



## E-Payments and Paperless Billing Frequently Asked Questions

### **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.

#### **What is the relationship between the City of Lake Forest Park and Invoice Cloud?**

We wanted to make paying bills easier for our customers, but didn't have the electronic presentment and payment systems required to display, safely process and store financial information. We selected 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.

### **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.

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

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 staff at the City of Lake Forest Park 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 Lake Forest Park Utility Billing 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.

### **What Information Do I Need?**

- Sewer account number. This information is located on your paper bill.
- Name on the sewer account. This information is located on your sewer bill. The last name will be enough to locate the account.
- Your bank account information and/or your credit card information.
- An email address. This is used to send confirmations of transactions and reminders.

### **Registering / Creating a Profile**

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

You do not need to register to receive electronic bills by email or pay bills. 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 register and make a payment.

1. When you receive an email notification that your bill is ready to paid, simply click on the "View Invoice or Pay Now" button. You will be directed to the City of Lake Forest Park "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 Lake Forest Park web site and click on the "Utility Payments"button. Click on the "View/Pay Your Bill" button and you will be directed to the 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 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.

### **What is account linking?**

Self Service Account Linking means that you are able to view and pay all 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. Linked accounts provide the following efficiencies:

- Faster, simpler payments across bills. For example, a customer with three sewers bills can login to any one account and view, manage preferences (Recurring Scheduled Payments, Paperless setting etc.) and pay all of the accounts at the same time.
- Linked accounts can access the same encrypted credit card and bank account information, so payers only need to enter it once.
- Multiple first email notifications scheduled for the same day, are grouped into one email rather than sent separately, resulting in fewer notifications for payers.
- Upon receipt of the email notification, you can view or pay all bills together.
- Payment receipts are always sent out individually.
- Editing an email or password changes it for all accounts in the linked group, however, changing an address, Recurring Scheduled Payments or paperless setting is only for the accessed account.

## **Payments**

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

You can pay by credit card or you may issue an electronic check from your bank account (checking or savings). **If you pay using a credit card you will incur a \$3.95 service fee. There is a maximum payment amount of \$400.00 for credit card payments.**

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

**There are no signup costs or subscription fees. The non-refundable service fee when using credit cards is a flat rate fee of \$3.95.** The service fee is automatically shown on the payment page before you submit your payment for processing. **There is a maximum payment amount of \$400.00 for credit card payments.** There is no charge for using an electronic check (EFT).

There are fees imposed by the City of Lake Forest Park/Invoice Cloud for returned payments, and your bank may charge you a fee based on the bank's fee schedule.

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

Yes, to complete the online payment process, 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.

### **Can I use an electronic check from my bank account to pay my bill(s)?**

Yes, you can. There is no service fee for electronic checks (ETF).

### **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.

**Can I use a credit card to pay my bill(s)?**

Yes, you can. **There is a service fee of \$3.95 when using credit cards.** The fee amount will be displayed during the payment process prior to submitting the payment. **There is a maximum payment amount of \$400.00 for credit card payments.**

**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. **The service fee is the same as credit cards, \$3.95.** The service fee amount will be displayed during the payment process prior to submitting the payment. **There is a maximum payment amount of \$400.00 for debit card payments.**

**Will I receive a confirmation email that my bill has been paid?**

Yes, you will receive a confirmation email.

**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. 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, but you will need to set up two separate payment transactions. You may use one payment method for one transaction and another payment method for the other 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 EFT (electronic funds transfer) transaction to process if I pay online?**

EFT transactions typically take 48 – 72 hours to settle.

**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.

**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?**

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. 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.

## **Recurring Scheduled Payments**

**What is Recurring Scheduled Payments?**

The Recurring Scheduled Payments feature allows you to schedule a monthly payment once and then forget about it. You may choose to pay a fixed payment amount or have our system automatically change the payment amount to the Balance Due of the invoice. You may also choose when you would like this payment to occur. You can choose to have it paid on a specific day every month, or on the date your invoice is due. If you elect to opt in to Recurring Scheduled Payments, 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 or change a Recurring Scheduled Payment?**

Yes, as long as it is changed before the date it was scheduled to be paid.

**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).

## **Going Paperless**

**When I sign up to “Go Paperless,” will I still receive a paper bill in the mail?**

No, 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 second email address may be added if you wish to send notifications to an additional or back up email address.

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

Yes, simply go into your profile and under Paperless Options, select “No, I don't want to go paperless.” Be sure to update/save the change.

## **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 us at 206-368-5440.

### **What if this website is down or for some reason I am unable to use this site?**

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, in person at the Lake Forest Park City Hall, or dropped off in the drop box on the side of City Hall.

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

Call us at 206-368-5440. We can answer most questions, but if the website is down or inoperable, please call Invoice Cloud customer service at (781) 848-3733.