

Online Presentment & Payment FAQ's

No fee to view your bill, check your balance or to receive eBills & Text Alerts.

Pay Online at www.newphiaoh.com or enroll in Pay by Text: \$2.95 transaction fee.

Pay by Phone 1-855-585-0341: \$3.70 transaction fee.

Maximum transaction amount of \$200.00 but you can make multiple payments. There is no cap when using checking or savings.

Payment Methods: Debit/Credit Card, Checking/Savings, Apple Pay, Google Pay, PayPal or Venmo

General

What are some of the benefits of receiving eBills or Text Alerts?

It is convenient, saves time, reduces errors, allows you to receive bills anywhere at any time & 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. You can add a courtesy email address to your on-line account so that your spouse, tenant, property manager, etc. will also get a bill electronically.

What are the benefits of paying a bill Online, by Text or by Phone?

Saves time, gives you the flexibility to pay how & when desired, & saves money (no more late fees, stamps, paper checks or envelopes), & Invoice Cloud will securely 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 & payment company that we have partnered with to provide faster, more convenient billing services to our customers. By automating billing & collections, customers can click & pay online while helping the environment & reducing clutter in their home or workspace.

What is the relationship between my city, town or utility & Invoice Cloud?

We wanted to make paying bills easier for our customers but didn't have the electronic presentment & payment systems required to display, safely process, & store financial information. We chose Invoice Cloud because it is easy to use, & the security is the strongest available. All the data collected is double encrypted & 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?

Owners or Tenants may register an Online account. You may also call the Water Office to provide your email address &/or cell phone number to receive eBills & Text Alerts with no registration required.

To make a One-Time payment, select "Pay Now" (No registration required)

1. Enter the Account Number (with no dashes) & the last name on the bill & click Search Invoices

2. You may click on View Invoice to see a copy of your bill
3. Put a checkmark in the box to the left of the account number
4. Click on Add selected invoices to your cart & proceed with your payment options

To register an account, select “Register Now”

1. Enter the Account Number (with no dashes) & the last name on the bill & click Search Invoices
2. Put a checkmark in the box to the left of the account number then click Register Selected Invoices
3. Enter your email address & create a password
 - a. If you have more than one account, you may link your accounts by using the same email address & password (case sensitive) so that you can see all bills with one login.

Can I use an Apple /Mac to use the service?

Yes, many customers use Macs.

What Browsers are supported?

The service supports all modern browsers.

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. Enter the account number with no hyphens (-) & enter the name exactly as it appears on the 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, & I want to pay by electronic check.

Under “How would you like to pay” click on the drop-down box & 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, you avoid that step & gain access to your payment history.

Why should I register to pay a bill?

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

How Do I Register?

Registering is easy & can be done when you make a payment.

You can go directly to the biller's website & click on the "View/Pay You Bill" button. You will then be directed to Invoice Cloud. Once there, you will need to locate your account & 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 & accept the terms & conditions to use the system. The payment information you enter in your profile will then be securely encrypted & saved for your next visit.

How do I find my account number to login?

To login the first time you use the system, you will need your account number (with no dashes) & name as it appears on your bill. Once you have registered, you will need only your email address & password to log in. The "locate your bill" screen gives instructions regarding the required information. If you do not have a copy of your bill, you may call the Water Office to get your account number.

I forgot my Password; how do I find it?

You should click on "Forgotten Password?" at the bottom of the login screen. You will need your account number & email address to retrieve your password. If you're unable to locate this information, you may call the biller, & after verifying your identity, the Biller can provide you with the information.

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 "Pay Now" button & elect to make a one-time payment. They will need to enter their name, email address, address & payment information. They will receive the payment confirmation. You can verify their payment by viewing the invoices in your account. You may add a courtesy email address to your on-line account so that your spouse, tenant, property manager, etc. will also get an email notification that your bill is ready to view/pay. Click on My Profile then Update Account Info to add the courtesy email address.

Payments

What forms of payment can I use?

You can pay by credit or debit card or you may issue an electronic check (online only) from your bank account (checking or savings). We accept Visa, Master Card, Discover, Apple Pay, Google Pay, Venmo & PayPal. (Cash, Check or Money Order only in the Water Billing Office.)

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
- Phone payments – 1 (855) 585-0341
- Pay By Text: Enroll during the one-time payment process, on your registered account or call the Water Office.
- Paper check – sent by whatever means you choose, including in person, night deposit box or by mail. (Note: Checks are converted into electronic transactions once they are received by the biller).
- Cash
- Money Order or bank check

- Autopay through the Water Office: You may sign up to have your bill automatically deducted from your checking or savings account on the due date each month. There are no transaction fees for this service if signing up directly through the Water Office. To sign up for Autopay you will need to print the **Direct Payment Enrollment Form** from the city's website & turn it in to the Water Office along with a copy of a voided check. You may fax the completed form & copy of check to 330-343-8135. Forms are also available in the Water Office. *Please note that if you sign up for Autopay through the customer portal in Invoice Cloud you will be charged a transaction fee.*
- Pay through your bank's online bill pay
- Pay at Discount Drug Mart

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 can obtain a free email account from any of the following services: yahoo.com, hotmail.com, or gmail.com.

What are the transaction fees for paying online?

There are no signup costs or fees to receive eBills & Text Alerts. There is a non-refundable service fee charged by Invoice Cloud that is added to the invoice to cover various administrative costs associated with billing & accepting payment. You may pay using credit/debit cards, electronic check from your checking or savings account, Apple Pay, Google Pay, Venmo or PayPal. There is a maximum payment limit of \$200.00 for all payment options except for electronic check from your checking or savings. If you need to make a payment of more than \$200.00 you will either need to make multiple credit/debit card transactions or pay with electronic check. The service fee is shown on the payment page before you submit your payment for processing. There are fees imposed by Biller/Invoice Cloud for returned payments, & your bank may charge you a fee based on the bank's fee schedule.

