

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

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



CONFIDENTIAL





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

August-25

10/30/2025

				CURRENT RATES			PROPOSED RATES				
Card Type	Charge Type	# Trans	\$ Sales	% Disc	Per Item	Total Fees	% Disc	Per Item	Total Fees	Savings	
AMEX	Qualified	80	18,089.56	2.439%	2.2580	621.93	0.880%	0.6000	207.19	414.74	
AMEX	Qualified	3	3,853.18	2.440%	2.2600	100.80	0.880%	0.6000	35.71	65.09	
AMEX	Qualified	2	367.00	2.540%	2.2700	13.86	0.880%	0.6000	4.43	9.43	
DISC	Qualified	1	6.00	2.500%	2.2700	2.42	0.880%	0.6000	0.65	1.77	
DISC	Qualified	17	2,390.61	2.439%	2.2553	96.65	0.880%	0.6000	31.24	65.41	
DSPM	Qualified	5	428.50	2.539%	2.2700	22.23	0.880%	0.6000	6.77	15.46	
DSPM	Qualified	29	5,375.30	2.437%	2.2517	196.28	0.880%	0.6000	64.70	131.58	
DSPP	Qualified	16	2,475.80	2.440%	2.2600	96.57	0.880%	0.6000	31.39	65.18	
VISA	Qualified	11	2,472.25	2.437%	2.2527	85.03	0.880%	0.6000	28.36	56.67	
VIBS	Qualified	7	1,193.00	2.440%	2.2600	44.93	0.880%	0.6000	14.70	30.23	
VIBS	Qualified	2	1,000.00	2.540%	2.2700	29.94	0.880%	0.6000	10.00	19.94	
VIBS	Qualified	15	9,409.31	2.441%	2.2607	263.60	0.880%	0.6000	91.80	171.80	
VDBT	Qualified	34	6,517.76	2.440%	2.2600	235.87	0.880%	0.6000	77.76	158.11	
VDBT	Qualified	5	919.46	2.421%	2.2160	33.34	0.880%	0.6000	11.09	22.25	
VDBT	Qualified	388	73,455.42	2.443%	2.2558	2,669.81	0.880%	0.6000	879.21	1,790.60	
VDBT	Qualified	5	35.42	2.484%	2.2520	12.14	0.880%	0.6000	3.31	8.83	
VISP	Qualified	46	8,716.90	2.540%	2.2700	325.83	0.880%	0.6000	104.31	221.52	
VISP	Qualified	482	105,306.18	2.438%	2.2570	3,655.73	0.880%	0.6000	1,215.89	2,439.84	
VINF	Qualified	4	495.50	2.541%	2.2700	21.67	0.880%	0.6000	6.76	14.91	
VINF	Qualified	42	6,937.97	2.432%	2.2486	263.20	0.880%	0.6000	86.25	176.95	
VIPP	Qualified	6	689.14	2.441%	2.2600	30.38	0.880%	0.6000	9.66	20.72	
VIPP	Qualified	4	505.00	2.541%	2.2700	21.91	0.880%	0.6000	6.84	15.07	
VISG	Qualified	2	576.00	2.540%	2.2700	19.17	0.880%	0.6000	6.27	12.90	
VISG	Qualified	10	1,461.99	2.438%	2.2520	58.16	0.880%	0.6000	18.87	39.29	
VIBT	Qualified	4	5,121.70	2.440%	2.2600	134.01	0.880%	0.6000	47.47	86.54	
VIBT	Qualified	3	779.42	2.540%	2.2700	26.61	0.880%	0.6000	8.66	17.95	
VBT5	Qualified	1	13,287.08	2.540%	2.2700	339.76	0.880%	0.6000	117.53	222.23	
VIBE	Qualified	3	604.50	2.438%	2.2333	21.44	0.880%	0.6000	7.12	14.32	
VIBE	Qualified	1	5.00	2.600%	2.2700	2.40	0.880%	0.6000	0.64	1.76	
VISB	Qualified	32	15,280.06	2.435%	2.2550	444.17	0.880%	0.6000	153.66	290.51	
