

# Online Presentment and Payment FAQ's

## General

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

It is convenient, saves time, reduces errors, allows you to receive bills anywhere at any time and helps the environment by saving trees. You can continue to receive a paper bill, but if you elect to go paperless, you can always print out a copy of the invoice if needed.

### **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.

## Using the System

### **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, go paperless, schedule payments for 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. You can go directly to the City of Barberton's website and click on the "View or Pay your City of Barberton Utility Bill" button. You will then be directed warning screen informing you, you are about to go to the City of Barberton's "Pay and/or View Bills Online" site, powered by Invoice Cloud. Once there, you will need to locate your account (Enter your account number like it appears on your bill by including the dashes) 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. Utility bills may require a service address as confirmation. Also, make sure to enter the account number like it appears on your bill, so it must include the dashes. 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.

**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 City of Barberton's Online Bill Pay Help Desk at 330-861-7143, and after verifying your identity, the City of Barberton 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). The City of Barberton accepts Visa, MasterCard, and Discover cards.

**If I don't have email can I still process an electronic payment?**

No, but you can call the City of Barberton's Automated Payment system at **844-869-3176** to make electronic payments over the phone. 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 monthly bill and past due bills from the City of Barberton Utilities Department.

**What are the costs for paying online?**

There are no signup costs, subscription fees or transaction fees.

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 the City of Barberton 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.

**Why did I get a paperless registration email?**

Going paperless is a two-step process. First, once you register your account, click on Paperless and sign up for paperless billing. Then you will receive a paperless registration email, you must click the Confirm button in the email to complete the process. If you accidentally signed up for paperless billing and 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. If you did click the Confirm button on the paperless billing registration email, you can cancel paperless billing at any time by going to your account profile and click "cancel registration".

**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 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 City of Barberton and have us change it for you.

**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 your 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 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.

**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 the City of Barberton's Utilities Customer Service 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: You as the customer must click on “Complete paperless process” link within email to complete enrollment. If you do not, the paperless option will not be active and will drop off system within a few days.

Option 2: Log into your 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 own online payment history or open invoices, please call the City of Barberton Online Bill Pay Help Desk at 330-861-7143.

### **If I have additional questions or I am having trouble registering, who should I call?**

Please call the City of Barberton Online Bill Pay Help Desk at 330-861-7143.

### **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.

## **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 the City of Barberton’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 the City of Barberton Online Bill Pay Help Desk at 330-861-7143.