# Online Presentment and Payment FAQ's

## General

**What are the benefits of paying a bill online?**
Paying online with a credit card or electronic check saves time, gives you the flexibility to pay how and when desired, and saves money (no more stamps, paper checks or envelopes), and Invoice Cloud will store your information for future use – but only if you choose to store it.

**What is Invoice Cloud?**
Invoice Cloud is a web-based, electronic invoice presentment and payment company that we have partnered with to provide faster, more convenient billing services to our customers. By automating billing and collections, customers can click and pay online while helping the environment and reducing clutter in their home or workspace.

**What is the relationship between my city, town or utility and Invoice Cloud?**
Your biller wanted to make paying bills easier for their customers, but didn't have the electronic presentment and payment systems required to display, safely process and store financial information. They choose Invoice Cloud because it is easy to use and the security is the strongest available. All the data collected is double encrypted and stored on secure servers. The data is not sold or released for any purpose other than to complete transactions.

## Using the System

**How does the system work?**
It is very simple. Here are the 3 steps taken by customers:

1. Customer receives email notification or accesses account via the biller website by clicking on the "View or Pay Your Bill" button.
2. Customer locates and views invoice and either enters payment information for a One Time Payment or registers to schedule a payment.
3. Customer receives an email confirmation with their payment amount and payment process date.

**Can I use an Apple /Mac to use the service?**
Yes, many customers use a Mac.

**What Browsers are supported?**
Windows: Safari 4, 5 - Chrome 10, 11 - Opera 10, 11 - Firefox 3.6, 4 - Internet Explorer 7, 8, 9
iPhone and iPad: Mobile Safari 4x
Apple/Mac: Firefox 3.6, 4.0 - Chrome 11 - Opera 10.x, 11 - Safari 4, 5
Ubuntu (Linux): Opera 9.6 - Firefox 3.6

**Do I need to register to pay a bill?**
You may need to register to receive electronic bills by email, but registration is not required for One Time Payments. One Time Payments require that you enter your payment information each time you make a payment. By registering, you avoid that step and gain access to your payment history.

**Why should I register to pay a bill?**

By registering, you have access to all of your invoices regardless of type and all of the features of the payment portal. These features include the ability to view all current invoices, see previous invoices and payment dates, update your profile information, access the online customer service system, go paperless (if bill type allows), schedule payments for a specific dates, and sign up for Auto-Pay. You also avoid having to enter your payment information each time you pay a bill.

**How Do I Register?**
Registering is easy and can be done when you make a payment. There are two ways you can make a payment.

1. When you receive an email notification that your bill is ready to be paid, simply click on the "View Invoice or Pay Now" button. You will be directed to biller's "Pay and/or View Bills Online" site, powered by Invoice Cloud. Once there, you will be given the opportunity to register or make a One Time Payment. If you choose to register, you will be asked to provide a password and accept the terms and conditions to use the system. The payment information you enter in your profile will then be securely encrypted and saved for your next visit.
2. You can go directly to the biller's website and click on the "Pay or View your Bill" button. You will then be directed to the biller's "Pay and/or View Bills Online" site, powered by Invoice Cloud. Once there, you will need to locate your account and be given the opportunity to register or make a one time payment. If you choose to register, you will be asked to provide a password and accept the terms and conditions to use the system. The payment information you enter in your profile will then be securely encrypted and saved for your next visit.

**I cannot locate my bill.**
Please scroll down on the page to view the matching items at the bottom. Otherwise, try re-reading the instructions for the search criteria. You may be entering more than one search criteria for Real Estate or Personal Property bills, which may only require one out of two fields. Utility bills may require a service address as confirmation. It must be entered exactly as indicated on printed bill.

**Do I have to enter an email address to make a payment?**
Yes, an email address is required for payment confirmation. A payment receipt is sent 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.

**How do I find my account number to login?**
Once you have registered, you will need only your email address and password to log in. To login the first time you use the system, you will need your account number or customer ID from your bill. The "locate your bill" screen gives instructions regarding the required information.

**I forgot my Password, how do I find it?**

You should 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 the biller, and after verifying your identity, the biller can provide you with the information.

**Can more than one person pay bills online for the same account?**
There are two ways that payment responsibilities can be shared. If the other payer is part of your household, you may choose to share your login information with that individual. In a situation where personal financial data is not shared, you may forward your email notification to the individual, who will then click on the "View or Pay Now" button and elect to make a one time payment. They will need to enter their name, email address, address and payment information. They will receive the payment confirmation. You can verify their payment by viewing the invoices in your account.

