

## FREQUENTLY ASKED QUESTIONS

### General

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

It is convenient, saves time, and allows you to receive bills anywhere at any time. Plus, it helps the environment.

**What are some of the benefits of *paying* a bill online?**

Paying online with a credit/debit card or electronic check gives you the flexibility to pay how and when you want. It saves you the trouble from writing and mailing a check or driving by our office. In addition, for a faster payment experience, you may choose to store your information for future use.

### Using the System

**What if I can't locate my account?**

If your account is not listed in the search results, please double check that the correct information was entered in the search criteria. For example, an exact match may be required.

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

No, an email address is not required, however, we recommend including your email address so the payment confirmation can be delivered to your email inbox.

**When I try to pay my bill, it asks for credit card information and I want to pay by electroniccheck.**

Under "Account Type" click on the drop-down box and choose Checking.

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

Yes, if you include you email address when entering your payment information, you will receive a confirmation email.

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

No, registration is not required for One Time Payments. However, by registering you'll be able to view prior history, set up automatic payments, and store payment information, if desired.

**I forgot my Password, how do I access my account?**

Click on "Forgot Password?" at the bottom of the login screen. You will need your email address to retrieve your password. If you're unable to locate this information, you may call us and after verifying your identity, then we'll be able to assist.

### Payment

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

You can pay with credit or debit card or you may issue an electronic check from your bank account (checking or savings).

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

A non-refundable fee added to an invoice to cover various administrative costs associated with billing and accepting 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 if you've provided your email address.

**How long does it take for online payments to process?**

Credit card transactions are authorized immediately and typically take 48 hours to settle. ACH transactions typically take 3 – 5 business days to settle.

**Can I tell if my payment has been posted?**

Yes, simply login to your account and select Payment Activity under the Payments dropdown menu.

**How long will my payment history be maintained?**

24 months is the standard retention period.

**How do I change my account information?**

Simply log into your account and change any of your personal information under the Settings>Personal Info. If you are unable to change some of your information, you may need to call us to change it for you.

## Advanced Features

**What is AutoPay?**

AutoPay is a convenient option in which bills will be paid automatically each billing cycle 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. Login to your account and click on Payments>Manage AutoPay to enroll.

**Can I cancel AutoPay?**

Yes, simply login to your account and click on Payments>Manage AutoPay. Next, check the box to the left of your active AutoPay and click Change. From there, follow the on-screen prompts to update your information as needed.

**What are scheduled payments?**

Scheduled payments are individual payments that are scheduled for a specific date prior to the bill due date. The date of a scheduled payment can be changed as long as it is adjusted before the date scheduled.

**What is the difference between AutoPay and a scheduled payment?**

AutoPay 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 you choose.

**What if I already have AutoPay set up with my bank?**

You will want to contact your bank and cancel your automated bank draft before the payment is due and then you can choose to enroll in AutoPay or Recurring Scheduled Payments, if offered, using a credit/debit card or bank account through our online payment portal.

**If I sign up to Go Paperless, how will I receive my bills?**

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.

## Security

**Is my information secure?**

PSN uses the highest standards in Internet security. Account information displayed within the payment portal 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. PSN will safely store your financial information using Payment Card Industry (PCI) Compliant systems. This includes truncating (abbreviating) account numbers so that even we 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 applications which involve the transmission and/or storage of credit card information.

