



ONLINE TAX BILL PAYMENTS

By

ACH ELECTRONIC-CHECK & CREDIT CARD

*Can your municipality collect online tax payments directly from taxpayers?
Can you accept online credit card payments and collect your own optional convenience-fees?*

The CIT-e-NET *Online Tax Payment* application enables municipalities to collect property and school taxes directly from the taxpayer via the Internet and the municipal web site. There is no 3rd-party payment collection and no Cit-e-Net transaction fees for online payment transactions. Our Internet-based application is designed to work with the municipal web site to provide benefits for all parties involved in the tax payment process; the tax collectors/receiver, the municipality and the individual taxpayer.

BENEFITS

FOR THE TAX DEPARTMENT & MUNICIPALITY

- **A more efficient tax collection process.**
 - Automate, consolidate, process and post a whole day of tax payments submitted online with just a few clicks of the mouse, and eliminate the workload to manually process each individual payment by mail or at the tax office window.
 - Enable taxpayers to view their tax bill online without requiring the tax department to look up the bill.
- **Lowest total-cost online payment solution for the overall municipality and taxpayers.**
- **Increase municipal cash flow** for tax receipts.
 - Transmit ACH checks electronically to the bank for processing and deposit.
 - Reduce late receipts and avoid late check deposits, misplaced or lost physical checks.
 - Immediately deposit online credit card payments.

FOR THE TAXPAYER

- **Online tax bill inquiry** to enable taxpayers to view their tax bill online, rather than having to wait for tax office hours to call or visit to inquire about their tax bill.
- **Assurance the municipality will immediately receive the correct tax payment, at the time you send it.** Eliminate the risk of tax payment receipts being delayed or lost in the mail.
- **Receive an online payment receipt immediately upon submitting the payment.**
- **Convenience - Extended tax office collections** after the tax office and post office hours are closed.

THE PROCESS

Taxpayers can display their tax bill online via the municipal web site. Taxpayers don't have the capability to change any of the tax or payment information and can pay online only the full tax amount(s) due. The application can offer paperless ACH electronic-check (and an optional credit card) payment methods if desired by the municipality. The [municipality collects the online payment directly from the taxpayer](#). Cit-e-Net does not act as a 3rd-party collector of payments and there is [no transaction fee or surcharge to the taxpayer from Cit-e-Net](#). This reduces the total cost of online tax payments to the overall municipality and its taxpayers.

ONLINE PAYMENT METHODS

The municipality can offer multiple payment methods if it desires, to provide flexibility for taxpayers to make an online tax payment using an [ACH electronic-check](#) or [credit card](#) based on the individual taxpayer payment preference. The Cit-e-Net application provides the capability for the municipality to specify and collect [optional convenience-fees](#) for ACH and/or credit card payments if the municipality would desire to do so. Optional convenience-fee payments (if any) are [collected by the municipality directly from the taxpayer](#) along with the tax payment; convenience fees are [not collected by Cit-e-Net or a 3rd-party](#).

TAX RECORD SECURITY

[Municipal tax files are secure and protected from access by taxpayers](#). Data-exchange between the Cit-e-Net application and municipal tax system is accomplished in a manner that prevents both Cit-e-Net and web site users from accessing the municipal tax system. Also, [Cit-e-Net does not sell the municipal tax records](#) like 3rd-party payment collectors sometimes do.

MUNICIPAL CONTROL & FLEXIBILITY

The municipality can directly manage and control when it wants the online payment application to be available to taxpayers. Taxes can be collected online throughout the year if the municipality would desire, including late-payment collections and online during a tax sale period if the municipality would desire, because the Cit-e-Net application enables the municipality to [exclude prior-year tax delinquencies from being paid online during a tax sale period](#).

An [optional convenience-fee feature](#) provides the municipality with the capability to optionally recover the cost of online payment collections (or the municipality can select not to implement any convenience-fees if it desires.) The convenience-fee feature provides the capability for the municipality to optionally add a convenience-fee to either (or both) the ACH and credit card online payments. The optional convenience-fee (if implemented) would display as a separate line item on both the online bill and the online payment receipt. The municipality would collect the convenience-fee directly from the payer along with the tax payment.

The municipality also determines when to record online payments to their tax system, which can be done in an automated manner.

ONLINE LATE-PAYMENT COLLECTIONS

The Cit-e-Net application provides the township with the capability to collect late payments online, including applicable late-penalties as calculated by the municipal tax system to the business-day of collection. Online late-payment collections will be compliant with tax collection audit guidelines for late-payments because the municipality receives the payment directly and immediately from the taxpayer, so the penalty interest date, the payment date, the receipt of payment date by the municipality are all the same business-day date. There isn't the risk as when using a 3rd-party collector that the interest date, collection date and availability of funds date for deposit by the municipality won't match because payment collections from a 3rd-party collector can be delayed by days.

INTEGRATED WITH YOUR WEB SITE

The *Cit-e-Net Tax Bill Summary & Online Payment* application can interface with your municipal web site. Enable your tax department to have an interactive and dynamic Internet-based service capability without requiring a web master or advanced programming knowledge by the municipal staff.

CONTACT CIT-e-NET

Contact Cit-e-Net at info@cit-e.net for information and [arrange for your municipality to see a demonstration](#) of the Cit-e-Net solution. Learn how Cit-e-Net can help your municipality and tax department achieve its E-government goals today.