Online or Pay by Text: \$2.95 transaction fee

Pay by Phone: \$3.70 transaction fee

May I pay my bill by credit card at the biller's 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 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, & confirmation message. If your electronic check does not pass through the bank, you will receive an email informing you of the rejected payment. Please call the Water Office immediately if your payment is rejected.

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 & 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.

Do I need to notify my bank or change bank accounts?

No, your current bank account (checking or savings) will work fine. So many payments are made electronically now that 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 & discontinue the automated payment, otherwise you may pay your bill 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 & password. If you make a One Time Payment, then you will also need your bank account or credit card information & your account number. If you enroll in Pay by Text & have a stored payment option on your account, you simply reply Pay & OK to the text message.

When can I pay?

You can check your account balance, make payment or review your account 24 hours a day, 7 days a week online or by the automated phone line. 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. Office hours to pay in person are Monday – Friday from 8:00am to 4:30pm.

Can I tell if my payment has been posted?

Yes, simply login to your account & select “View paid or closed invoices”. If you are a registered customer, you will receive an email notification.

Will I have online access to my account?

Yes, you will have 24/7 access to your account for invoice review, payment, & payment history.

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 & HTML format. Electronic storage is recommended because it saves paper & has a beneficial impact on our environment.

How do I change my account information?

Simply log into your account & 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 biller & have them change it for you.

What is a partial payment?

A partial payment occurs when only part of an invoice is paid & may apply if your biller has elected to allow partial payments. Please contact your biller's office for more information.

Why am I being charged a late fee?

Payments must be made online, by text or by phone by 9p.m. on the due date to be considered on time. If you feel that this fee has been assessed in error or you would like more information about late fee charges, please contact your biller's office.

Advanced Features

How much does paying online help the environment?

Paying online is only half of the benefit, by going paperless & 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 & using less gas. According to the PayItGreen Alliance™, if one in five households were to switch to electronic payments, statements & bills, we could collectively save 1.8 million trees each year & avoid using 103 million gallons of gasoline to mail bills, statements, & payments. If you'd like to be part of that one in five, just sign up to "go paperless" in your account under my profile, paperless options.

What is Autopay?

If you elect to opt into Autopay, it means that your bills will be paid automatically on their due dates using your default payment method. This will avoid any late fees & free you from having to remember when to pay. ***Please note that if you sign up for Autopay through the customer portal in Invoice Cloud you will be charged a transaction fee. You can sign up directly through the Water Office to have your payment deducted from your checking or savings account on the due date each month with no fees.***

Can I cancel Autopay?

Yes, simply go into your profile & uncheck the Autopay box that you had previously checked when you elected to opt into Autopay. If you signed up for Autopay directly through the Water Office, you must contact the office to cancel.

I signed up for Auto Pay but do not see any information under "My scheduled payments."

The Autopay date will not appear under scheduled payments. Auto Pay will be debited from the customer's account on the due date.

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, if it is changed before the date it was scheduled to be paid.

What is the difference between Autopay & 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 & 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 and/or Text Alert each time a new bill is ready for you to view & 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 or to someone else such as a spouse, tenant, property manager, etc. You may add your cell phone number to receive text notifications.

Can I start receiving paper bills again?

Yes, simply go into your profile & 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 & will drop off system within a few days.

Option 2: Customer can log into account & cancel paperless registration.

Choose >My Profile>paperless option>cancel paperless registration

What is Account Linking?

Self Service Account Linking means that Payers can view & pay all open bills with a single transaction. When registering bills under the same email address and password, 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 multiple accounts or properties can pay all the accounts in one transaction.

- Linked accounts can access the same encrypted credit card & 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.
- Upon receipt of the email notification, the payer can view or pay all bills together, including any open or unpaid bills. This is particularly useful for customers with multiple parcels or a sprinkling meter account.
- 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 your biller's office at 330-364-4491 ext 1211.

I accidentally deleted my current email notification, what should I do?

If you are registered, you can login via your biller website & view the bill there.

What if this website is down or for some reason, I am unable to use this site?

Please be aware that interest & fees will not be waived if this website is inoperable for any reason or if data entry errors occur. If the website is inoperable, payments can be made by mail, by phone or at the biller's Office.

If I have additional questions or I am having trouble registering, who should I call?

Your biller's office at 330-364-4491 ext. 1211 can answer most questions, but if the website is down or inoperable, please call Invoice Cloud customer service at (781) 848-3733.

Security

Is my information secure?

Invoice Cloud uses the highest standards in Internet security. Account information displayed within the customer & biller portals is truncated to protect confidential data. Any information retained is not shared with third parties.

Are my credit card & checking account information safe when I pay online?

Absolutely. Invoice Cloud will safely store all your financial information using Payment Card Industry (PCI) Compliant systems. This includes truncating (abbreviating) account numbers so that even the Biller does not see your complete account information.

What is PCI Compliance & why is it so important?

PCI standards for Payment Card Industry, & compliance with the industry standards is a requirement for those that accept the major credit cards & for software providers who have applications which involve the transmission &/or storage of credit card information. If breaches are found on systems that are not PCI compliant, the major credit card companies can levy significant fines on the offending parties.

Who has access to my account?

You & the Biller's authorized staff. No one will have access to your financial information as all check routing numbers & credit card 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.