RES 2025-11024 Page 1 of 5

VILLAGE OF DOWNERS GROVE Report for the Village Council Meeting 12/2/2025

SUBJECT:	SUBMITTED BY:		
Merchant Services for Credit Card Payments – Global Pay	Robin Lahey Finance Director		

SYNOPSIS

A resolution has been prepared to authorize a two-year extension with Global Pay to provide third party payment processing for credit card payments for utility bills, parking and other general services.

STRATEGIC PLAN ALIGNMENT

The goals for 2025-2027 include Steward of Financial, Environmental and Neighborhood Sustainability.

FISCAL IMPACT

Based on current sales processed via credit card, average fees of \$45,000 per month are incurred. Based on the type of sale, these fees are expensed in the Water Fund, Stormwater Fund and Parking Fund.

RECOMMENDATION

Approval on the December 2, 2025 consent agenda.

BACKGROUND

The Village accepts credit card payments for utility bills on-line and also at the front registers at the Civic Center and Public Works. Credit card payments are also accepted for parking fees and other accounts receivable charges at the Civic Center. The merchant services provider to process these credit cards is Global Pay which was able to successfully integrate with Munis the Village's ERP software system.

ATTACHMENTS

Resolution Agreement RES 2025-11024 Page 2 of 5

RESOLUTION NO. ____

A RESOLUTION AUTHORIZING EXECUTION OF AN AMENDMENT TO THE MERCHANT SERVICES AGREEMENT BETWEEN THE VILLAGE OF DOWNERS GROVE AND GLOBAL PAYMENTS DIRECT, INC.

BE IT RESOLVED by the Village Council of the Village of Downers Grove, DuPage County, Illinois, as follows:

- 1. That the form and substance of a certain Amended Merchant Services Agreement (the "Amendment"), between the Village of Downers Grove ("Merchant") and Global Pay ("Global Direct") to provide third party payment processing for credit card payments for utility bills, parking and other general services payments, as set forth in the form of the Amendment submitted to this meeting with the recommendation of the Village Manager, is hereby approved.
- 2. That the Village Manager and Village Clerk are hereby respectively authorized and directed for and on behalf of the Village to execute, attest, seal and deliver the Amendment, substantially in the form approved in the foregoing paragraph of this Resolution, together with such changes as the Manager shall deem necessary.
- 3. That the proper officials, agents and employees of the Village are hereby authorized and directed to take such further action as they may deem necessary or appropriate to perform all obligations and commitments of the Village in accordance with the provisions of the Amendment.
- 4. That all resolutions or parts of resolutions in conflict with the provisions of this Resolution are hereby repealed.
- 5. That this Resolution shall be in full force and effect from and after its passage as provided by law.

		_	
			Mayor
Passed:			
Attest:			
	Village Clerk		



CLIENT SATISFACTION OFFER

Merchant Name or DBA Name: VILLAGE OF DOWNERS GROVE ("Merchant")

Merchant ID(s): 8788242894708, 8788242888339, 8788242894698 ("MID" or "MIDs")

Date: November 10, 2025

Global Payments Direct, Inc. ("Global Direct"), a Global Payments company, values its merchant clients and strives to create mutually beneficial, long-term relationships with them. Accepting this offer will modify your Card Services Agreement (the "Agreement") with Global Direct in accordance with the adjustments listed below (the "Amended Rates"). Capitalized terms not defined herein shall have the meaning given in the Agreement.

Amended Rates

Discount Rate: 0.880% Per Item: \$0.600. Please see side by side for additional savings.

Risk Assessment Fee: Discount Rate: 0.200% Per Item: \$0.00 Settlement Funding Fee: Discount Rate: 0.200% Per Item: \$0.00 Authorization Fee: Discount Rate: 0.000% Per Item: \$0.400

Contract Term

The Amended Rates will become effective on the first day of the calendar month of the Effective Date so long as this Client Satisfaction Offer is executed and received by Global Direct by the $10^{\rm th}$ of the calendar month, otherwise the Amended Rates will be effective on the first day of the calendar month following the Effective Date. The Amended Rates remain subject to change as per the terms and conditions of the Agreement. All fees, rates, charges and other terms not otherwise revised per this Client Satisfaction Offer remain in full force and effect.

