

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, bills don't get misplaced, allows you to receive bills anywhere at any time and it 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, 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 chose 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 an express 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, but you must use either Firefox or Internet Explorer (IE) to access the online bill pay service. Safari and Chrome browsers are not currently supported. Customers attempting to use those browsers have experienced issues using the service.

Do I need to register to pay a bill?

You may need to register to receive electronic bills through email but registration is not required for one time payments (Express Pay). One time payments require that you enter your payment information each time you make a payment. By registering your payment methods, 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 include the ability to view all current invoices at same time, schedule payments for a specific dates, see previous invoices and payment dates, update your profile information, go paperless (if bill type allows) 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 your first payment. There are two ways you can 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 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 an express payment. If you choose to register, you 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 an express payment. If you choose to register, you 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.

How do I find my account number to login?

There are several ways to locate your account number.

1. If you have a previous email notification, the account number is listed on the right hand side. By clicking on "View Invoice or Pay Now", you will automatically be sent to the login page where that information will be placed in the login area for you.
2. You may refer to your registration welcome email, if you have already registered.
3. You may also contact City of Harper Woods at (313) 343-2522.

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 an express pay 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).

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.
- Phone payments – call your biller’s office
- 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, 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 Biller.

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.

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 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 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 Alliance™, 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.

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 an express 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.

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".

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 my profile.

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 date or date you choose 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

What are scheduled payments?

Scheduled payments are set up individually for each bill due on a specific date by you.

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 2 days prior to the due date, scheduled payments are manually entered by you for the date you choose each time you make a payment.

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.

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 City of Harper Woods at (313) 343-2522.

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 City of Harper Woods at (313) 343-2522.

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.

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 all of your financial information using Payment Card Industry (PCI) Compliant systems. This includes truncating (abbreviating) account numbers so that even 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.