

ONLINE UTILITY PAYMENTS FAQ

The Basics

What is happening?

The City of Bend is transitioning its online utility bill payment system from Click2Gov to Invoice Cloud. This transition to Invoice Cloud was expedited due to the potential data security incident that occurred with Click2Gov in late 2019. The safety and security of customers' personal and financial information is important to the City. The City chose Invoice Cloud because it is easy to use and its security is among the strongest available. While this transition moves us away from the Click2Gov system sooner than originally scheduled, it does mean customers using online payment will have to take steps to make payments in the new Invoice Cloud system and/or register an account and password in Invoice Cloud.

When is the City moving to the new online payment system, Invoice Cloud?

Starting on May 18, 2020, customers can make online payments, view electronic bills, and register new accounts in Invoice Cloud.

What are other ways I can pay my bill?

Customers can pay their bills one of these ways:

- **By Phone**
 - Call Customer Service at 541-388-5515 from 9:30 a.m. to 12:30 p.m. and 1:30 p.m. to 5:00 p.m., Monday – Friday, excluding most major holidays. Payments are accepted using VISA, MasterCard, and Discover.
 - Payments can be made via our automated phone payment system 7 days a week, between the hours of 5:00 a.m. and 11:30 p.m., by calling 541-388-5515. Accepted forms of payment are debit or credit cards that display the VISA, MasterCard, or Discover logo.
- **Via Drop-Box**
 - To make a payment via a drop-box, please visit the drop box located in the Wall Street parking lot at City Hall (710 NW Wall Street, Bend, OR). Make checks payable to CITY OF BEND. Do not pay with cash.
- **By Mail**
 - Send payment (no cash) and your statement coupon to:
 - City of Bend Utilities Payments
P.O. Box 34533
Seattle, WA 98124-1533



- **In Person**

- Payments of cash, check, money order, and credit/debit card (VISA, MasterCard, or Discover only) can be made in person in our lobby. Normal business hours are 9:30 a.m. to 5:00 p.m., Monday through Friday excluding most major holidays. Our office is located at 639 N.W. Franklin Ave. in downtown Bend.

What is Invoice Cloud?

Invoice Cloud is a web-based, electronic billing and payment company that the City has partnered with to provide faster, safer, and more convenient billing services to our customers. By automating billing and payment, customers can click and pay online while helping the environment and reducing clutter in their home or workspace.

What is the relationship between the City of Bend and Invoice Cloud?

The City of Bend wanted to make paying bills easier for their customers, while improving the ability to display, safely process, and store financial information. The City of Bend chose Invoice Cloud because it is easy to use, and its security is among 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. Invoice Cloud replaces the Click2Gov platform.

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.

Important Changes

Do I need to sign up for AutoPay or Recurring Credit Card Payments again?

Yes. For security and safety purposes, the City of Bend will not be migrating your current information to Invoice Cloud, our new payment processing system.

Why isn't my information being migrated to the new online payment system?

The City of Bend opted not to migrate any current online payment processing information in order to provide the highest level of security and safety of your payment information in Invoice Cloud, the new online payment processing system.

Why didn't the City give more notice of the changes in how I make my payments?

The City has expedited transitioning from the Click2Gov payment system to Invoice Cloud as the result of a potential data incident involving Click2Gov in late 2019. The City is committed to providing a safe and secure process for customer's payment information. Transitioning to the new system as soon as possible is important and does not leave as much time as we would like to provide our customers advance notice.



When will my current AutoPay stop drafting?

For all customers with bills that have a due date of May 18, 2020 or later, AutoPay will not process. This includes credit card and bank accounts. Customers will need to register with Invoice Cloud to re-enroll in AutoPay.

Will I have to cancel my AutoPay or Recurring Credit Payments in the old system?

No. The City of Bend will be deactivating all AutoPay or Recurring Credit Card payments in the Click2Gov payment system. To establish your new payment preference you will need to register your utility account number with Invoice Cloud beginning May 18. Please visit www.bendoregon.gov/utilitybilling for more info.

If I use "Bill Pay" with my bank, will I need to notify my bank or change bank accounts?

No. Your current bill pay through your bank (checking or savings) will continue working as it currently does. However, if you wish to pay online via Invoice Cloud, you need to contact your bank and discontinue the current bill pay.

How do I make a One Time Payment? Where do I go?

All online payments can be made by going to www.bendoregon.gov/utilitybilling.

If I register with AutoPay through Invoice Cloud, how soon will my payments start processing?

AutoPay will process automatically on your bill's due date.