Merchant agrees to extend the term of the Agreement for 24 months from the last date of execution below (the "Effective Date"). This time period will be referred to as the "Extended Term". At the expiration of the Extended Term, the Agreement will automatically renew as per the terms of the Agreement for successive one-year periods (each a "Renewal Term", and collectively with the Initial Term and the Extended Term, the "Term").

Merchant agrees to pay the following account closure fees per terminating MID upon early termination of the Agreement: (a) \$500.00 if terminated with more than 12 months remaining in the Term; or (b) \$250.00 if terminated with 12 or fewer months remaining in the Term, or such portion of the foregoing as may be permitted by applicable law.

All other terms and conditions of the Agreement remain unchanged. This Client Satisfaction Offer and the details contained herein are confidential and may not be disclosed, displayed, or otherwise transmitted to any third party except to attorneys, accountants or other professional advisers as may be necessary to effect the purposes of this letter between the parties. By signing below, each party acknowledges that it has carefully read and fully understood this amendment, and each agrees to be bound by the terms of this amendment.

GLOBAL PAYMENTS DIRECT, INC.		VILLAGE OF DOWNERS GROVE				
Signed By:_	dulsea Gurney	Signed By:				
Name:	Chelsea Gurney	Name: David Fieldman				
Title:	Client Manager, Manager	Title:				
Date:	November 10, 2025	Date:				



globalpayments Integrated

VILLAGE OF DOWNERS GROVE - DOWNERS GROVE, IL Rate review based on processing month: Rates subject to change. 3 Locations Review

