



## **Payment Services Provided by Grant Street Group**

### **Q. Who is Grant Street Group?**

A. For over 20 years, Grant Street Group has worked with states, counties, cities, municipalities, and school districts around the country, helping them leverage technology to provide good government for their citizens. We've developed revolutionary platforms, hosting the world's first electronic bond auction, first online tax lien auction, first successful web-based tax collection and billing system – to name just a few.

In 2009, Grant Street Group continued to build upon its services for government entities by introducing PaymentExpress® -- an online payment processing system. Designed specifically to meet the operational and customer service needs of government agencies, PaymentExpress® features flexible reporting tools with detailed payment processing data, and quick, easy resolution of payment issues. Today we process over 2.5 million credit card, debit card, and e-check transactions each year, totaling over \$2 billion.

Grant Street Group makes it possible for citizens to pay their government taxes and fees, using their credit or debit cards or electronic checks, via the Internet ([emd.saccounty.net](http://emd.saccounty.net), then click on the [Pay a Bill Online](#) link). EMD (Environmental Management Department) has the ability to accept your payment with credit cards, debit cards, or through an electronic funds transfer (electronic check).

### **Q. What are the advantages of using PaymentExpress®?**

- A. The service makes paying government fees more convenient in many ways:
1. Fast, secure payments online, in person, or on the phone
  2. Rewards for your government payments from card issuers that carry such programs
  3. Direct debit via ACH from your checking or savings account
  4. Comfort of knowing your payment has been made through a Certified PCI-DSS Level 1 Service provider.

### **Q. What payment methods are accepted by PaymentExpress®?**

A. PaymentExpress® supports payments made via MasterCard, Visa, American Express, Discover Card, PIN-less debit cards, and e-checks. In addition to the major card brands listed above, PaymentExpress® can support other card brands if desired by the County, including JCB, Diners Club International, and PIN Debit cards. Please note that not all payment types are available through all payment channels. Allowable payment types will be presented at the time of checkout.

**Q. How do I know my AR #?**

A. EMD's customer account number starts with AR followed by 7 digit numbers (i.e. AR#####). It's listed at Account ID on your invoice. If you receive a message stating that no bills were found matching that AR #, please check the information entered and try again. If you need further assistance, please contact Sacramento County Environmental Management at 916-875-8481.

**Q. Why is there a service fee and why am I paying for this?**

A. PaymentExpress charges a service fee for processing the payment transaction. The fee is not charged by or paid to the government agency. The service fee is assessed to cover operating costs and the costs associated with servicing thousands of card transactions.

AMEX Payments will show as two charges, one for the primary amount and one for the convenience fee. All other card brands will show as one charge

Credit Card/Bank statements will show the following:

- *PMT\*SACRAMENTO COUNTY EMD*
- AMEX payments will also show "PMT\*SACRAMENTO COUNTY FEE" for the convenience fees.

**Q. What is the service fee for EMD transactions?**

A. The service fee rate for credit card payment is 2.29% of the payment amount with a minimum service charge of \$1.95; PIN Debit service fee is \$2.95 per transaction at EMD's office via PIN pad; for e-checks the service fee is \$.95 per transaction. Please note that there will be a service fee of \$53.00 charged for returned e-checks.

**Q. Will I receive a confirmation of my payment?**

A. Yes. You will be provided a confirmation number at the end of the payment transaction. This confirmation number and your card or bank statement will provide confirmation of your card payment to the government agency. If you pay over the Internet at [emd.saccounty.net](http://emd.saccounty.net), you will be issued an onscreen digital receipt, which can be printed as a transaction record. Additionally, you will receive an email verification of your online payment.

**Q. How long before my EMD account is credited with my on-line payment?**

A. Your account is usually credited within 2 (two) business days of your PaymentExpress on-line payment, not counting Sacramento County holidays.

**Q. How can I be sure that my payment was processed correctly?**

A. PaymentExpress® offers county staff members the ability to search for payments using a variety of criteria. Payers may also contact PaymentExpress® Support by calling (877) 818-4323 or by emailing [payments@grantstreet.com](mailto:payments@grantstreet.com).

**Q. Who do I call if my payment doesn't appear on my card or bank statement?**

A. Payers may contact PaymentExpress® Support by calling (877) 818-4323 or by emailing [payments@grantstreet.com](mailto:payments@grantstreet.com).

**Q. Who do I call if I have question about EMD invoice?**

A. You can call EMD's accounting staff at (916) 875-8481