Using the System

How does the system work?

It is very simple. Here are the 3 steps taken by customers:

1. Customer accesses account via the City of Bend website by clicking the "Pay Online" button.
2. Customer locates and views utility bill and either enters payment information for a One Time Payment or registers an account to enroll in AutoPay or a scheduled payment.
3. Customer receives an email confirmation with their payment amount and payment process date.

Do I need to register to pay a bill?

No. You will need to register to enroll in AutoPay and Paperless Billing, 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 also gain access to many other great features like the customer dashboard.



Why should I register to pay a bill?

By registering, you have access to all of your utility bills regardless of type and all of the features of the payment portal. These features include the ability to view all current utility bills, see previous bills and payment dates, update your profile information, access the online customer service system, go paperless, schedule payments for a specific date, and sign up for AutoPay. You also avoid having to enter your payment information each time you pay a bill.

How do I register?

Beginning May 18, You can go directly to the City of Bend's website (www.bendoregon.gov/utilitybilling) and click on the "Pay Online" button. You will then be directed to the City of Bend's online payment 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 create 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. If you make a One Time Payment, you will also have the option to register your account on the payment confirmation screen.

Will my current password work in Invoice Cloud?

You will need to generate a password upon registration in Invoice Cloud. You may choose to use your current Click2Gov password if it meets the password criteria required by Invoice Cloud.

Why can't Invoice Cloud find my account?

When entering your account number, make sure you use the "UT" prefix and enter your account number exactly as it appears on your bill, including the dash. For example: UT-12345-67890. If you are a new customer, your account will not be available to register in Invoice Cloud until your first bill has been generated. To find out when your first bill will generate, contact Customer Service at 541-388-5515 during normal business hours, Monday through Friday, excluding most major holidays.

Payment

What forms of payment can I use online through Invoice Cloud?

You can pay by credit or debit card (Visa, MasterCard, or Discover), or you may issue an electronic check from your bank account (checking or savings).

When I try to pay my bill, it asks for credit card information and I want to pay by electronic check. How do I change it to pay by electronic check?

Under "How would you like to pay" click on the drop-down box and choose EFT Check.

Can I still send a paper check?

Yes. Send checks payable to CITY OF BEND and your statement coupon to:



City of Bend Utilities Payments
P.O. Box 34533
Seattle, WA 98124-1533

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

To complete the online payment process yourself, 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 various providers. The City of Bend also offers many other ways to pay your utility bill which do not require an email address. For more information, visit our website (www.bendoregon.gov/utilitybilling).

Which bills can I pay online?

You can pay your current monthly bill and past due Utility bills from the City of Bend. If it is shut-off day and the bill you are trying to pay is the one that put the account in delinquent shut-off status, you cannot pay that bill online. Please call Customer Service at 541-388-5515 during regular business hours, Monday – Friday, excluding holidays.

What are the costs for paying online?

There are no signup costs, subscription fees, or transaction fees for paying online. However, there are fees imposed for returned payments, and your bank may charge you a fee based on the bank's fee schedule.

How should I enter my credit card information?

The information you enter on the Payment screen must be exactly as it appears on your credit card. The 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, bill 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 Bend in order to pay again. Call Customer Service at 541-388-5515 during regular business hours, Monday – Friday, excluding holidays.

Can I use more than one payment method to pay my bill online?

Yes, you can make a partial payment with a credit card/bank account, and then you can make another payment with a different credit card/bank account.

How long does it take for online payments (credit card or e-check) to show up on my Utility account?

Online payments can take up to 2 business days to process and show as “paid” in Invoice Cloud.

How much does paying online help the environment?

Paying online is only half of the benefit, by going paperless and not receiving paper bills you can have a positive impact on the environment. There are several ways reducing paper



consumption helps the environment, including saving trees and using less gas.

What information do I need to make a payment?

If you make a One Time Payment, then you will need your bank account or credit card information and your Utility account number. If you are registered on Invoice Cloud, you can save payment methods, so you don't have to enter that information in the future. You will need to enter your email address and password to log into your account.

When can I make online payments?

You can make online payments or review your account online 24 hours a day, 7 days a week.

Can I use a credit card to pay my bill(s)?

Yes. Visa, MasterCard, or Discover cards are accepted.

Can I use a debit card to pay my bill(s)?

Yes, as long as your debit card is a Visa, MasterCard, or Discover Card. Your debit card will be processed like a credit card and you will not be asked to enter a pin number.

Can I tell if my payment has been posted?

