supports the strategic plan objective under good governance 2.3 ensure that services delivered are effective and efficient by enhancing accessibility by providing 24/7 access to payment services and reducing reliance on in-person visits.

**Financial Considerations:** Paymentus operates on the ability to choose user-pay model, meaning that the user covers the transaction costs. This is cost-neutral for the Township.

**Recommendation:** That Committee proceed with Paymentus as an online payment processing provider and direct staff to execute the required documentation.




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Treasurer




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CAO