10/30/202

Company Comp		Integrated				CURRENT RATES		PROPOSED RATES			
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MCWC Qualified 15 2,216.46 2.433% 2.2400 8.7.80 0.880% 0.6000 18.50 59.00 MWEL Qualified 15 2,216.46 2.433% 2.2440 87.58 0.880% 0.6000 28.50 59.00 MWEL Qualified 11 1,670.25 2.547% 2.2560 5.7.9 0.880% 0.6000 14.88 3.81 MWEL Qualified 11 1,670.25 2.540% 2.2700 67.39 0.880% 0.6000 21.30 46.05 MWEL Qualified 11 1,670.25 2.540% 2.2700 67.39 0.880% 0.6000 295.13 598.11 MWEL Qualified 11 3.00 2.667% 2.2700 2.35 0.880% 0.6000 0.95 13.75 598.11 MWEL Qualified 11 3.00 2.667% 2.2700 3.29 0.880% 0.6000 0.95 13.75 598.11 MWEL Qualified 11 3.00 2.667% 2.2700 3.29 0.880% 0.6000 0.95 2.34 0.860% 0.6000 0.05 0.05 0.05 0.05 0.05 0.05 0.											
MCVC Qualified 15											4.10
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MWEL Qualified 127 24,878.78 2.438% 2.2569 893.24 0.880% 0.6000 295.13 598.11 MCEC Qualified 1 3.00 2.667% 2.2700 3.35 0.880% 0.6000 0.95 2.37 MCEC Qualified 1 40.00 2.550% 2.2700 3.29 0.880% 0.6000 0.95 2.34 MCEC Qualified 1 1.14 2.2600 2.99 0.880% 0.6000 0.61 1.66 MCEW Qualified 1 1.20.00 2.442% 2.2600 2.19 0.880% 0.6000 1.66 3.53 MEWE Qualified 1 1.20.00 2.442% 2.2600 2.19 0.880% 0.6000 1.66 3.53 MEPP Qualified 4 54.292 2.41% 2.2600 2.29 0.880% 0.6000 7.18 15.11 MCPP Qualified 4 52.50 2.541% 2.2600	MWEL	Qualified		31.59		2.2600	5.29	0.880%			3.81
MWEL Qualified 1 1 3.00 2.667% 2.2700 2.35 0.880% 0.6000 0.63 1.7. MCEC Qualified 1 1 40.00 2.550% 2.2700 3.29 0.880% 0.6000 0.95 2.34 MCEC Qualified 1 1 2.783.13 2.783.13 2.2600 97.29 0.880% 0.6000 3.229 55.00 MCEC Qualified 1 1 1.14 2.632% 2.2600 97.29 0.880% 0.6000 0.61 1.68 MCEW Qualified 1 1 120.00 2.42% 2.2600 5.19 0.880% 0.6000 0.61 1.68 MCEW Qualified 1 1 120.00 2.42% 2.2600 5.19 0.880% 0.6000 1.66 3.55 MEWE Qualified 1 1 262.63 2.499% 2.2600 8.66 0.880% 0.6000 1.66 3.55 MEWP Qualified 4 542.52 2.441% 2.2600 2.29 0.880% 0.6000 7.18 15.11 MCPP Qualified 4 525.00 2.541% 2.2700 22.42 0.880% 0.6000 7.18 15.11 MCPP Qualified 1 1 276.09 2.441% 2.2600 9.00 0.880% 0.6000 7.02 15.44 MCEB Qualified 1 1 276.09 2.441% 2.2600 9.00 0.880% 0.6000 7.02 15.44 MCEB Qualified 1 1 2.275 2.549% 2.2700 2.85 0.880% 0.6000 3.03 5.93 MCHV Qualified 1 1 2.275 2.549% 2.2700 2.85 0.880% 0.6000 0.80 2.00 MCHV Qualified 1 1 5.00 2.600% 2.2600 78.76 0.880% 0.6000 0.80 2.00 MCHV Qualified 1 1 5.00 2.600% 2.2700 3.26 0.880% 0.6000 0.88 2.00 MCHV Qualified 1 1 5.00 2.600% 2.2700 3.26 0.880% 0.6000 0.88 2.00 MEHS Qualified 1 1 5.00 2.600% 2.2700 3.36 0.880% 0.6000 8.94 2.32 MELS Qualified 1 1 5.00 2.600% 2.2700 3.36 0.880% 0.6000 0.84 1.76 MBLS Qualified 1 1 5.00 2.600% 2.2700 3.36 0.880% 0.6000 0.64 1.76 MBLS Qualified 1 1 5.00 2.600% 2.2700 3.36 0.880% 0.6000 0.94 2.32 MBLS Qualified 1 1 3.90.0 2.538% 2.2700 