Yes. Log into your account to view recently paid bills. You will also receive an email notification every time you make an online payment. Please note that payments can take up to 2 business days to process and show as "paid" in Invoice Cloud.

Will I have online access to my account?

Yes. You will have 24/7 access to your account for payment, utility bill and payment history review.

How long will my payment history be maintained?

For payments made in Invoice Cloud, payment history will be viewable on the Invoice Cloud site for two years. No prior payment history will be transitioned from the previous online payment system, Click2Gov. If you need access to payment history that is not available through Invoice Cloud, please call Customer Service at 541-388-5515 during regular business hours, Monday – Friday, excluding holidays.

Will I be able to print a copy of my bill?

Yes, you will be able to download a PDF of your bill to print.

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 Customer Service at 541-388-5515 during regular business hours, Monday – Friday, excluding holidays, and have them change it for you.

Can I pick my own payment date each month?

Yes, if you choose the monthly recurring credit card payment option or when making a one-time payment. If you have AutoPay, your payment will only draft on your bill's due date.



What is a partial payment?

A partial payment occurs when only part of a utility bill is 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 on the due date. Scheduled payments are manually entered by you for the date of your choosing.

Why am I being charged a late fee?

If you feel a late fee has been assessed in error or you would like more information about late fee charges, please call Customer Service at 541-388-5515 during regular business hours, Monday – Friday, excluding holidays.

Do I have to enter an email address to make an online payment?

Yes, an email address is required for payment confirmation. A payment receipt is sent via email.

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

Yes, you will receive a confirmation email.

AutoPay

What is AutoPay?

If you enroll in 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.

Do I need to enroll in AutoPay in Invoice Cloud if I was already enrolled on the old system, Click2Gov?

Yes. All customers who were previously enrolled in AutoPay on Click2Gov will need to re-enroll in Invoice Cloud. If you did not register for AutoPay in Invoice Cloud, your payments will not be deducted or processed in the new system. If you believe that there was another reason for a failed payment, please call Customer Service at 541-388-5515 during regular business hours, Monday – Friday, excluding holidays.

Can you assist me in setting up my AutoPay?

Yes, if you need assistance setting up AutoPay, please call Customer Service at 541-388-5515 during regular business hours, Monday – Friday, excluding holidays.

Can I cancel AutoPay?

Yes, simply go into your profile at any time and uncheck the AutoPay box that you had previously checked when you elected to opt into AutoPay.



I signed up for AutoPay but do not see any information under "My scheduled payments." What does that mean?

The AutoPay date will not appear under scheduled payments. AutoPay will be deducted from the customer's account on the due date.

Scheduled Payments

What are scheduled payments?

Scheduled payments are scheduled individually by you for each bill on your specified date.

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.

Paperless

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 bill, if needed.

Why did I get a paperless registration email?

Going paperless is a two-step process. After receiving the paperless registration email, you must click the "Confirm" button in the email to complete the process. If you prefer not to go paperless, simply do not complete registration (by clicking the button in the email). You will get one reminder email, but if you don't complete the registration at that time, the paperless enrollment will be cancelled. You may also go to "Paperless Options" in your account profile and click "Cancel registration."

I received an email stating "Thank you for going paperless," but I did not sign up for paperless. What should I do?

The paperless box is generally defaulted to enroll you in paperless billing because it saves costs and helps the environment. You can login to your account and cancel paperless registration. Choose "My Profile" and then "Paperless." Select the radio button under "No" and then "Save my changes."



Getting Help

Who do I contact with questions about my City of Bend Utility bill?

If you are unable to find the information you need in your own online payment history or open invoices, please call Customer Service at 541-388-5515 during regular business hours, Monday – Friday, excluding holidays.

Security

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 Bend 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 Invoice Cloud account?

You, Invoice Cloud, and the City of Bend's authorized staff will have access to your Invoice Cloud account. However, the financial information you entered in Invoice Cloud, such as credit or debit card numbers, are partially hidden for your security.

When does a lockout message occur?

To prevent unauthorized access to customer accounts (and as required for Payment Card Industry (PCI) compliance), an escalating timeout and lockout procedure is in place. This security feature is triggered by repeated failed logins. If you get a lockout message while attempting to login, you should call Customer Service at 541-388-5515 during regular business hours, Monday – Friday, excluding holidays.



Accommodation Information for People with Disabilities

To obtain this information in an alternate format such as Braille, large print, electronic formats, etc. please contact Joshua Romero at jromero@bendoregon.gov or 541-693-2185.

