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 processing company that the Groveland Municipal Light Department has partnered with to provide faster, more convenient billing services to their 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 the Groveland Municipal Light Dept. and Invoice Cloud?
The Groveland Municipal Light Department 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 web site and clicks on the "View or Pay Your Bill" button.

2. Customer views invoice and either enters payment info 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, Firefox 3.6 & 4.0, Chrome 11, Opera 10.x & 11 and Safari 4 & 5 browsers are currently supported.

What Browsers are supported?
Windows: Safari 4, 5 - Chrome 10, 11 - Opera 10, 11 - Firefox 3.6, 4 - Internet Explorer 7, 8, 9

iPhone and iPad: Mobile Safari 4x

Apple/Mac: Firefox 3.6, 4.0 - Chrome 11 - Opera 10.x, 11 - Safari 4, 5

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 can view your current invoice, schedule payments for a specific date, see previous invoices and payment dates, update your profile information, go paperless 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 access the payment site.

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 your biller's "Pay and/or View Bills Online" site, powered by Invoice Cloud.   You will be given the opportunity to register or make an express payment. If you choose to register, you'll 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 Groveland Municipal Light Department's website and click on the pay online or pay my bill button. You will then be directed to your biller'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'll 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?
Once you have registered, you will need only your email address and password to log in. To login the first time you use the system, you will need your account number or customer ID from your bill. The "locate your bill" screen gives instruction regarding the required information.

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). Please check your biller's website for the credit and debit cards that are eligible.

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 biller website
- Paper check – sent by whatever means you choose, including US Postal Service

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 payment.

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

What are the costs for paying online?
There are no signup costs or subscription fees.

The non refundable convenience fee is $5.95. 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. The Groveland Municipal Light Department charges $25 and requires a cash payment for returned payments. Also, your bank may charge you a fee based on the bank's fee schedule.

May I pay my bill by credit card at the Groveland Municipal Light Department?
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 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, the Groveland Municipal Light Department 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 when applicable (not available for all invoice types) 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 AllianceTM, 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 select paper invoices under your profile information and uncheck the "receive paper invoices" box.

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. There is a convenience fee of $5.95 when using credit cards. The 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.

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. If you are unable to change some of your information, you may need to call the Groveland Municipal Light Department and have them change it for you.

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 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).

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 the Groveland Municipal Light Department at 978-372-1671.

I accidentally deleted my current email notification, what should I do?
If you are registered, you can login (via your biller website) and view the bill there or you can call the Groveland Municipal Light Department office and ask them to resend the email.

If I have additional questions or I am having trouble registering, who should I call?
The Groveland Municipal Light Department (978) 372-1671 can answer most questions, but 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 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 the Groveland Municipal Light Department'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 security precaution, we don't even show your full financial information back to you.