



The following fees apply to Online Payment Portal (OPP) transactions as of October 1, 2025.

Fee Type	Amount
Transaction Fee	5% Min - \$0.50 charge / transaction Max - \$10.00 charge / transaction
Estimated Settlement	2.5%
Network Fee	Varies
Chargeback	\$25

Example payment not reaching the \$10 transaction fee cap

Payment Model	Consumer Pays	Agency Receives
ACH Absorbing	\$100.00	\$95.00 $(100 * .05) = 5$ [Transaction Fee] $(100 - 5) = 95$ [Final Amount]
ACH Passing	\$105.00 $(100 * .05) = 5$ [Transaction Fee] $(100 + 5) = 105.00$ [Final Amount]	\$100.00
Credit Card Absorb	\$100.00	\$92.50 $(100 * .05) = 5$ [Transaction Fee] $(100 * .025) = 2.50$ [Settlement Fee] $(100 - 5 - 2.5) = 92.50$ [Final Amount]
Credit Card Passing	\$107.50 $(100 * .05) = 5$ [Transaction Fee] $(100 * .025) = 2.5$ [Settlement Fee] $(100 + 5 + 2.5) = 107.50$ [Final Amount]	\$100.00

Example payment with transaction fee over \$10 cap

Payment Model	Consumer Pays	Agency Receives
ACH Absorbing	\$500.00	\$490.00 $(500 * .05) = 25$ [Transaction Fee > \$10 Cap] $(500 - 10) = 490$ [Final Amount]
ACH Passing	\$510.00 $(500 * .05) = 25$ [Transaction Fee > \$10 Cap] $(500 + 10) = 510$ [Final Amount]	\$500.00
Credit Card Absorb	\$500.00	\$477.50 $(500 * .05) = 25$ [Transaction Fee > \$10 Cap] $(500 * .025) = 12.50$ [Settlement Fee] $(500 - 10 - 12.50) = 477.50$ [Final Amount]
Credit Card Passing	\$522.50 $(500 * .05) = 25$ [Transaction Fee > \$10 Cap] $(500 * .025) = 12.50$ [Settlement Fee] $(500 + 10 + 12.5) = 522.50$ [Final Amount]	\$500.00



Transaction Fee

A percentage of the total transaction, with a minimum charge of \$0.50 and a maximum charge of \$10.00 per transaction. This fee is used to cover the expenses of managing and maintaining enterprise payment solutions.

Estimated Settlement Fee

When card payments are settled, a fee is assessed by the processor. The fee amount varies depending on the card issuer (Visa, Discover, AMEX, etc.), type (personal, business, etc.), and day. The estimated settlement percentage is reviewed yearly by SITSD and adjusted as needed to keep the balance collected to a minimum. Differences in fees are managed in the [Over / Under](#).

Network Fee

Processors that work with PayZang periodically assess small fees to each merchant account. These fees vary in nature as do the amounts. These fees are coded to the over/under account that SITSD manages in SABHRS. Sometimes a fee is assessed when no transaction has been processed for an account, in this case the fee will show up in the bank as a debit for a small amount. Fees are added to the [Over / Under](#).

Chargeback Fee

When a customer disputes a charge to their account, their institution may initiate a chargeback. If this occurs, a processing fee of \$25 is assessed. This fee is paid via the transaction fund. As of October 1, 2025, chargebacks cannot be reconciled with agencies via an automated process with PayZang. Chargeback amounts are placed into the [Over / Under](#). SITSD will work with agencies to balance chargebacks with over under.

Over / Under

Over / Under amounts are sent with each deposit to account 62899A. This amount represents the total amount of fees assessed by the network, card settlement fees, and chargebacks. Network and settlement fees are assessed by the network at irregular intervals and do not always coincide with the deposits associated with the over/under amount. Therefore, accurate calculations on actual settlement fees per transaction are nearly impossible.

Special Circumstances

If you have a special circumstance related to how fees should be assessed, please submit a case with SITSD Service Desk at servicedesk@mt.gov.