3.36 0.880% 0.6000 0.94 2.32 MBLS Qualified 1 1 8,790.49 2.440% 2.2500 2.93 35 0.880% 0.6000 0.64 1.76 MBLS Qualified 1 1 8,790.49 2.440% 2.2500 3.36 0.880% 0.6000 0.64 1.76 MBLS Qualified 1 1 8,790.49 2.440% 2.2500 3.36 0.880% 0.6000 0.64 1.76 MBLS Qualified 1 1 8,790.49 2.400% 2.2500 3.36 0.880% 0.6000 0.64 1.76 MBLS Qualified 1 1 8,790.49 2.400% 2.2500 3.36 0.880% 0.6000 0.64 1.76 MBLS Qualified 1 1 8,790.49 2.400% 2.2500 3.36 0.880% 0.6000 0.64 1.76 MBLS Qualified 1 1 8,790.49 2.400% 2.2500 3.36 0.880% 0.6000 0.64 1.76 MBLS Qualified 1 1 8,790.49 2.400% 0.800% 0.8000 0.64 1.76 MBLS QUALIFIED 1.76 0.	MWEL										46.09
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MCHV Qualified 1 5.00 2.600% 2.2700 2.40 0.880% 0.6000 0.64 1.76 MBLS Qualified 1 39.00 2.538% 2.2700 3.26 0.880% 0.6000 0.94 2.37 MBLS Qualified 1 11 8,790.49 2.588% 2.2700 33.26 0.880% 0.6000 8.94 2.37 MBLS Qualified 1 11 8,790.49 2.5800 239.35 0.880% 0.6000 8.94 155.33 VINF Return 1 1 30.00 2.533% 2.2700 3.03 0.880% 0.0000 0.26 2.27. Fee GP Fee - Risk Assessment Fee 1,769 706,415.69 1.836% 1.7486 16,061.45 0.200% 0.0000 1.412.83 14648.65 Fee Settlement Funding Fee 1,769 706,415.69 0.770% 0.9892 7,191.71 0.200% 0.0000 1.412.83 57878.88 AMEX Auth Fees 811 0.00 0.00% 0.9300 75.33 0.00% 0.4000 32.40 42.93 AMEX Auth Fees 4 0.00 0.00% 0.9300 372 0.00% 0.4000 32.40 42.93 DISC Auth Fees 59 0.00 0.00% 0.9300 54.87 0.00% 0.4000 23.60 31.27 DISC Auth Fees 10 0.00 0.00% 0.9300 91.77 0.00% 0.4000 23.60 31.27 DISC Auth Fees 10 0.00 0.00% 0.9300 91.77 0.00% 0.4000 39.56 524.17 VISA Auth Fees 989 0.00 0.00% 0.9300 91.77 0.00% 0.4000 395.60 524.17 VISA Auth Fees 465 0.00 0.00% 0.9300 432.45 0.00% 0.4000 186.00 26.48 MC Auth Fees 62 0.00 0.00% 0.9300 57.66 0.00% 0.4000 1.88.00 26.48	MCHV		_								53.37
MBLS Qualified 1 39.00 2.538% 2.2700 3.26 0.880% 0.6000 0.94 2.33 MBLS Qualified 1 1 8,790.49 2.440% 2.2600 239.35 0.880% 0.6000 83.96 155.36 VINF Return 1 30.00 2.533% 2.2700 3.03 0.880% 0.0000 0.26 2.77 MBLS A CONTROL OF THE PROPERTY OF	MCHV										1.76
VINF Return 1 30.00 2.533% 2.2700 3.03 0.880% 0.0000 0.2.6 2.77 Fee GP Fee - Risk Assessment Fee 1,769 706,415.69 1.836% 1.7486 16,061.45 0.200% 0.0000 1,412.83 14648.67 Fee Settlement Funding Fee 1,769 706,415.69 0.770% 0.9992 7,19.17 0.200% 0.0000 1,412.83 57878.88 AMEX Auth Fees 811 0.00 0.00% 0.9300 75.33 0.00% 0.4000 32.40 42.93 DISC Auth Fees 99 0.00 0.00% 0.9300 3.72 0.00% 0.4000 1.60 2.12 DISC Auth Fees 99 0.00 0.00% 0.9300 54.87 0.00% 0.4000 2.26 31.22 DISC Auth Fees 10 0.00 0.00% 0.9300 99.30 0.00% 0.4000 32.60 31.22 DISC Auth Fees 10 0.00 0.00% 0.9300 99.30 0.00% 0.4000 3.50 31.22 DISC Auth Fees 10 0.00 0.00% 0.9300 99.30 0.00% 0.4000 3.50 53.43 DISC Auth Fees 159 0.00 0.00% 0.9300 99.30 0.00% 0.4000 39.56 524.13 DISC Auth Fees 989 0.00 0.00% 0.9300 