## Payment

**What forms of payment can I use?**
You can pay by credit or debit card, or you may issue an electronic check from your bank account (checking or savings). Please check your biller's website for the credit and debit cards that are eligible.

**Can I still send in a paper check?**
Yes, your bill can be paid in any of the following ways:

- Email notification based payment – click the "View Invoice or Pay Now" button in your email.
- Web based online payment – login to online bill pay via Biller's website.
- Paper check – sent by whatever means you choose, including US Postal Service (note: many paper checks today are converted into electronic transactions once they are received).

**If I don't have email can I still process an electronic payment?**
No, to complete the online payment process yourself, you will need an email address so that the system can deliver your payment confirmation. If you do not have an email address, you can obtain a free email account from any of the following services: yahoo.com, hotmail.com, or gmail.com.

**Which bills can I pay online?**
You can pay your current real estate, motor vehicle, personal property, sewer use and refuse.

**What are the costs for paying online?**
There are no signup costs or subscription fees. The non refundable convenience fee when using an ACH transfer (electronic check) from your checking or savings account is $0.95 per transaction.

The non refundable convenience fee when using credit cards is a percentage-based or flat rate fee that varies depending on the card type and the bill you are paying. The convenience fee is automatically calculated based upon the type of credit card used and the dollar amount of the bill being paid and is shown o the payment page before you submit your payment for processing.

There are fees imposed for returned payments, and your bank may charge you a fee based on the bank's fee schedule.

**How should I enter my credit card information?**
The information you enter on the payment screen must be exactly the same as it appears on your credit card. This information collected will be used to authorize 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. You may need to call your biller in order to pay again.

**Can I use more than one payment method per transaction?**
Yes, if your biller accepts partial payments, 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 a credit card transaction to process if I pay online?**
Credit card transactions typically take 48 hours to settle. An authorization is issued immediately; however, it takes 48 hours for the money to be moved.

**How long does it take for an electronic check/EFT (electronic funds transfer) transaction to process if I pay online?**
EFT transactions typically take 48 – 72 hours to settle.

**How much does paying online help the environment?**
Paying online is only half of the benefit, by going paperless when applicable (not available for all invoice types) and not receiving paper invoices, you can increase the effect you can have on the environment. There are several ways reducing paper consumption helps the environment, including saving trees and using less gas. According to the PayItGreen AllianceTM, if one in five households were to switch to electronic payments, statements and bills, we could collectively save 1.8 million trees each year and avoid using 103 million gallons of gasoline to mail bills, statements, and payments. If you'd like to be part of that one in five, just sign up to "go paperless" in your account under my profile, paperless options.

**Why did I get a paperless registration email?**
Going paperless is a two-step process, after receiving the paperless registration email, you must click the Confirm button in the email to complete the process. If you prefer not to go paperless, simply do not complete registration (by clicking in the email). You will get one reminder email, but if you don't complete the registration at that time, the paperless enrollment will be cancelled. You may also go to Paperless Options in your account profile and click "cancel registration".

**Do I need to notify my bank or change bank accounts?**
No, your current bank account (checking or savings) will work fine. So many payments are made electronically now that banks are already prepared for online payments. However, if you have arranged through your bank to automatically pay your bill, you need to contact your bank and discontinue the automated payment, otherwise you may pay your bill twice.

**What information do I need to make a payment?**
If you are registered, the only information you need to have available to complete a payment transaction is your email address and password. If you make a One Time Payment, then you will also need your bank account or credit card information and your account number.

**When can I pay?**
You can make payment or review your account 24 hours a day, 7 days a week. It is always a good idea to pay or schedule a payment at least few days before the due date to allow for processing time.

**Can I use a credit card to pay my bill(s)?**
Yes, you can. There is a convenience fee when using credit cards which varies based on the type of card, type of bill and payment amount. The exact convenience fee amount will be displayed during the payment process prior to submitting the payment.

**Can I use a debit card to pay my bill(s)?**
Yes, although technically your debit card will be processed like a credit card and you will not be asked to enter a pin number.

**Can I tell if my payment has been posted?**
Yes, simply login to your account and select "View paid or closed invoices". If you are a registered customer, you will receive an email notification.

**Will I have online access to my account?**
Yes, you will have 24/7 access to your account for invoice review and payment, payment history and customer service requests.

**How long will my payment history be maintained?**
18 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.

**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 the biller and have them change it for you.

## Advanced Features

**Can I set up a payment plan?**
Yes, you can make installment payments on bills by using a simple self-service selection called Flex-Pay. Your plan will include 6 equal payments and you can decide the plan start and end dates and the payment method, either credit card or e-check.

