

Frequently Asked Questions eCheck & Card Payments



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Frequently Asked Questions

Account and Logon

1. I forgot my password. What do I do?

Answer: If you forget your password, click the **Forgot your email or password?** link found beneath the password field. The next screen displays **Forgot Password?** on the right. Enter the account number found on your statement in the Account Number field. Enter your email address and click **Reset Password**. A temporary password will be emailed to you. Retrieve the temporary password from your email. Follow the instructions to log into your account and change your password.

2. I forgot my email address. What do I do?

Answer: If you forget your email address, click the **Forgot your email or password?** link found beneath the password field. The next screen displays **Forgot Email Address?** on the left. Enter the account number found on your statement in the Account Number field. Enter your password and click Logon.

3. Can I set-up multiple accounts?

Answer: Yes, up to five accounts can be associated with a profile or login ID.

4. My Email Address has changed. How do I update my logon ID?

Answer: Your login ID should be the same as your email address. When you switch carriers or change email addresses, logon to the application. Go to the **My Profile** tab and change the email address in the Contact Information section. This will also change the login ID.

Email

5. I did not receive an email with payment confirmation?

Answer: Check to make sure your email is set-up correctly. If you have more than one email account, make sure you are checking the correct email. You should also check your junk e-mail or spam folder. If the confirmation email is going to your junk or spam folder, you will need to change your email filter settings in order to receive future email confirmations.

6. Why did I not receive an email with my temporary password?

Answer: Check to make sure your email is set-up correctly. If you have more than one email account, make sure you are checking the correct email. You should also check your junk e-mail or spam folder. If the email went to your junk or spam folder, you will need to change your email filter settings in order to receive future email confirmations.

7. How do I change the email associated with my account?

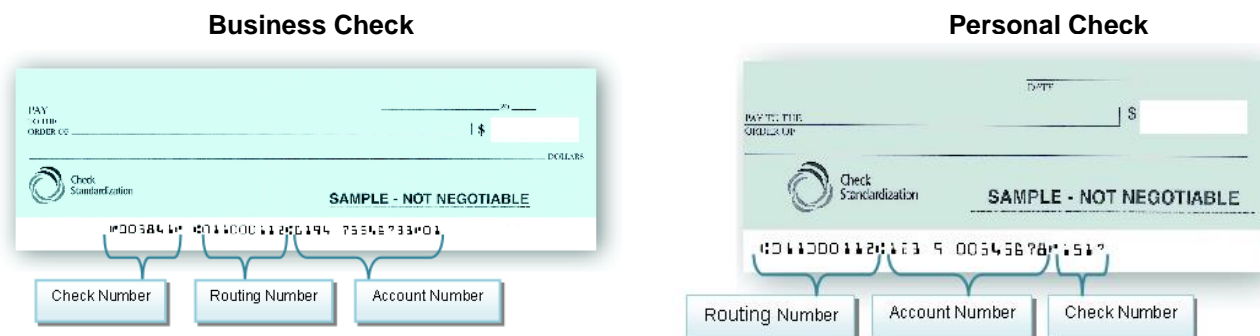
Answer: You can change your email address in your profile. Go to the **My Profile** tab and change the email address in the Contact Information section. If you change your email address, your login ID will also change.

Frequently Asked Questions

E-Check

8. What is E-Check?

Answer: E-Check is an electronic funds transfer that withdraws money directly from your bank account. It's just like writing a check, only it is done electronically. With an E-check, you would enter your account number and routing number into the payment system and the merchant would debit your account for the amount you entered without having to use a paper check. The diagrams below show the locations of the routing numbers on business checks and personal checks.



9. What is ACH?

Answer: **ACH** is the acronym for the **Automated Clearing House** which is the electronic network for financial transactions in the United States. The ACH Network is a safe and secure payment system that has been used by banks for over 25 years to transfer funds for an E-check transaction to and from each other.

10. Can I process an E-check transaction if I bank with a foreign bank?

Answer: At this time, we do not process international transactions.

11. Can I reverse or get a refund for a payment?

Answer: You have a limited amount of time to reverse **ACH payments**. The limit is 5 calendar days for personal/ retail accounts. The limit for business/corporate accounts is 1 calendar day. To reverse a processed payment, contact Customer Support.

NOTE: *ACH Reversals must be submitted within 5 banking days after the effective date and cannot be guaranteed. ACH Reversals are subject to the ACH Rules related to returns due to insufficient funds (NSF), Uncollected Funds, Account Closed, or Account Frozen.*

12. I would like to dispute a payment. How do I do this?

Answer: Contact Customer Support. Have your bank's routing number, account number, and date of payment ready when you call.

NOTE: A payment dispute involves the possibility of fraud or unauthorized transactions.

13. How long do I have to dispute a payment?

Answer: Personal/retail accounts – 60 calendar days
Business/corporate accounts -- 1 calendar day

Frequently Asked Questions

Credit and Debit Cards

14. If I made a payment after the cut-off time, when will my credit card be debited?

Answer: Although the amount will not be applied to your bill until the next business day, the available card balance is reduced by the amount of the payment immediately. When funds are actually debited, depends on the financial institution that issued the card.

15. When a payment is made on a weekend or on a holiday, when is the amount debited from the card?

Answer: Although the amount will not be applied to your bill until the next business day, the available card balance is reduced by the amount of the payment immediately. When funds are actually debited, depends on the financial institution that issued the card.

16. How do I edit a credit card payment?

Answer: You cannot edit a credit or debit card transaction. If the cut-off time has not passed, you can delete the transaction and reenter it. If the cut-off time has passed, please contact customer support.

