

Frequently Asked Questions Regarding Convenience Fees Associated with Online Payments

Due to the growing number of requests made on behalf of taxpayers, the City decided to include the collection of real estate and personal property bills to the existing online payments, which were water/sewer and excise payments.

What options do I have to pay my real estate tax bill?

The City of Cambridge offers several options for the collection of your real estate tax payments. You can make payments during business hours at the Tax Collector's Office at Cambridge City Hall, 795 Massachusetts Ave. You can mail your payment to City Hall or the lockbox service. In addition to the traditional means of collection methods, the City offers online payments via its website using a credit card, debit card or electronic check.

If you have any questions regarding the collection processes offered by the City, please contact the Tax Collector's Office at 617-349-4220.

Why does the City charge convenience fees for real estate and personal property payments via the website?

Municipalities cannot legally absorb the costs for credit or debit card transactions for any online payments for real estate or personal property.

Why did the City implement the convenience fees for water/sewer and excise payments via the website?

Since the implementation of online payments for water/sewer and excise, the City has absorbed the convenience fees. The number of taxpayers using the online system has grown tremendously over the last several years. As a result, a greater percentage of the City budget has been allocated to the credit card processing costs. Therefore, the City made a decision in FY 2012 to implement a convenience fee based system and refrain from passing along these costs to the taxpayers. Online payments are offered as a convenience to the taxpayer. The taxpayer still has the options to either mail the payments or pay them in person at the City Hall.

What does the convenience fee cover?

The fees associated with online payments are assessed by the third party for the handling, bank processing, transaction fees and delivery of online payment services offered to the taxpayer. The City does not receive any revenue from the convenience fees collected.

Is the City competitive with other cities and towns in regards to the convenience fees?

All municipalities are paying approximately the same costs for convenience fees per transaction. Municipalities cannot legally absorb the cost for credit and debit card transactions for online payments for real estate and personal property. The fees associated with water/sewer and excise payments are comparable with other communities.

Do other cities or towns pass on convenience fees?

Legally, no municipality can absorb the convenience fees for real estate and personal property payments. Based on our research, all other municipalities pass on the convenience fees for online payments. This is not a cost traditionally offered by cities and towns.