

**The Town, in partnership with Invoice Cloud, now accepts ACH debits/electronic checks (electronic fund transfer from your checking or savings account) and credit/debit card payments of bills.** We feel that this service presents the best value for online presentment and payments for our residents. It offers premium security and ease of use all for less than the cost of a stamp. Our online bill presentment and payment solution provides residents with the following benefits:

- **No signup cost**
- **Access, view and pay your real estate, personal property or motor vehicle tax bill online, at your convenience**
- **Paying your bill online is faster and cheaper than writing a check and mailing it**
- **You can pay with electronic check or credit/debit card**
- **You may choose to eliminate paper invoices to reduce clutter and help the environment**
- **You have the option to pay immediately, schedule a payment or sign up for Auto-Pay**
- **Pay online for as little as 40 Cents, less than the cost of a stamp**

Remember, the use of a charge card or ACH will incur a convenience fee. The Town of Easton receives only your bill payment amount. Convenience fees cover various administrative costs associated with accepting payments and are non-refundable. The convenience fee when using credit cards is a percentage-based or flat rate fee that varies depending on the card type, amount and the type of bill you are paying. The convenience fee is automatically calculated and is shown on the payment page before you submit your payment for processing. Convenience fees will appear as a separate charge from the bill amount on your bank or credit card statement.

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

It is convenient, saves time, reduces errors, lets you hold money longer, allows you to view or receive bills anywhere at any time and it helps the environment by saving trees.

**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 processing company that we have partnered with to provide faster, more convenient billing services to our residents.

**What is the relationship between the Town of Easton and Invoice Cloud?**

The Town of Easton wanted to make paying bills easier for their residents, but didn't have the electronic presentment and payment systems required to display, safely process and store financial information. Easton 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**

### **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.

### **How Do I Register?**

Registering is easy and can be done when you make your first payment. When you receive an email notification that your bill is ready to be paid, simply click on the “View Invoice or Pay Now” button. You will be directed to your town’s “Pay and/or View Bills Online” site, powered by Invoice Cloud. Once you select the type of bill you wish to pay and locate your account, 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.

### **How does the system work?**

It is very simple. Here are the 3 steps taken by residents:

1. Payer (resident or customer) receives email notification or accesses account via the city/town web site and clicks on the “View or Pay Your Bill” button.
2. Payer (resident or customer) views invoice and either enters payment info for an express payment or registers to schedule a payment.
3. Payer (resident or customer) receives an email confirmation with their payment amount and payment process date.

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

You can pay by Visa, MasterCard or Discover credit card or VISA 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 your town website
- 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 by the biller).

**What is a service or convenience fee?**

A non refundable fee added to an invoice to cover various administrative costs of the service provider associated with billing and accepting payment.

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

Yes, you have several options. You can access the [payment portal](#) from any internet supported computer

**Which bills can I pay online?**

You can pay Real Estate and Personal Property Tax, Motor Vehicle Excise, Trash and Water bills.

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

There are no signup costs or subscription fees. The non refundable convenience fee when using an ACH transfer (electronic check) from your checking or savings account is \$0.40 per transaction.

The non refundable convenience fee when using credit cards is a percentage-based or flat rate fee that varies depending on the card type and the bill you are paying. The convenience fee is automatically calculated based upon the type of credit card used and the dollar amount of the bill being paid and is shown on the payment page before you submit your payment for processing. There are fees imposed by Invoice Cloud for returned payments, and your bank may charge you a fee based on the bank's fee schedule.

**May I pay my tax bill by credit card at the Treasurer's Office?**

No, we are only permitted to accept credit card payments online via Invoice Cloud.

**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 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 town accepts partial payments, you may use one payment method for part of the transaction and another payment method for other parts of the transaction.

**When paying by ACH transfer (electronic check), how does my payment appear on my bank statement?**

There will be two entries on your bank statement; one for the bill amount, and one for the convenience fee.

**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.

**What information do I need to make a payment?**

The only information you need to have available to complete a payment transaction is your bill account number, email address, password and your bank account or credit card information.

**When can I pay?**

You can make payment or review your account 24 hours a day, 7 days a week.

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

Yes, you can. There is a convenience fee when using credit cards which varies based upon the type of card, type of bill and payment amount. The exact convenience fee amount will be displayed during the payment process prior to submitting the payment.

**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 convenience fee is the same as credit cards, except if using a Visa Debit Card for Tax payments, and varies based upon the type of card, type of bill and payment amount. The exact convenience fee amount will be displayed during the payment process prior to submitting the payment.

**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 resident 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.

**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.

**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 your Treasurer Collector's office at 508-230-0610

**I accidentally deleted my current email notification, what should I do?**

If you are registered, you can login (via your town website) and view the bill there or you can call your treasurer/collector's office and ask them to resend the email.

**Security****Is my information secure?**

Invoice Cloud uses the highest standards in Internet security. Account information displayed within the resident and treasurer/collector 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 municipalities do 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

application 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 your collector/treasurer's authorized staff. No one will have access to your financial information as all check routing numbers and cc numbers are truncated, so you never have to worry about security. As a precaution, we won't even show your financial information back to you.