

Frequently Asked Questions about Electronic Payments

How do I know when my payment has processed, and for how much?

You'll receive an email receipt for your records that reflects the amount processed. You will also receive notifications if your transaction fails for any reason, and we'll even let you know if your credit card is about to expire.

Where is my information stored? Is it secure?

Our new billing solution uses the most powerful security tools in existence. All credit card and bank account information is stored as encrypted data. The system uses the same processing networks used by federal banking and government agencies. In fact, fewer people see your sensitive information with electronic payments than with paper checks or mailed payments—making electronic payments the MORE secure choice.

What if I set up Electronic Payments and want to stop them?

Simply contact us in writing 30 days prior to your next payment due. This will ensure your schedule will be cancelled, and you will receive a mailed paper statement in its place.

What prevents a company from charging me whenever it wants?

Federal law (Federal Regulation E) protects you from unauthorized debits from your checking account, and Visa/MC/Disc/Amex regulations similarly protect your credit card payments. With Electronic Payments, you have the right to stop, reverse, or dispute any debits you believe were made in error.

How common are Electronic Payments?

Very. More than half of all U.S. households use electronic payments to pay their mortgage, loans, insurance premiums, utilities, membership dues, and other bills.

(Statistic from www.electronicpayments.org)