Invoice Cloud Frequently Asked Questions

The Town of Salem works with a third party vendor, Invoice Cloud, to provide online bill pay services for property tax and utility bills.

General

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 also saves money (no more stamps, paper checks or envelopes). 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 payment company that we have partnered with to provide faster, more convenient billing services to our residents. By automating billing and collections, residents can click and pay online while helping the environment and reducing clutter in their home or workspace.

What is the relationship between the Town of Salem and Invoice Cloud?
The Town of Salem staff 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. We chose Invoice Cloud because it is easy to use, and the security is the strongest available. All the data collected is double encrypted, stored on secure servers and 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 bill types. For instance:

- Property Tax- Parcel Identification (Tax Map & Lot); name; address; bill number
  Utility Bills- Each account has it's own unique account number – The account
      number & Customer Name are required for accessing your online account

Note: If you do not know the map and lot of the property (parcel identification) please refer to the assessor's website at www.gis.vgsi.com/salemnh to obtain this information.

If I pay different bills (i.e. property tax and utility) do I need to register multiple times?
Yes, a one- time registration is required for each bill type in order 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 or more parcels or have multiple utility accounts, you will need to register for **each** parcel (address) for property tax and **each** utility account. Once the initial registration process has been completed for each of your accounts, viewing and paying future invoices will be in place.

Note: Although you may use a different email address for each bill type account, we recommend using the same email address so that email notifications of bills due and payments made are always located in the same place.

Can I put my utility bill on Auto-Pay, but keep my property tax as a scheduled payment?
Yes, each bill type operates independently. When you sign up for Auto-Pay, you will be asked to select which bill type you want to put on Auto-Pay.

Using the System

How does the system work?
It is very simple. There are 3 basic steps to pay a bill:
You access your account via the Town of Salem's website by clicking on the "Online Payments" button. You will then be directed to the next page of the Town's website to select the line item "View/Pay Utility (Water/Sewer) Bills or "View/Pay Property Tax Bills". This will direct you to the website 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 to 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. You will receive an email confirmation with the payment amount and payment process date.

Can I use an Apple /Mac to use the service?
Yes, many residents use a Mac.

What Browsers are supported?
Windows: Safari 4, 5 - Chrome 10, 11, 39 - Opera 10, 11, 26 - Firefox 3.6, 4, 34 - Internet Explorer 9, 11: iPhone and iPad: Mobile Safari 4x
Apple/Mac: Firefox 3.6, 4.0 - Chrome 11 - Opera 10.x, 11, 26 - Safari 4, 5, 8
Ubuntu (Linux): Opera 9.6, 26 - Firefox 3.6

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 Property Tax which may only require one out of four. Utility bills **require** the 5 digit account number as confirmation; it **must** be entered exactly as indicated on the printed bill. Use the 5 digits to the left of the dash on your bill.

Do I have to enter an email address to make a payment?
Yes, an email address is required for payment confirmation.   A payment receipt is sent via email.

When I try to pay my bill, it asks for credit card information and I want to pay by electronic check.
Under "How Would You Like to Pay" click on the drop-down box and choose EFT Check.

Will I receive a confirmation email that my bill has been paid?
Yes, you will receive a confirmation email.

Do I need to register to pay a bill?

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 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 have access to all of your invoices regardless of type and all of the features of the payment portal. These features include the ability to view all current invoices at the same time, schedule payments for a specific date, see previous invoices and payment dates, update your profile information, access the online customer service system, 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 a payment. You can go directly to the Town of Salem's website and click on the "Online Payments" button. You will then be directed to the next page of the Town's website to select the line item "View/Pay Utility (Water/Sewer) Bills" or "View/Pay Property Tax Bills". This will direct you to the website 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 to 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.

How do I find my account number to log in?

Once you have registered, you will need only your email address and password to log in. To log in the first time you use the system, you will need your account number or customer ID number from your bill. The "locate your bill" screen gives instructions regarding the required information.

I forgot my Password, how do I find it?

If you forget your password, you can click on "Forgotten Password"at the bottom of the login screen. The system will prompt you for your email address and you will need to type in a security code which will display on the screen. An email will be sent to that email address containing a link to reset your password.

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 log in 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; the payment can be verified by viewing the invoices in your account.

Payment

What forms of payment may I use?

You may pay by credit or debit card or you may issue an electronic check from your bank account (checking or savings). Please check the Town of Salem's website for the credit and debit

cards that are eligible. There will be a convenience fee for the use of a credit/debit card. The fee will be displayed **BEFORE** the payment is submitted for processing.

Can I still send in a paper check?
Yes, your bill can be paid in any of the following ways:

1. Web based online payment---log in to online bill pay via the Town's website.
2. Paper check-sent by whatever means you choose, including the US Postal Service.
   The check should be mailed to:
   > Town of Salem
   > Attention: Tax Collector or Utility Department
   > 33 Geremonty Drive
   > Salem, NH 03079
3. Pay through your bank bill pay 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. The convenience fees are determined by the on line bill collector (Invoice Cloud) for processing your payment. The fee is not collected by the Town of Salem nor paid to the town. The Town of Salem receives **only** your bill payment amount. The convenience fees will appear as a separate charge from the bill amount on your credit card and bank statement.

If I don't have email can I still process an electronic payment?
No, 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 may obtain a free email account from any of the following services: yahoo.com, hotmail.com or gmail.com.

Which bills can I pay online?
You are able to pay property taxes and utility bills via Invoice Cloud.

What are the costs for paying online?
There are no signup costs or subscription fees. The non- refundable convenience fee when using credit cards for payment of a tax bill is a percentage-based or flat rate fee that varies depending on the card type and the bill that is being paid. 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** your payment is submitted for processing. For utility bills, there is a flat fee for every $250 paid. The convenience fees are determined by the online bill collector for processing your payment. The fees are **NOT** collected by the town nor paid to the town. The Town of Salem receives **only** your bill payment amount.