99.77 0.00% 0.4000 395.60 524.13 DISC Auth Fees 989 0.00 0.00% 0.9300 99.77 0.00% 0.4000 395.60 524.13 DISC Auth Fees 989 0.00 0.00% 0.9300 99.77 0.00% 0.4000 395.60 524.13 DISC Auth Fees 989 0.00 0.00% 0.9300 99.77 0.00% 0.4000 395.60 524.13 DISC Auth Fees 989 0.00 0.00% 0.9300 99.77 0.00% 0.4000 395.60 524.13 DISC Auth Fees 989 0.00 0.00% 0.9300 99.77 0.00% 0.4000 395.60 524.13 DISC Auth Fees 989 0.00 0.00% 0.9300 99.77 0.00% 0.4000 395.60 524.13 DISC Auth Fees 989 0.00 0.00% 0.9300 99.77 0.00% 0.4000 395.60 524.13 DISC Auth Fees 989 0.00 0.00% 0.9300 99.77 0.00% 0.4000 395.60 524.13 DISC Auth Fees 989 0.00 0.00% 0.9300 99.77 0.00% 0.4000 395.60 524.13 DISC Auth Fees 989 0.00 0.00% 0.9300 99.77 0.00% 0.4000 395.60 524.13 DISC Auth Fees 989 0.00 0.00% 0.9300 99.77 0.00% 0.4000 395.60 524.13	MBL5	Qualified		39.00	2.538%	2.2700	3.26	0.880%	0.6000	0.94	2.32
Fee GP Fee - RISk Assessment Fee 1,769 706,415.69 1.836% 1.7486 16,061.45 0.200% 0.0000 1,412.83 14648.65 Fee Settlement Funding Fee 1,769 706,415.69 0.770% 0.9892 7,191.71 0.200% 0.0000 1,412.83 5778.88 AMEX Auth Fees 81 0.00 0.00% 0.9300 75.33 0.00% 0.4000 32.40 42.93 AMEX Auth Fees 4 0.00 0.00% 0.9300 54.87 0.00% 0.4000 23.60 31.21 DISC Auth Fees 10 0.00 0.00% 0.9300 54.87 0.00% 0.4000 23.60 31.21 DISC Auth Fees 10 0.00 0.00% 0.9300 9.30 0.00% 0.4000 23.60 31.21 VISA Auth Fees 10 0.00 0.00% 0.9300 9.30 0.00% 0.4000 39.60 52.41 VISA Auth Fees	MBL5										155.39
Fee Settlement Funding Fee 1,769 706,415.69 0.770% 0.9892 7,191.71 0.200% 0.0000 1,412.83 5778.88 AMEX Auth Fees 81 0.00 0.00% 0.9300 75.33 0.00% 0.4000 32.40 42.91 AMEX Auth Fees 4 0.00 0.00% 0.9300 3.72 0.00% 0.4000 1.60 2.11 0.00 0.00% 0.9300 3.72 0.00% 0.4000 1.60 2.11 0.00 0.00% 0.9300 3.72 0.00% 0.4000 1.60 2.11 0.00 0.00% 0.9300 3.72 0.00% 0.4000 23.60 31.22 0.00 0.00 0.00% 0.9300 9.30 0.00% 0.4000 23.60 31.22 0.00 0.00 0.00 0.00 0.9300 9.30 0.00 0.4000 0.4000 0.5.30 0.00 0.00 0.00 0.00 0.00 0.9300 9.30 0.00 0.4000 0.4000 0.5.30 0.00 0.00 0.00 0.00 0.00 0.9300 9.30 0.00 0.4000 0.4000 0.5.30 0.00 0.00 0.00 0.00 0.00 0.9300 9.30 0.00 0.4000 0.00 0.5.30 0.00 0.00 0.00 0.00 0.00	VINF										2.77
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MSA Auth Fees 157 0.00 0.00% 0.9300 146.01 0.00% 0.4000 62.80 83.21 MC Auth Fees 465 0.00 0.00% 0.9300 432.45 0.00% 0.4000 186.00 246.45 MC Auth Fees 62 0.00 0.00% 0.9300 57.66 0.00% 0.4000 248.80 32.88	DISC		10	0.00	0.00%			0.00%	0.4000		5.30
MC Auth Fees 465 0.00 0.00% 0.9300 432.45 0.00% 0.4000 186.00 246.45 MC Auth Fees 62 0.00 0.00% 0.9300 57.66 0.00% 0.4000 24.80 32.86	VISA										524.17
MC Auth Fees 62 0.00 0.00% 0.9300 57.66 0.00% 0.4000 24.80 32.86	VISA										83.21
			1,769	706,415.69	0.00%	0.9300	57.66 58,804.55	0.00%	0.4000	24.80	32.86

This is a summary of proposed rate and fee changes