

## Important Notice: Payment Processor Change and Updated Fee Schedule

The Schuylkill County Municipal Authority (SCMA) is informing customers of an upcoming change to our payment processing system. Effective **May 20, 2026**, SCMA will transition to a new payment processor and implement an updated payment fee schedule. During the changeover, the customer portal will be inaccessible for a brief period of time on the morning of Wednesday, May 20, 2026.

This change allows SCMA to provide enhanced payment options, increased transaction limits, and improved reliability across all payment channels. Please review the information below, organized by payment method, to understand how this change may affect you.

### In-Person Payments (SCMA Office)

- **Credit/Debit Card Payments:** The maximum credit/debit card payment remains \$500 per transaction and will not be assessed a fee per transaction.
- **Cash and Check Payments:** There is no processing fee for payments made by cash, money order, or personal/business check.

### Online and Phone Payments

- **ACH / eCheck Payments (Non-Backend AutoPay – Online, Quick Pay, or IVR):** A \$1.50 processing fee will apply to each ACH/eCheck payment not enrolled in backend (SCMA Enrolled) AutoPay, including payments made through Quick Pay and the Interactive Voice Response (IVR) system.
- **ACH / eCheck AutoPay:** There is no processing fee for customers enrolled in backend (SCMA Enrolled) ACH/eCheck AutoPay.
- **Credit/Debit Card Payments (Online or IVR):** The credit/debit card payment limit is \$15,000 per transaction. Payments of \$500.00 or less will be assessed a flat \$2.50 fee per transaction. Payments between \$500.01 and \$15,000.00 will be assessed a 2.5% processing fee applied to the **entire** transaction amount (including \$0 to \$500).

Customers are encouraged to consider enrolling in Backend (SCMA Enrolled) AutoPay ACH/eCheck to avoid processing fees and ensure timely payments. Enrollment and payment options are available on the back of your mailed invoice, or by contacting our office.

**Customers with stored credit/debit card information will need to re-add that information to their customer portal wallet after May 20, 2026 as it will not be included in the migration.**

If you have questions regarding this change or need assistance selecting a payment option, please contact the SCMA office at 570-622-8240. We appreciate your cooperation and continued partnership.

## Fee Schedule

The following fee schedule is effective **Wednesday, May 20, 2026**.

### In Person (SCMA Office)

---

Payment Type	Amount Range	Fee / Flat Fee	Fee / % Fee
Credit/Debit Card	\$0.01 - \$500.00	\$0	N/A
Personal/Business Check	\$0.01+	\$0	\$0
Cash	\$0.01+	\$0	\$0

### On-Line

---

Payment Type	Amount Range	Fee / Flat Fee	Fee / % Fee
Credit/Debit Card - Not Auto Pay	\$0.01 – \$500.00	\$2.50	N/A
Credit/Debit Card - Not Auto Pay	\$500.01 - \$15,000	N/A	2.5% Of Entire Amount (including \$0 to \$500)
Credit/Debit Card - Auto Pay (Customer or Backend)	\$0.01 – \$500.00	\$2.50	N/A
Credit/Debit Card - Auto Pay (Customer or Backend)	\$500.01 - \$15,000	N/A	2.5% Of Entire Amount (including \$0 to \$500)
ACH/eCheck (Quick Pay) - Not Auto Pay	\$0.01+	\$1.50	N/A
ACH/eCheck - Auto Pay (Customer Enrolled)	\$0.01+	\$1.50	N/A
ACH/eCheck - Auto Pay (BackEnd/SCMA Enrolled)	\$0.01+	\$0	\$0
IVR (ACH/eCheck) - Not Auto Pay	\$0.01 – \$15,000.00	\$1.50	N/A
IVR (Credit Card)	\$0.01 – \$500.00	\$2.50	N/A
IVR (Credit Card)	\$500.01 - \$15,000	N/A	2.5% Of Entire Amount (including \$0 to \$500)

## Payment Processor Change – Frequently Asked Questions (FAQ)

### When is the changeover occurring?

The changeover will occur in the morning of Wednesday, **May 20, 2026**. The customer portal webpage will not be accessible during the changeover. The changeover is expected to last approximately 30-60 minutes. If you are unable to access the customer portal during this time period, please try again later.

### Why is SCMA changing payment processors?

SCMA is transitioning to a new payment processor to improve reliability, expand payment options, and increase transaction limits for customer convenience. This change takes effect **May 20, 2026**.

### When do the new payment fees go into effect?

The updated payment fee schedule becomes effective **May 20, 2026**.

### Is there a fee to pay by ACH/eCheck?

- **Yes**, a **\$1.50 processing fee** will apply to **ACH/eCheck payments that are not enrolled in backend (SCMA Enrolled) AutoPay**, including:
  - Online/Quick Pay
  - Customer Enrolled ACH/eCheck
  - Phone payments through the Interactive Voice Response (IVR) system
- **No fee** applies to customers enrolled in **backend (SCMA Enrolled) ACH/eCheck AutoPay**.

### Are there fees for credit or debit card payments?

Yes. Online credit and debit card payments are subject to the following fees:

- **\$2.50 flat fee** for payments **\$500.00 or less**
- **2.5% of the entire transaction amount** for payments between **\$500.01 and \$15,000.00 (including \$0 to \$500)**.

These fees apply to **online, and IVR (phone)** credit/debit card payments. SCMA will not charge the \$2.50 fee for **in-office** payments of \$0 to \$500.

### What is the maximum credit or debit card payment amount?

The maximum allowable **online** credit or debit card payment has been increased to **\$15,000 per transaction**. The maximum allowable **in-office** credit or debit card payment remains at **\$500 per transaction**.

### **Are there fees for paying in person with cash or check?**

No. Cash and personal/business check payments made in person at the SCMA office are not subject to processing fees.

### **What is IVR?**

IVR (Interactive Voice Response) is SCMA's automated phone payment system, which allows customers to make payments by phone using ACH/eCheck or credit/debit card.

### **What is the IVR phone number?**

The new IVR phone number is **(570) 623-1399**. You will need your nine-digit account number to make payment(s) via the IVR.

### **How can I avoid payment processing fees?**

The best way to avoid fees is to **enroll in backend (SCMA Enrolled) ACH/eCheck AutoPay**, which has **no processing charge** and ensures timely monthly payments.

### **What is the difference between customer enrolled ACH/eCheck and backend (SCMA) enrolled ACH/ECheck?**

Customer enrolled is done by the customer via the customer portal. The customer adds the required information and selects the desired configuration.

SCMA enrolled ACH is done by completing and returning the ACH Enrollment form found on the back of your mailed invoice. If you receive your invoice via e-mail, you can contact the office to acquire the enroll form. Once completed and returned, SCMA staff will update the account with the ACH information.

### **Do I need to re-add my credit/debit card information after the migration?**

Yes, credit card and debit card information will not be migrated and customer's will need to re-add that information to their customer portal wallet after May 20, 2026 for future usage.

### **Where can I get help or more information?**

For assistance or questions about payment options, please **contact the SCMA office at 570-622-8240** or visit the online customer portal.