

## FREQUENTLY ASKED QUESTIONS

### General

#### **What are some of the benefits of *receiving* my bill electronically?**

It is convenient, saves time and allows you to receive bills anywhere at any time. Plus, it helps the environment.

#### **What are some of the benefits of *paying* a bill online?**

Paying online with a credit/debit card or electronic check gives you the flexibility to pay how and when you want. It saves you the trouble from writing and mailing a check or driving by our office. In addition, for a faster payment experience, you may choose to store your information for future use.

### Using the System

#### **What if I can't locate my bill?**

If your bill is not showing, please double check that the correct information was entered in the search criteria. For example, an exact match may be required.

#### **Do I have to enter an email address to make a payment?**

Yes, an email address is required so the payment confirmation can be delivered to your email inbox.

**When I try to pay my bill, it asks for credit card information and I want to pay by electronic check.** Under "How would you like to pay" click on the drop-down box and choose EFT Check.

**Will I receive a confirmation email that my bill has been paid?** Yes, you will receive a confirmation email.

#### **Do I need to register to pay a bill?**

No, registration is not required for One Time Payments. However, by registering you'll be able to view prior history, set up automatic payments and store payment information, if desired.

#### **I forgot my Password, how do I access my account?**

Click on "Forgotten Password?" at the bottom of the login screen. You will need your account number and email address to retrieve your password. If you're unable to locate this information, you may call us and after verifying your identity, then we'll be able to assist.

### Payment

#### **What forms of payment can I use?**

You can pay with credit or debit card or you may issue an electronic check from your bank account (checking or savings).

**What is a service or convenience fee?**

A non-refundable fee added to an invoice to cover various administrative costs associated with billing and accepting your payment.

**How will I know that my payment has been accepted?**

After you submit your payment, you will see a payment confirmation screen. It will contain your payment confirmation message. It will show an approved number for credit cards or a processed number for electronic check. You will also receive a confirmation email after your transaction is submitted. The email will include your account number, invoice number, amount paid and confirmation message. If your electronic check does not pass through the bank, you will receive an email informing you of the rejected payment.

**How long does it take for online payments to process?**

Credit card transactions are authorized immediately and typically take 48 hours to settle. ACH transactions typically take 48 – 72 hours to settle.

**Can I tell if my payment has been posted?**

Yes, simply login to your account and select “View paid or closed invoices”.

**How long will my payment history be maintained?**

24 months is the standard retention period.

**Will I be able to print a copy of my bill?**

Yes, each invoice is presented in PDF and HTML format. Electronic storage is recommended because it saves paper and has a beneficial impact on our environment, but you can choose to print your bill.

**How do I change my account information?**

Simply log into your account and change any of your personal information under the My Profile tab. If you are unable to change some of your information, you may need to call us to change it for you.

**Direct Pay****What is Direct Pay?**

Direct Pay is a convenient option in which Utility bills will be paid automatically each month on their due dates using your default bank account. There is no charge by the City to participate in Direct Pay. This will avoid any late fees and free you from having to remember when to pay. To enroll you will need to complete an authorization form. You can get this form at the city building or by clicking utility bill authorization form.

**Can I cancel Direct Pay?**

Yes, you can cancel Direct Pay at any time by providing written notification is given to the City three (3) working days prior to cancellation.

**What are scheduled payments?**

Scheduled payments are individual payments that are scheduled for a specific date prior to the bill due date. The date of a scheduled payment can be changed as long as it is adjusted before the date scheduled.

**What is the difference between Direct Pay and a scheduled payment?**

Direct Pay is an automated process which pays your balance in full each billing cycle on the due date. Scheduled payments are manually entered by you for the date you choose.

**What if I already have Direct Pay set up with my bank?**

You will want to contact your bank and cancel your automated bank draft before the payment is due and then you can choose to enroll in Direct Pay or Recurring Scheduled Payments.

**If I sign up to Go Paperless, how will I receive my bills?**

You will receive an email notification each time a new bill is ready for you to view and pay. Email notifications go to the email address used when you registered. A courtesy email address may be added if you wish to send notifications to an additional email address.

**Can I start receiving paper bills again?**

Yes, simply login and click on Paperless. Then, select "No" and save your changes.

**What is Pay by Text?**

Pay by Text is a convenient way to pay your bill by text message. When signed up for Pay by Text, bill notifications will be sent by text message (this is in addition to email notifications) and you will then have the option to pay via text message with your default payment method by simply replying. You may enroll in Pay by Text when making an online payment or by accessing your account and selecting the Pay by Text option. A confirmation will be sent to complete your enrollment.

**What is Account Linking?**

Account Linking means that you can link multiple accounts and view and pay all your open bills with a single transaction. When registering bills under the same email address, you are given the option to link the related accounts within the service.

Multiple first email notifications scheduled for the same day, including for different bill types, are grouped into one email rather than sent separately. Payment receipts are sent individually. Editing account information such as changing an email or password will go across all linked accounts, however, changing settings such as AutoPay or paperless is only for the accessed account.

## Security

### **Is my information secure?**

Invoice Cloud uses the highest standards in Internet security. Account information displayed within the payment portal is truncated to protect confidential data. Any information retained is not shared with third parties.

### **Is my credit card and checking account information safe when I pay online?**

Absolutely. Invoice Cloud will safely store your financial information using Payment Card Industry (PCI) Compliant systems. This includes truncating (abbreviating) account numbers so that even we do not see your complete account information.

### **What is PCI Compliance and why is it so important?**

PCI stands for Payment Card Industry, and compliance with the industry standards is a requirement for those that accept the major credit cards and for software providers who have applications which involve the transmission and/or storage of credit card information.