



GRAND VALLEY

STAFF REPORT

To: Mayor Soloman and Members of Council
From: Steven Freitas, Director of Finance/Treasurer
Meeting Date: January 27, 2026
Report Number: 2026-024
Subject: Update - Credit Card Payment Acceptance Policy

Recommendation

THAT Council receive the Report – Update - Credit Card Payment Acceptance Policy;
AND FURTHER THAT Council directs that the Town utilize PaySimply as the third-party service provider for the purposes of accepting payment for property taxes via credit card.
AND FURTHER THAT Council approves the policy as presented for immediate implementation.

Executive Summary

Purpose

Under Resolution Number 2026-01-09, Council deferred the [Report - Credit Card Payment Acceptance Policy](#) until the next meeting, January 27, 2026, and directed staff to investigate and recommend a single third-party service provider.

Key Findings

Staff's research shows that PaySimply™, a third-party service provider used by many municipalities as well as the Canada Revenue Agency, provides citizens with an opportunity to pay using credit cards, at no cost to the municipality.

Financial Implications

There are no setup or service fees to the Town for using PaySimply as a third-party service provider. Service fees are completely borne by the user.

Report

Background

Under Resolution Number 2026-01-09, Council deferred the [Report - Credit Card Payment Acceptance Policy](#) until the next meeting, January 27, 2026, and directed staff to investigate and recommend a single third-party service provider.

Discussion

Third-Party Providers: To offer the convenience of credit card payments without bearing the cost, some municipalities direct residents to use a third-party online service provider while others partner with third-party online service providers. These providers charge a convenience fee directly to the taxpayer, usually a percentage of the transaction amount, to cover their own processing costs.

The following is a list of some third-party online service providers (this information is in no particular order, and is for informational purposes only):

- Chexy, Kubra, Paya, Paymentus, PaySimply, Paystone, PlastiQ.

Staff's research shows that PaySimply, a third-party service provider, provides citizens with an opportunity to pay using credit cards with no setup or service fees charged to the Town.

PaySimply, provides municipalities a no cost, no effort solution for accepting convenient payment methods for city taxes and services.

Source: <https://www.municipalworld.com/businesses/payment-methods-city-taxes-and-services/>

Further research shows that PaySimply is utilized by numerous municipalities as a third-party service provider for accepting property tax payments via credit card including:

- the Cities of Burlington, Peterborough, Sault Ste. Marie, Thunder Bay.
- the Municipalities of Clarington, South Huron, Central Huron, Bluewater, French River, West Perth, Centre Hastings.
- the Towns of Ajax, St. Marys, Ingersoll.
- the Townships of Huron-Kinloss, Oro-Medonte, Uxbridge, Ramara, Selwyn, Howick, Bonfield.

Additionally, PaySimply is one of only two third-party service providers listed on the Canada Revenue Agency's (CRA) website for payments related to individual income and corporate taxes owing, and a host of other repayments. Only third-party service providers that have established themselves as Electronic Data Interchange (EDI) remitters can offer payments to the CRA and be listed on the CRA's website.

Source: <https://www.canada.ca/en/revenue-agency/services/about-canada-revenue-agency-cra/pay-credit-card.html>

The Provinces of Quebec, Alberta and New Brunswick were also found to have used this third-party service provider for various payments.

Although not listed on their website, the Township of Melancthon has confirmed that when asked if they accept credit cards as a form of payment for property taxes, they inform individuals about PaySimply and advise that there are service charges.

Recommendation

Further to Council's request under Resolution 2026-01-09, staff have investigated third-party service providers and recommend the Town utilize PaySimply as the third-party service provider for the purposes of accepting payment for property taxes via credit card.

A REVISED DRAFT Credit Card Payment Acceptance Policy has been included in the report to reflect PaySimply as the third-party service provider. Additionally, the policy has been amended to exclude wording related to transactions, invoices, or agreements over \$500 based on Council feedback.

The following is a **REVISED DRAFT** messaging to be included on the Town's website under the "Paying Taxes" section related to payment methods:

Credit Card via Third-Party Payment Service

The Town of Grand Valley does not accept direct credit card payments for property taxes. However, you can pay with your credit card through PaySimply™, a third-party service provider. [PaySimply.ca](https://www.paysimply.ca) is a secure, third-party Canadian payment provider.

The service provider may charge service fees and there may be restrictions on the types of credit cards accepted. PaySimply retains all service fees; the Town does not retain any portion of the fee. The Town only receives the billed tax amount and is not responsible for the service charges set by PaySimply.

The Town processes payments on the date they are received, which could be a few days after you make the payment. Please allow 2–5 business days for processing. Payments must be received by the installment due date to avoid late penalties. Check PaySimply’s terms and conditions for their service, charges, and payment processing time.

Financial Impact

There are no setup or service fees to the Town for using PaySimply as a third-party service provider. Service fees are completely borne by the user.

Consultations

Attachments

APPENDIX 1 - REVISED DRAFT Credit Card Payment Acceptance Policy

This report was submitted by

Steven Freitas, BBA Applied (Hon.), CPA, CGA
Directory of Finance/Treasurer
sfreitas@townofgrandvalley.ca

This report was approved by

Meghan Townsend
Chief Administrative Officer/Clerk
519-928-5652 extension 222
mtownsend@townofgrandvalley.ca