Once your flex-pay schedule is made, you will receive an email confirmation of the schedule. Individual email reminders will be sent to you three days prior to each payment being made.

You may cancel a Flex-Pay schedule at any time during the payment period, however only future payments will be cancelled. For example, if you have scheduled 6 installments and after the first two payments have been processed, you decide to cancel the schedule, only payments 3, 4, 5 & 6 will be affected. At that point, you can create a new Flex-Pay schedule for the remaining amount due.

**How do I set up a payment plan?**
Steps to creating a customized payment plan:

1. You must be registered to make a flex-pay schedule.
2. Once signed in, select "View or Pay Open Invoices" under My Account.
3. Select the invoice, by clicking in the right side box (a checkmark will appear), click pay selected.
4. Under "When would you like to pay?" you will see 3 payment options, flex-pay, today and schedule a payment. Select flex-pay.
5. Add a payment method by clicking on either the new bank account or new credit card button and enter your payment information (or select existing method). Click continue to proceed.
6. On the next screen, you will enter the payment schedule timeframe and press "Create My FlexPay Schedule." Review the schedule and press continue.
7. Finally, you will review the payment information and schedule and click "Schedule My FlexPay Payments."
8. Three days prior to each payment being processed, you will receive an email notification.

**What is Auto-Pay?**
If you elect to opt in to Auto-Pay, it means that your bills will be paid automatically on their due dates using your default credit card or bank account. This will avoid any late fees and free you from having to remember when to pay.

**Can I cancel Auto-Pay?**
Yes, simply go into your profile and uncheck the auto-pay box that you had previously checked when you elected to opt into Auto-Pay.

**I signed up for Auto Pay but do not see any information under "My scheduled payments."**
The Auto Pay date will not appear under scheduled payments. Auto Pay will be debited from the customer's account on the due date.

**What are scheduled payments?**
Scheduled payments are scheduled individually by you for each bill on your specified date.

**Can I schedule payments?**
Yes. You can set up a future payment at any time prior to the bill due date.

**Can I change a scheduled payment?**
Yes, as long as it is changed before the date it was scheduled to be paid.

**What is a partial payment?**
A partial payment occurs when only part of an invoice is paid and may apply if your biller has elected to allow partial payments. Please contact your biller's office for more information.

**What is the difference between auto-pay and a scheduled payment?**
Auto-pay is an automated process which pays your balance in full each billing cycle at 2am on the due date; scheduled payments are manually entered by you for the date you choose for each bill you choose.

**What if I already have auto-pay or a scheduled payment set up with my bank?**
You will need to contact your bank and cancel your automated or scheduled payment before the payment is due (typically payments are made a couple days in advance of the due date, so don't wait until the last minute).

**Why am I being charged a late fee?**
If you feel that this fee has been assessed in error or you would like more information about late fee charges, please contact your biller's office.

**I received an email stating "Thank you for going paperless," but I DID NOT sign up for paperless!**
The paperless box is generally defaulted to enroll you in paperless billing because it helps the environment.
Option 1: Customer must click on "Complete paperless process" link within email to complete enrollment. If they do not, the paperless option will not be active and will drop off system within a few days.
Option 2: Customer can log into account and cancel paperless registration.
Choose >My Profile>paperless option>cancel paperless registration

## Getting Help

**Who do I contact with questions about a bill?**
If you are unable to find the information you need in your online payment history or open invoices, please call your biller's office at 860-870-3113.

**I accidentally deleted my current email notification, what should I do?**
You can access the customer portal via biller's website and view the bill there.

**If I have additional questions or I am having trouble registering, who should I call?**
Please call your biller's office at 860-870-3113.

**What if this website is down, who should I notify?**
If the website is down or inoperable, please call Invoice Cloud customer service at 877-256-8330 x2700.

Please be aware that interest and fees will not be waived if this website is inoperable for any reason or if data entry errors occur. If the website is inoperable, payments can be made by mail or at the biller's office.

**Security**
Absolutely. Invoice Cloud will safely store all of 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. If breaches are found on systems that are not PCI compliant, the major credit card companies have the ability to levy significant fines on the offending parties.

**Who has access to my account?**

You and biller's authorized staff. No one will have access to your financial information as all check routing numbers and credit card numbers are truncated, so you never have to worry about security. As a security precaution, we don't even show your full financial information back to you.

**When does a lockout message occur?**

To prevent unauthorized access to customer accounts (and as required for Payment Card Industry (PCI) compliance), an escalating timeout and lockout procedure is in place. This security feature is triggered by repeated failed logins. If you get a lockout message while attempting to login, you should contact your biller.