

The logo for icash features the word "icash" in a serif font. The letter "i" is teal, while "c", "a", "s", and "h" are black. A teal arc with a dot at its left end arches over the letters. A teal horizontal line is positioned below the text.

icash

Iowa Cities E-Payment Aggregated System

*icash, a program for cities and other local governments
to accept electronic payments with credit and debit cards.*

<https://icash.abcv.com> | info@icashiowa.org | 515.244.7282

about icash

icash is a governmental unit formed under Iowa Code Chapter 28E governed by a Board of city officials and sponsored by the Iowa League of Cities.

Several Iowa cities began looking for solutions to minimize the difficulties. In 2008, iCash 28E was created by the cities of Clive, Hawarden, Hiawatha, Humboldt and West Liberty. More than 30 cities have joined iCash since that time.

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icash

The demand from people requesting to pay their bills with credit or debit cards either at city hall or from their personal computers continues to increase.

Historically, cities have been slow to accept credit/debit cards due to the financial overhead and difficulty of setting it up themselves.

iCash has made it easier for cities by offering a program to begin accepting credit and debit card payments.

steps to start

- **City joins IPAIT** and sets up an account where funds from payments will be deposited. City can access these funds daily with notice to IPAIT (*no set-up fees*).
- **City passes a resolution** to join iCash.
- **City installs iCash link** on the city website for citizens to click on, locate their city and a screen and go to the iCash website, to make a payment for a city bill. This payment is deposited in city's IPAIT account.

Web Payment Screen – you will be assisted with setting up your city's on-line payment

screen. This screen will list the types of payments your city wants to receive through the web. On the left side of the screen is the payer's information, first and last name and account number. On the right side, types of payments a person can pay are listed. A person has the option to schedule payments. When a customer pays his/her bill, city payment via iCash will be listed on their statement designating the city payment.

- City staff can **review or print reports**; both iCash payment reports and IPAIT cash deposit reports can be accessed on-line.

The logo for iCash features the word "icash" in a lowercase, sans-serif font. A teal-colored curved line arches over the letters "i" and "c", starting from a small teal dot above the "i" and ending above the "c".

icash

cost to the city

Population	Annual Fee
Under 1,000	\$100.00
1,001 – 3,000	\$200.00
3,001 – 8,000	\$400.00
8,001 +	\$800.00

Purchase of a swipe machine to swipe cards in the office (*credit card acceptance rules for over the counter payments require signed credit card transactions*):

Swipe Devices: Various models are available, estimate approximately \$600 for the device.

Annual PCI Compliance Fee: As of December 2012, each iCash member is assessed an additional \$60 annual fee to help offset iCash's expenses for meeting the Payment Card Industry (PCI) data security standards.



Insufficient fund charge of \$15.00 if a payment is returned. City will be invoiced

cost to the citizen

Payment Type	Per Transaction Fee
E-Checks	\$2.95
Debit Cards (<i>Visa, MasterCard</i>)	\$2.95

Cards accepted in

the office: Master

Card credit and debit cards, Discover credit

card, VISA debit

cards with a

PIN number (*no credit*), E-checks

Amount of Bill	Per Transaction Fee
\$1 – 49.99	\$4.70
\$50.00 - \$90.99	\$5.70
\$91.00 - 275.99	\$6.70
\$276.00 - \$499.99	\$8.70
\$500.00 - 999.99	\$13.95
\$1000.00 - 2499.99	\$50.95
\$2500.00 - \$4899.05	\$100.95

Cards accepted on the Web: Master Card credit and debit

cards, Discover credit card, VISA credit and debit cards,

E-checks.