



The City of Saginaw switched over to InvoiceCloud for its digital payment processing effective 12/28/2021.

ATTENTION

IF YOU HAVE RECURRING SCHEDULED PAYMENTS THAT YOU SET UP THROUGH THE WEBSITE (POINT & PAY / PAYDICI), YOU WILL NEED TO TAKE ACTION BEFORE YOUR JANUARY 2022 BILL IS DUE!

- All recurring scheduled payments signed up through this method will need to be re-enabled through the new InvoiceCloud interface, otherwise you may pay it manually or sign up for ACH AutoPay. Existing ACH AutoPay customers (who signed up by filling out the orange form in our office lobby and turned into Treasury) should not experience any disruption in their payment schedule, **only** customers who went on the website and set up the payment amount/frequency themselves. **You can update this by going to saginaw-mi.com/pay on or after 12/28/2021 and you can enroll in scheduled recurring payments during the payment process.**

FEATURES

This change will bring you more payment features with lower processing fees for digital payments. Below are some of the new features that will be offered as well as the fees schedule:

- Apple Pay , Google Pay, Venmo, and PayPal will all be accepted online, including PayPal's "[Buy Now, Pay Later / Pay in 4](#)" installment feature.
- Enhanced Pay By Phone interface with voice entry for select bill types.
- Pay By Text.
- Email reminders.
- One-click payments through email, text, or calendar reminders.
- Bill images for select bills.
- Opt-in paperless billing for water customers.
- View 24 months of billing and payment history.
- Link multiple accounts and bill types together for easy payment in one place.

FEE SCHEDULE

PAYMENT METHOD	NEW RATE (as of 12/28/2021)
Credit / Debit Card <i>Online, Automated Phone (IVR), or In Lobby</i> <i>Available for all payment types.</i>	2.75% (\$2 minimum fee)
ACH / EFT <i>E-checks online</i> <i>Available for all payment types except Cemetery payments.</i>	\$3.00
IVR (Interactive Voice Response) <i>Automated Phone payments can be made by dialing (855) 786-5349. Please have your complete 12-digit account number for water payments, or parcel number for property tax payments.</i> <i>*This fee is in <u>addition</u> to the applicable fee based on payment method above (ie. Card, or ACH/EFT). There is no fee assessed if a payment is not made.</i> <i>Available only for Water/Utility Bills, Summer Property Tax, and Winter Property Tax at this time.</i>	\$0.35 surcharge*
Auto Pay <i>Balance due is debited on due date. MUST initially be set up at least 24 hours before your due date to be included in time to avoid the processing fee on the first run. If you set up AutoPay on the day your bill is due, you will incur the one time processing fee for that payment, but future payments will be free.</i> <i>*AutoPay set up with ACH is free, but AutoPay setup with a credit or debit card does incur the regular 2.75% (or \$2 minimum) Credit / Debit Card fee, as listed above.</i> <i>Available only for Water/Utility Bills at this time.</i>	FREE*
Recurring Scheduled Payment <i>Payment schedule set up by customer online.</i> <i>*Recurring Scheduled Payments set up with ACH are free, but Recurring Scheduled Payments setup with a credit or debit card do incur the regular 2.75% (or \$2 minimum) Credit / Debit Card fee, as listed above.</i> <i>Available only for Water/Utility Bills at this time.</i>	FREE*

FREQUENTLY ASKED QUESTIONS

WHAT IS A PAYMENT PROCESSOR?

- A payment processor is a third party company that integrates with our software to enable payment collections between the City and its residents and financial institutions. InvoiceCloud is

PCI Level 1 Compliant, meaning your data is taken seriously and meets and/or exceeds industry standards for security.

WHAT'S THE DIFFERENCE BETWEEN "RECURRING SCHEDULED PAYMENTS" AND "ACH AUTOPAY"?

- Prior to 12/28/2021, ACH/AutoPay was only set up in office by filling out an orange application form. On the date of the bill being due, your checking or savings account would be directly debited for the full amount due on the bill. There was no processing fee for this payment method. Effective 12/28/2021, AutoPay can be set up online with ACH or Credit / Debit Card, but it should be noted that if you choose to use a Credit or Debit Card, you will incur a processing fee, as listed in the above Fee Schedule. ACH AutoPay will continue to be free.

Prior to 12/28/2021, Recurring Scheduled payments were only set up by the customer through the payment website. The customer could select the amount they want to pay, the frequency, and use a credit card as the payment method. The usual processing fee applied to this method. Effective 12/28/2021, Recurring Scheduled Payments can be set up online with ACH or Credit / Debit Card, but it should be noted that if you choose to use a Credit or Debit Card, you will incur a processing fee, as listed in the above Fee Schedule. ACH Recurring Scheduled Payments will continue to be free.

CAN DIGITAL WALLETS (SUCH AS APPLE PAY, GOOGLE PAY, VENMO, AND PAYPAL) BE USED IN LOBBY?

- No. These payment methods are currently only available when paying online. If our software partner extends their integration with InvoiceCloud, we would love to offer those options to you in lobby.

WHAT IS IVR?

- Integrated Voice Response is the technology that enables use of a touch-tone phone to input data through the keypad. This automated system is accessible 24/7 and does not require a human staff member to facilitate the transaction. InvoiceCloud's IVR system is easier to use than the Point&Pay system and even enables voice entry for select billing types (such as property taxes, where an account number may have a letter in it.) IVR payments offer the same fee schedule as the payment method used (credit card is 2.75% with a minimum charge of \$2.00), with an additional \$0.35 surcharge for using the service. However, no fee is charged if you do not make a payment, so you are welcome to call the service to get your current balance for free.

I RECEIVED AN EMAIL INVOICE... DOES THAT MEAN I AM ON PAPERLESS BILLING NOW?

- No. If we had an email for you in our system, you will receive both paper and electronic notifications when your Utility Bill is issued. You may opt to go paperless if you wish, or may even unsubscribe from electronic notifications.

I JUST SIGNED UP FOR AUTOPAY AND WAS CHARGED THE PROCESSING FEE, WHY?

- When on AutoPay, you should only be charged a processing if you signed up for the service on the day on which your bill was due, and our AutoPay task has already run the batch. This task is system automated in the early hours of the morning. For example, let's say you just woke up for work at 6:00am and your bill is due today. You go online to make your payment and sign up for AutoPay during the process. Our AutoPay batch would have already been processed. This means that your payment today is treated like a scheduled payment and will incur the processing fee, but your future payments will be included in the AutoPay batch and will not incur that fee.

WHO SHOULD I CONTACT IF I HAVE ADDITIONAL QUESTIONS?

- You may call us at (989) 399-1311, option 1, or send an email to treasury@saginaw-mi.com if you have a question about the new platform in general. If you have questions about your Utility/Water Bill, please email <mailto:wbilling@saginaw-mi.com>.

PLEASE BE PATIENT WITH US AS WE NAVIGATE THROUGH THIS IMPLEMENTATION. AS WITH ANY NEW SYSTEM, THERE ARE BOUND TO BE DIFFERENCES AND ISSUES. WE ARE WORKING HARD TO QUICKLY ADDRESS ANY KINKS YOU MAY ENCOUNTER. THANK YOU 😊