

# Online Bill Presentment and Payment FAQ's

## 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 desired, and saves you the trouble from writing and mailing a check or driving by our office. In addition, 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 right 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 via email.

### **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 at (740) 385-8393, and after verifying your identity, we can 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).

### **Which bills can I pay online?**

You can pay current bills online.

### **Are there fees for paying online?**

There is a non-refundable service fee of \$3.95 per transaction. The service fee will be shown on the payment page before you submit your payment for processing.

### **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.

### **Can I use more than one payment method per transaction?**

Yes, if partial payments are accepted, you may use one payment method for part of the transaction and another payment method for other parts of the transaction.

### **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 my payment history”.

### **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 contact us to make the change.

## **Advanced Features**

### **What is AutoPay?**

AutoPay is a convenient option in which bills will be paid automatically each billing cycle on the due date using your default credit card or bank account. This will avoid any late fees and free you from having to remember when to pay. Login to your account and click on AutoPay to enroll.

### **Can I cancel AutoPay?**

Yes, simply login to your account and click on AutoPay. Next, select Edit and change the status to "No, I do not want AutoPay" and save.

### **I'm signed up for AutoPay but do not see anything showing under "Upcoming Scheduled Payments."**

The AutoPay date will not appear on the home page under Upcoming Scheduled Payments. However, when on the Scheduled Payments page, AutoPay will show.

### **What are scheduled payments?**

Scheduled payments are individual payments that are scheduled for a specific date prior to the bill due date. Scheduled payments can be changed if it is before the date scheduled.

### **What is the difference between AutoPay and a scheduled payment?**

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

### **What if I already have AutoPay 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 AutoPay using a credit/debit card or bank account through our online payment portal.

### **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 Account Linking?**

Account Linking means that payers can link multiple accounts and view and pay all open bills in a single transaction. When registering bills under the same email address, payers 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.

### **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 by text message with your default payment method with a quick reply. You may sign up for Pay by Text when making an online payment or by accessing your account and selecting the Pay by Text option. A confirmation text will be sent to complete enrollment.

### **Getting Help**

#### **Who do I contact with questions about my bill or if I'm having trouble using the online system?**

Please contact us at (740) 385-8393 and we will do our best to assist you.

#### **I accidentally deleted my current email notification, what should I do?**

If you are registered, you can log in to the online payment portal to view your bill. Or, you can call and ask us to resend the email.

### **Security**

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

Invoice Cloud uses the highest standards in internet security. Account information displayed within the customer and biller portals 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 the biller does 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.