

# City of South St. Paul

## eUtility Billing – Electronic Bill Payment and Presentment

### Frequently Asked Questions

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**1. How does the system work?**

Here are the 3 steps taken by customers:

1. Customer accesses account via the City of South St. Paul website by clicking on the “View or Pay Bill Now” button.
2. Customer locates and views bill 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.

**2. Why should I register my account?**

By registering, you have access to all of the features of the payment portal. These features include the ability to view all current bills, see previous bills and payment dates, access the online customer service system, go paperless, 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.

**3. How do I register my account?**

Go to the City of South St. Paul website, click on View or Pay Your Bill Now. On the customer portal screen, click the Register Now button. Enter your customer and account numbers as they appear on your utility bill and click Submit. On the next screen, select the invoice by clicking the box to the left and click on Register Selected Invoices. You will be prompted to enter your email address and a password.

**4. How do I find my account number to register?**

The eUtility Billing screen gives instructions on where to find your customer number and account number on your utility bill.

**5. How do I register multiple accounts so I can see and pay them at the same time?**

You can link accounts by using the same email address and password when registering each account. See the video on your account home screen for more information.

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

You should view “Forgotten Password?” at the bottom of the login screen. You will need your customer account number and email address to retrieve your password. If you are unable to locate this information, you may call the City of South St. Paul, and they can provide you with the information.

**7. When will I have online access to my account?**

You will have 24/7 access to your account to review your bill, schedule a payment, and view your payment history.

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

Going paperless is a two-step process, after you select paperless billing within your account, you will receive a paperless registration email. You must go to the Confirm button in the email to complete the process. You will get one reminder email; if you don't complete the registration at that time the paperless enrollment will be canceled.

**9. I received an email stating “Thank you for going paperless,” but I DID NOT sign up for paperless.**

If you did not intend to register for paperless bills, do not complete the registration as required in the email notification. Alternatively, you can sign into your account change the paperless billing by going to My Profile, Paperless Options and click the No button.

**10. Do I need to register to pay a bill?**

No. You can make a one-time payment by entering your customer and account numbers, selecting the bill you want to pay and entering your payment information.

**11. Will I be able to print a copy of my bill?**

Yes, each bill is presented in PDF and HTML format. Electronic storage is recommended because it saves paper and has a beneficial impact on our environment.

**12. Can I still send in a paper check even if I register my account?**

Yes, you can print your bill and send your payment to the City. You can also pay your bill by cash, check, or credit card at City Hall or call 1-855-985-1090 to pay by phone.

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- 13. What are the costs for paying online?**

There are no signup costs, subscription fees or transaction fees for online or phone payments.
- 14. 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.
- 15. What information do I need to make a payment?**

You will need to enter your credit card or bank account information to make a payment. If you registered your account, you can save this information for future use. If you make a one-time payment, you will need to enter your credit card or bank account information as well as your customer and account numbers.
- 16. What forms of payment can I use?**

You can pay by credit or debit card (the City accepts Visa, MasterCard and Discover) or you may pay by electronic check from your bank account (checking or savings).
- 17. 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
- 18. Can I make a partial payment on my account?**

Yes, the City of South St. Paul allows partial payments.
- 19. Can I make a payment if I do not have a balance due on my account?**

Yes, the City of South St. Paul accepts prepayments on account; however you must register your account to do so. You cannot make a one-time payment on your account if there is no balance due.
- 20. 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” go to the drop-down box and choose EFT Check.
- 21. Can I use more than one payment method to pay my bill?**

Yes, you may use one payment method for part of your bill and another payment method for the remainder of your bill. You must enter each payment as a separate transaction for each payment type.
- 22. How will I know that my payment has been accepted?**

After you submit your payment, you will see a payment confirmation screen. The payment confirmation message will contain an approved number for credit cards or a processed number for electronic check. You will also receive a confirmation email. The email will include your customer and account number, invoice number, amount paid, and confirmation message.
- 23. 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 transferred.
- 24. 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.
- 25. How can I tell if my payment has been posted?**

To verify that your payment has posted to your account, log into your account and select “View paid or closed invoices”. If you made a one-time payment, enter your customer and account number as if you were making a payment. You will see that the balance due on the invoice you selected will reflect the payment you made.
- 26. What is Auto-Pay?**

Auto-Pay means that your bill will be paid automatically on the due date using your default credit card or bank account. This will avoid any late fees and free you from having to remember when to pay.
- 27. Can I cancel Auto-Pay?**

Yes, log into your account; under My Profile, select AutoPay. Click the Edit icon under Options on the right side of the screen. In the Edit AutoPay Setup window, click the No button and save. You can also cancel AutoPay by deleting all accounts and credit cards under Payment Methods.

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- 28. How do I change the credit card or account that AutoPay pays from?**  
Under My Profile, Payment Methods, Select the Edit icon to the right of the payment option you would like to be your default and click the Default box in the pop-up window, then click Save.
- 29. 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.
- 30. 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 on the due date; scheduled payments are manually entered by you for the date and amount you choose. You can also set up recurring scheduled payments.
- 31. Can I change a scheduled payment?**  
Yes, as long as it is changed before the date it was scheduled to be paid.
- 32. What if I already have a scheduled payment set up with my bank?**  
You can continue to pay your bill through your bank. If you want to manage your payments through this portal, 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).
- 33. Who has access to my account information?**  
You and City of South St. Paul 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.
- 34. Is my payment information secure?**  
Your information is secure at all times. All of your financial information is Payment Card Industry (PCI) Compliant. This includes truncating (abbreviating) account numbers so that even the City of South St. Paul does not see your complete account information.
- 35. 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.
- 36. 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 bills, please call the City of South St. Paul Utility Billing Customer Service at (651) 554-3209.
- 37. If I have additional questions or I am having trouble registering, who should I call?**  
Please call the City of South St. Paul Utility Billing Customer Service at (651) 554-3209.
- 38. 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 South St. Paul Utility Billing Customer Service at (651) 554-3209.
- 39. Why am I not receiving email notifications that I set up on my account or for payment confirmation?**  
Check your spam folder on your email account. To ensure delivery of account related email notifications, you will need to add [no-reply@invoicecloud.net](mailto:no-reply@invoicecloud.net) to your safe senders list.