

CITY OF UNDERWOOD, IOWA
FRONT DESK CHANGES IN PAYING ONLINE
EFFECTIVE MARCH 30, 2026

Credit Card Third-Party Payment Processing Fee

- **Fee:** 4% of the payment amount, or \$3 minimum
 - **Who pays it:** The resident making the payment
 - **What it means:**
 - If a resident pays a smaller bill (say \$40), they'll pay the \$3 minimum.
 - If they pay a larger bill (say \$200), they'll pay 4% (\$8).
-

ACH Fees (i.e. eCheck)

- **Fee:** A flat dollar amount based on the size of the transaction
 - **Who pays it:** The resident making the payment
 - **What it means:**
 - Payments up to \$500 → **\$3 fee**
 - Payments \$500.01–\$1,000 → **\$4 fee**
 - Payments \$1,000.01–\$5,000 → **\$5 fee**
 - Payments over \$5,000.01 → **\$10 fee**
-

If the following list occurs with a resident and their payment, the company will charge the city, who will charge the associated fee back to the specific resident on their sewer and/or garbage bill.

- **ACH Fail Fee: \$25**
 - When an ACH payment cannot be completed (e.g., insufficient funds).
- **Chargeback: \$25**
 - When a resident disputes a transaction with their bank.
- **eCheck Return: \$10**
 - When an electronic check is returned unpaid.
- **eCheck Refund: \$1**
 - When an electronic check payment is refunded.
- **Arbitration: \$15**
 - When a disputed transaction requires arbitration.
- **Retrieval Request: \$25**
 - When documentation of a transaction is requested by a card issuer.