

InvoiceCloud Service Fees Explained

Payment Options Available

InvoiceCloud allows residents to safely view and pay bills online, set up automatic payments, and choose paperless billing. Residents may pay using credit or debit cards (Visa, Mastercard, AmEx, Discover), bank account payments (ACH/eCheck), digital wallets such as Apple Pay, Google Pay, and PayPal, phone payments through an automated system (IVR), or by making a one-time payment without creating an account.

For residents who prefer no-fee payment options, payments can also be made by sending a check by mail or paying in person at the City office, both of which do not include processing fees.

Free Ways to Pay (No Processing Fees)

Residents can avoid all payment processing fees by choosing one of the following options:

- Pay by Mail: Send a check using the return envelope provided with your bill.
- Pay in Person: Pay by check or cash at the City Hall office during business hours.
- Bank Bill Pay (Through Your Bank): Use your bank's online Bill Pay feature to send a payment directly to the City.

These options are recommended for residents who wish to avoid convenience fees entirely.

Why Fees Are Charged

All payment fees are set and collected by InvoiceCloud, the City's third-party payment processor, to cover the cost of providing secure, online, and automated payment services. These fees are not imposed or retained by the City and only apply when using certain convenience-based payment methods.

Credit/Debit Card and PayPal Payments

Credit card, debit card, and PayPal payments include a 3.25% service fee. This fee covers the cost of card processing and digital wallet services.

Example:

A \$100 bill paid by credit card would include a \$3.25 processing fee, for a total payment of \$103.25.

Electronic Check (ACH/eCheck) Payments (Through InvoiceCloud portal)

ACH/eCheck payments withdraw funds directly from your bank account and include a flat \$2.50 fee per transaction. **This is often a lower-cost online option compared to credit or debit cards.**

Example:

A \$100 bill paid by ACH/eCheck would include a \$2.50 fee, for a total payment of \$102.50.

Phone Payments (IVR System)

Payments made by phone include a \$0.95 IVR convenience fee, plus the applicable fee based on the payment method selected (credit/debit card or ACH).

Example:

A \$100 bill paid by phone using a credit card would include the \$0.95 IVR fee plus the 3.25% card fee, for a total payment of \$104.20.

Who do I contact if I have questions?

Please, contact the Finance Department at (559) 935 - 1533 or by email finance@coalinga.com about your bill or payments.