# 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, allows you to receive bills anywhere at any time and 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, and 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 the relationship between my city, town or utility and Invoice Cloud?**
The City of Cranston 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. The City of Cranston 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.

**Is there one account number for all of my bills?**
No, account numbers vary for the different tax types. For instance:

- Real Estate - Parcel ID
- Motor Vehicle – Account Number - This account number changes each year.
    Update the account number each year once you receive your bill.
- Personal Property and Sewer Assessment - Account Number

**If I pay different bills (i.e. property tax and sewer) do I need to register twice?**
Yes, one-time registration is required for each bill type to access the resident portal. You need to register for each of the bill types and accounts you wish to pay online. If you own two parcels you will need to register both parcels. If you have multiple vehicle bills, you will need to register each bill with its unique account number.   Once the initial registration process has been completed for each of your accounts, viewing and paying future invoices will be in place. However, if you register your accounts with the same email and password, you will get a list of accounts to choose from in your customer portal.

**Can I put my motor vehicle bill on AutoPay, but keep my real estate taxes as a scheduled payment?**
Yes, each bill type operates independently. When you sign up for AutoPay, you be asked to select which bill type you want to put on AutoPay. Those bills selected will be paid on the day they are due.

## Using the System

**How does the system work?**
It is very simple. Here are the 3 steps taken by customers:
- Customer receives email notification or accesses account via the City of Cranston website by clicking on the "View or Pay Your Bill" button.
- Customer locates and views invoice and either enters payment information for a one-time payment or registers to schedule a payment.

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- Customer receives an email confirmation with their payment amount and payment process date.

**I cannot locate my bill.**
Please scroll down on the page to view the matching items at the bottom.  Otherwise, try re-reading the instructions for the search criteria. You may be entering more than one search criteria for Real Estate or Personal Property bills, which may only require one out of two fields. Utility bills may require a service address as confirmation.  It must be entered exactly as indicated on printed bill.

**Do I need to register to pay a bill?**
You may need to register to receive electronic bills by email, but registration is not required for one-time payments. One-time payments require that you enter your payment information each time you make a payment. By registering, 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 a 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 the City of Cranston's "Pay and/or View Bills Online" site, powered by Invoice Cloud. Once there, you will be given the opportunity to register or make a one-time payment. If you choose to register, you will 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 City of Cranston's website and click on the "Pay your City Taxes Online" button. You will then be directed to the Online Bill Pay page. If you click "View or Pay Your Bill Online," you will be directed to the City of Cranston'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 a one-time payment. If you choose to register, you will 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.

**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 a one-time 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.

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## Payment

**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. 2.95% Service Fees ($1.95 minimum fee) apply to all debit and credit card payments. A $.60 fee applies to all ACH (electronic check) payments.

**What are the costs for paying online?**
There are no signup costs or subscription fees, only the fees listed in the previous question.

**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. If your electronic check does not pass through the bank, you will receive an email informing you of the rejected payment. You may need to call the City of Cranston in order to pay again.

**How long does it take for a credit card transaction to process if I pay online?**
Credit card transactions typically take less than 24 hours to settle. An authorization is issued immediately; however, it takes 24 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 24 hours to settle.

**Can I tell if my payment has been posted?**
Yes, simply login to your account and select "View my payment history". If you are a registered customer, you will receive an email notification.

**How do I change my account information?**
Simply log into your account and change any of your personal information under the My Profile tab. If you are unable to change some of your information, you may need to call the City of Cranston and have them change it for you.

## Advanced Features

**What is AutoPay?**
If you elect to opt in to AutoPay, it means that your bills will be paid automatically 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.

**Can I cancel AutoPay?**
Yes, simply go into your profile and uncheck the AutoPay box that you had previously checked when you elected to opt into AutoPay.

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**What are scheduled payments?**
Scheduled payments are scheduled individually by you for each bill on your specified 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 AutoPay and a scheduled payment?**
AutoPay is an automated process which pays your balance in full each billing cycle at 2am on the due date; scheduled payments are manually entered by you for the date you choose for each bill you choose.

**What if I already have AutoPay 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).

**When I sign up to "Go Paperless," will I still receive a paper bill in the mail?**
No, 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, a second email address may be added if you wish to send notifications to an additional or back up email address.

**Can I start receiving paper bills again?**
Yes, simply go into your profile and under Paperless Options, select "No, I don't want to go Paperless." Be sure to update/save the change.

**I received an email stating "Thank you for going Paperless," but I DID NOT sign up for paperless!**
The Paperless box is generally defaulted to enroll you in Paperless billing because it helps the environment.

> Option 1: Customer must click on "Complete Paperless process" link within email to complete enrollment. If they do not, the Paperless option will not be active and will drop off system within a few days.
> Option 2: Customer can log into account and cancel Paperless registration.
> Choose >My Profile>paperless option>cancel paperless registration

**What is Account Linking?**
Self Service Account Linking means that Payers are able to view and pay all open bills with a single transaction. When registering bills under the same email address, payers are given the option to link the related accounts within the service. Linked accounts provide the following efficiencies:

- Faster, simpler payments across bill types. For example, a customer with three real estate tax bills, two personal property bills and six motor vehicle bills can login to any one account and view, manage preferences (AutoPay, Paperless setting etc.) and pay all of the accounts at the same time.
- Linked accounts can access the same encrypted credit card and bank account information, so payers only need to enter it once.
- Multiple first email notifications scheduled for the same day, are grouped into one email rather than sent separately, resulting in fewer notifications for payers.

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- Upon receipt of the email notification, the payer can view or pay all bills together, including any open or unpaid bills from other bill types. This is particularly useful for customers with multiple parcels and multiple motor vehicles.
- Payment receipts are always sent out individually.
- Editing an email or password changes it for all accounts in the linked group, however, changing an address, AutoPay or Paperless setting is only for the accessed account.

## 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 you're the City of Cranston's Tax Collector's office at (401) 780-3333.

## Security

**Is my information secure?**
Invoice Cloud uses the highest standards in Internet security. Account information displayed within the customer and the City of Cranston portals is truncated to protect confidential data. Any information retained is not shared with third parties.

**Are 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 the City of Cranston does not see your complete account information.