There are fees imposed by the Town of Salem/Invoice Cloud for returned payments and your bank may charge you a fee based on the bank's fee schedule.

May I pay my property tax or utility bill by credit card at the Town of Salem's municipal 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 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 which will contain your payment confirmation message. It will show an approved number for credit cards or a processed number for an electronic check. You will also receive a confirmation email after your transaction is submitted. This email will include your account number, invoice number, amount paid and confirmation message. If your electronic check does not clear the bank, you will receive an email informing you of the rejected payment. You may need to call the Town of Salem's appropriate department; property tax at (603)-890-2109; or utility accounts at (603)-890-2042 in order to pay the invoice again.

Can I use more than one payment method per transaction?
Yes, if your biller 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 4 days to settle.

Do I need to notify my bank or change bank accounts?
No, your current bank account (checking or savings) will work fine. Many payments are made electronically now so the banks are already prepared for online payments. However, if you have arranged through your bank to automatically pay your bill, you need to contact your bank and discontinue the automated payment, otherwise your bill might be paid twice.

What information do I need to make a payment?
If you are registered, the only information you need to have available to complete a payment transaction is your email address and password. If you make a One-Time Payment, you will also need your bank account or credit card information, your account number and any other information needed to locate your bill.

When can I pay?
You can make payment or review your account 24 hours a day, 7 days a week; excluding maintenance hours. It is always a good idea to pay or schedule a payment at least a few days before the due date to allow for processing time.

Can I use a credit card to pay my bill(s)?
Yes. 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 that will be charged will be displayed during the payment process prior to submitting the payment.

What if there is an error in the Credit Card charge?
If there is an error in the Credit Card charge please contact Invoice Cloud at (877)-256-8330; Option 3.

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 and varies based on the type of card, type of bill and payment amount. The exact convenience fee amount that will be charged will be displayed during the payment process prior to submitting the payment.

Can I tell if my payment has been posted?
Yes, simply log in to your account and select "View Paid or Closed Invoices".   You will also receive an e-mail when a payment is made confirming your payment.

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, excluding maintenance hours.

How long will my payment history be maintained?
24 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 in to your account and change any of your personal information under the "My Profile Tab".

What is a partial payment?
A partial payment occurs when only part of an invoice is paid. A formal payment plan for utility bills must be entered into with a Town of Salem employee if the payments go beyond the due date of the bill. If you have any questions, please contact the Town of Salem's appropriate department; property tax at (603)-890-2109; or utility accounts at (603)-890-2042.

Why am I being charged a late fee?
If you feel that a late fee has been assessed in error or you would like more information about late fee charges, please contact the Town of Salem's appropriate department; property tax at (603)-890-2109; or utility accounts at (603)-890-2042.

Advanced Features

How much does paying online help the environment?
Paying online is only half of the benefit, by going paperless and not receiving paper invoices you can increase the effect you 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.

What are some of the benefits of receiving my bill electronically?
It is convenient, saves time, reduces errors and 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.

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 the email to complete enrollment. If they do not, the paperless option will not be active and will drop off the system within a few days.

Option 2: Customer can log into account and cancel the paperless registration.
Choose>My Profile>Paperless Option>Cancel Paperless registration.

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 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 Auto-Pay?
Yes, simply go into your profile and uncheck the auto-pay box that you had previously checked when you elected to opt in to Auto-Pay.

I signed up for Auto-Pay but do not see any information under "My Scheduled Payments."
The Auto- Pay date will not appear under scheduled payments. Auto- Pay will be debited from your account on the due date.

What are scheduled payments?
These payments are scheduled individually by you for each bill on your specified date. Scheduled payments that are intended to pay a bill in full are NOT recommended on bills with past due balances. As interest accrues daily, a scheduled payment will not pay accumulated interest from the time the payment is scheduled to the scheduled payment date. Therefore, a balance will remain on the bill. It is best to use the Auto-Pay option or manually pay the bill.

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.

I just scheduled a payment but did not receive an email confirmation. Why not?

You will receive an email confirmation when the payment is processed. To verify that the payment is scheduled correctly, simply click on "View Scheduled Payments" under My Account. The scheduled payment will be listed by invoice number and include the due date, the scheduled payment date, the balance due and the amount to be paid on the scheduled date.
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 at 2 AM on the due date; scheduled payments are manually entered by you for the date you choose for each bill you choose to pay.

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 of 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 contact the Town of Salem's appropriate department: property taxes at (603)-890-2109; or utility accounts at (603)-890-2042.

What if this website is down or for some reason I am unable to use this site?
Please be aware that interest and fees **will not be waived** if this website is inoperable for any reason or if customer data entry errors occur. If the website is inoperable, payments can be made by mail or paid in person at the Town of Salem's municipal office.

If I have additional questions or I am having trouble registering, who should I call?
The Town of Salem's appropriate department can answer most questions; property taxes at (603)-890-2109; or utility accounts at (603)-890-2042. However, if the website is down or inoperable, please call Invoice Cloud Client Services Department (901) 737-8686.

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.

Are my credit card and checking account information safe when I pay online?
Absolutely. Invoice Cloud safely stores all of your financial information using Payment Card Industry (PCI) Compliant systems. This includes truncating (abbreviating) account numbers so that even the Town of Salem does 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. 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 Town's authorized staff. No one will have access to your financial information because all check routing numbers and credit card numbers are truncated (abbreviated) so you never have to worry about security. As a security precaution, your full financial information is not shown back to you.

NOTE: Please remember that when you use a public or shared computer you should use every precaution to keep your information secure. For example, log off all websites once transactions have been completed.