MC	Qualified	1	30.00	2.533%	2.2700	3.03	0.880%	0.6000	0.86	2.17	
MC	Qualified	1	104.17	2.438%	2.2600	4.80	0.880%	0.6000	1.52	3.28	
MCBS	Qualified	2	7,500.00	2.540%	2.2700	195.04	0.880%	0.6000	67.20	127.84	
MCBS	Qualified	2	291.37	2.423%	2.2200	11.50	0.880%	0.6000	3.76	7.74	
MCBS	Qualified	76	299,806.90	2.440%	2.2600	7,487.05	0.880%	0.6000	2,683.90	4,803.15	
MCBS	Qualified	4	4,597.84	2.440%	2.2600	121.23	0.880%	0.6000	42.86	78.37	
MCBS	Qualified	5	24,758.94	2.440%	2.2600	615.42	0.880%	0.6000	220.88	394.54	
MCBS	Qualified	11	3,132.92	2.446%	2.2536	101.42	0.880%	0.6000	34.17	67.25	
MDBT	Qualified	20	3,402.28	2.438%	2.2520	127.99	0.880%	0.6000	41.94	86.05	
MDBT	Qualified	2	103.00	2.544%	2.2700	7.16	0.880%	0.6000	2.11	5.05	
MDBT	Qualified	173	30,748.54	2.441%	2.2545	1,140.57	0.880%	0.6000	374.39	766.18	
MCWC	Qualified	2	45.50	2.549%	2.2700	5.70	0.880%	0.6000	1.60	4.10	
MCWC	Qualified	15	2,216.46	2.433%	2.2440	87.58	0.880%	0.6000	28.50	59.08	
MWEL	Qualified	2	31.59	2.437%	2.2600	5.29	0.880%	0.6000	1.48	3.81	
MWEL	Qualified	11	1,670.25	2.540%	2.2700	67.39	0.880%	0.6000	21.30	46.09	
MWEL	Qualified	127	24,878.78	2.438%	2.2569	893.24	0.880%	0.6000	295.13	598.11	
MWEL	Qualified	1	3.00	2.667%	2.2700	2.35	0.880%	0.6000	0.63	1.72	
MCEC	Qualified	1	40.00	2.550%	2.2700	3.29	0.880%	0.6000	0.95	2.34	
MCEC	Qualified	13	2,783.13	2.440%	2.2600	97.29	0.880%	0.6000	32.29	65.00	
MCEC	Qualified	1	1.14	2.632%	2.2600	2.29	0.880%	0.6000	0.61	1.68	
MCBW	Qualified	1	120.00	2.442%	2.2600	5.19	0.880%	0.6000	1.66	3.53	
MBWE	Qualified	1	262.45	2.439%	2.2600	8.66	0.880%	0.6000	2.91	5.75	
MCPP	Qualified	4	542.92	2.441%	2.2600	22.29	0.880%	0.6000	7.18	15.11	
MCPP	Qualified	4	525.00	2.541%	2.2700	22.42	0.880%	0.6000	7.02	15.40	
MCEB	Qualified	1	276.09	2.441%	2.2600	9.00	0.880%	0.6000	3.03	5.97	
MCHV	Qualified	1	22.75	2.549%	2.2700	2.85	0.880%	0.6000	0.80	2.05	
MCHV	Qualified	14	1,931.17	2.440%	2.2600	78.76	0.880%	0.6000	25.39	53.37	
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	2.32	
MBLS	Qualified	11	8,790.49	2.440%	2.2600	239.35	0.880%	0.6000	83.96	155.39	
VINF	Return	1	30.00	2.533%	2.2700	3.03	0.880%	0.0000	0.26	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	14648.62	
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	3.72	0.00%	0.4000	1.60	2.12	
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	9.30	0.00%	0.4000	4.00	5.30	
VISA	Auth Fees	989	0.00	0.00%	0.9300	919.77	0.00%	0.4000	395.60	524.17	
VISA	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	24.80	32.86	
Statement Totals		1,769	706,415.69			58,804.55			23,420.18		

This is a summary of proposed rate and fee changes