17. What is Address Verification (AVS)

Answer: The **Address Verification System (AVS)** is used to verify the address of a person claiming to own a credit card. The service is used to combat fraudulent activity for non-face-to-face transactions by cross-referencing the cardholder's address information with the card issuer's records. The service usually verifies the numeric portions of a cardholder's billing address.

18. When making a credit/debit card payment, why do I get an error message asking if I want to cancel the payment and use another payment method?

Answer: When you make a credit or debit card payment, the system verifies that the funds are available to cover the payment. If funds are **insufficient**, the system uses whatever amount is available towards a partial payment. A dialogue box then displays three payment options:

- Cancel partial payment and select a new payment method.** *(Select this option to return to the **Make Payment** screen and select another payment method.)*
- Continue with partial payment of (\$00.00) and add an additional method to pay balance.** *(Select this option to return to the Card Processing screen to enter other credit or debit card accounts to satisfy the balance.)*
- Cancel bill payment transaction.** *(Select this option to end the transaction and return to the Home page.)*

19. Can I use E-Check to complete the partial payment transaction?

Answer: You can only use another credit or debit card to complete the transaction. You cannot mix a credit card payment with a checking or savings account payment.

20. Why am I not required to enter a pin number when using a debit card to make a payment?

Answer: Debit cards displaying the MasterCard and Visa logos are processed like credit cards.

Frequently Asked Questions

21. How do I reverse credit card payments?

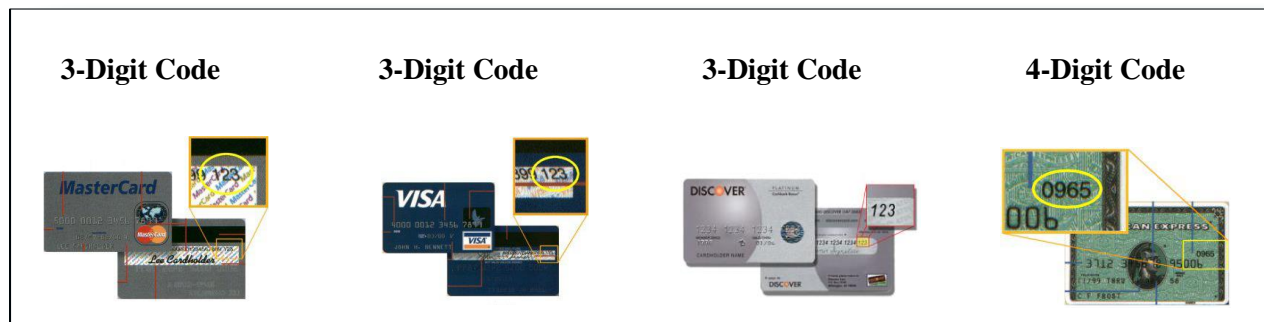
Answer: Contact Customer Support and request a **Return/Void**.

22. If I check the Security Code Illegible checkbox on the Credit Card Information screen, will the card payment still process?

Answer: No, if the Security Code/CVV code is illegible the card transaction will decline.

23. What is a CVV code?

Answer: CVV stands for Card Verification Value. The CVV code is the 3-digit numerical code located on the back of MasterCard, Visa and Discover cards, as well as, the 4-digit code located on the front of American Express cards.



Bill Information

24. If I did not create an account profile, how can I delete my payment?

Answer: Only persons with an account can edit or delete payments. If you do not have an account, contact customer support for assistance in deleting a payment.

25. Why am I still seeing my last bill that has been paid?

Answer: Contact Customer Support.

26. I am not able to see my current bill? Why?

Answer: Contact Customer Support.

27. Why did my payment not post to my account?

Answer: If you made the payment after the cut-off time or on a weekend, the payment will post the next business day. Check to make sure you received an email confirmation when you made the payment. The email should have the account number to which the payment was applied. Verify that the payment was made to the correct account number. Also, payments made by phone, mail, or in-person cannot be seen in the online payment application. Please contact Customer Support for further assistance.

Frequently Asked Questions

28. Why is there a service fee added to my balance?

Answer: A service fee is added to the bill you are paying to offset the cost of processing online transactions. The fee is in addition to the bill.

Application

29. What browsers are supported by this application?

Answer: Internet Explorer version 8 & 9, Google Chrome, and Mozilla Firefox

30. Why am I not able to locate my payment?

Answer: If you made the payment by phone, mail, or in-person the payment cannot be viewed. Only payments made online can be view in the application.

31. Why did I receive a duplicate payment error message?

Answer: If more than one payment is made to an account within 5 business days, you will receive a warning message. This is done to prevent duplicate payments.

32. A duplicate payment warning was received, what fields are checked for a duplicate payment?

Answer: A duplicate payment warning is displayed for an E-check/ACH payment that matches these fields: Payment Account/Billing Account Number, Payment Amount, Checking/Savings Account Number, and Routing Number. A duplicate payment warning is displayed for a card payment that matches these fields: Payment Account/Billing Account Number and Payment Amount.

33. Why are some days marked as non-business days?

Answer: The bank is closed on weekends and federal holidays. These dates are designated as non-business days. A list of federal holidays can be found online.

34. Why am I not able to locate my payment?

Answer: Check to make sure you received an email confirmation when you made the payment. The email should have the account number to which the payment was applied. Verify that the payment was made to the correct account number. Also, payments made by phone, mail or in-person cannot be seen in the online payment application. Please contact Customer Support, if you are unable to locate the payment.

35. Can I set up to pay my bill automatically?

Answer: You can set up your payment as a recurring payment. You can even specify the number of payments or the date. However, should you need to edit or change the recurring payment you will need to delete the recurring payment and create a new payment.

NOTE: *This feature is only available when making a payment using E-check*