RESORT VILLAGE OF KIVIMAA-MOONLIGHT BAY

Credit Card Payment

Policy

Policy No.	2100.086	**Authority**	Resolution No. 194-26
Effective Date	Oct 19, 2026	**Review Date**	As Required

Credit Card Payment Policy

1. Purpose

1.1 The purpose of this policy is to establish clear payment requirements for amounts owing to or received by the Resort Village of Kivimaa-Moonlight Bay.

1.2 Council recognizes its responsibility to manage public funds prudently and to minimize unnecessary municipal operating expenses.

1.3 Credit card merchant processing fees are a municipal expense funded through municipal revenues. Council considers it fiscally responsible to prohibit credit card payments in order to avoid these costs being borne by the municipality.

2. Scope

2.1 This policy applies to all payments made to, owing to, or received by the Resort Village, regardless of the nature of the payment or the account to which it is applied.

2.2 This includes, but is not limited to, taxes, fees, charges, penalties, leases, permits, licences, sales, donations, and any other amount payable to or accepted by the Resort Village.

2.3 Where legislation requires a different payment or collection process, the legislative requirement prevails over this policy.

3. Approved Payment Methods

3.1 Approved payment methods are cash, cheque, debit where available, and e-transfer.

3.2 The Administrator may establish administrative procedures for the proper recording, receipting, depositing and reconciliation of approved payment methods, provided those procedures are consistent with this policy.

4. Credit Card Payments Not Accepted

4.1 The Resort Village does not accept payment by credit card.

4.2 For the purposes of this policy, credit card includes Visa, Mastercard, American Express, Discover, or any other payment card, mobile wallet, online payment, point-of-sale transaction, or third-party payment service that is processed as a credit card transaction or results in credit card merchant processing fees being charged to the Resort Village.

4.3 Staff shall not knowingly process a credit card payment through Square, a point-of-sale terminal, an online payment platform, or any other payment processing system on behalf of the Resort Village.

5. Payments Received Contrary to this Policy

5.1 Where a credit card payment is attempted, the Resort Village may refuse to process the payment and may direct the payer to use an approved payment method.

5.2 Where a credit card payment is processed contrary to this policy and cannot reasonably be prevented, cancelled, returned, or reversed due to the Resort Village's banking or payment processing arrangements, the payment may be accepted.

5.3 Where the Resort Village incurs a merchant processing fee as a result of a payment processed contrary to this policy, the Resort Village may invoice the payer for the actual merchant processing fee incurred.

5.4 Any unpaid invoice issued under this policy shall be collected in accordance with applicable legislation and the Resort Village's collection procedures. **Unpaid merchant processing fees shall not be added to the tax roll unless specifically authorized by legislation.**

5.5 Council or the Administrator may determine that a written reminder is sufficient where the circumstances indicate the payment was made in error and recovery of the fee is not pursued.

6. Point-of-Sale and Administrative Controls

6.1 The Administrator is responsible for administering this policy and for communicating approved payment methods to residents, ratepayers, customers and staff.

6.2 Where reasonably possible, payment devices, software, point-of-sale systems and online payment tools shall be configured to prevent or limit credit card payments that are contrary to this policy.

6.3 Municipal taxes and municipal fees shall not be entered into a payment processing system that accepts credit cards unless the Administrator has confirmed that the transaction can be processed in a manner consistent with this policy.

6.4 This policy does not prevent the Resort Village from using approved payment methods or maintaining records of payments received by approved methods.

7. Authority and Review

7.1 This policy is adopted by resolution of the Council of the Resort Village of Kivimaa-Moonlight Bay.

7.2 Council may amend this policy by resolution. The Administrator may make administrative changes that do not alter the substance of the policy, including formatting, contact information and updates to legislative references.

7.3 This policy will be reviewed as required and whenever changes to payment processing arrangements or applicable legislation materially affect the procedures described in this policy.

Approved by Council

Mayor: _____ Administrator: Amanda Bischer

Date: Oct. 19, 2026 Date: Oct. 19, 2026

Policy Certified a true copy of No 2100.084 passed on the 19 day of Oct, 2026

RESORT VILLAGE OF KIVIMAA MOONLIGHT BAY Corporate SEAL