



ELDORADO AREA WATER & SANITATION DISTRICT
EAWSD ONLINE ACCOUNT VIEW/BILL PAY SERVICES
Frequently Asked Questions (FAQs)



EAWSO ONLINE ACCOUNT VIEW/BILL PAY SERVICES

FREQUENTLY ASKED QUESTIONS (FAQS)

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GENERAL

WHAT IS INVOICE CLOUD?

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

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, retains historical data 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.

WHAT ARE SOME OF 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 Invoice Cloud will store your information for future use - *but only if you choose to store it.*

CAN I STILL PAY MY BILL THE WAY I ALWAYS HAVE?

Absolutely. While you can now view your bill online, you don't have to use the online payment service if you don't want to. You can still pay your bill by mailing a check, using the EAWSD payment drop boxes, by electronic funds transfer through your bank, or by coming in person to the EAWSD Billing office.

WHAT IS THE RELATIONSHIP BETWEEN MY UTILITY AND INVOICE CLOUD?

EAWSD wanted to make paying bills easier for our customers, but didn't have the electronic presentment and payment systems required to display, safely process, and store financial information. EAWSD chose Invoice Cloud because it is easy to use, and the security is 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.

USING THE ONLINE ACCOUNT VIEW/BILL PAY SYSTEM

HOW DOES THE SYSTEM WORK?

It is very simple:

1. You access the Bill Payment Portal through the email notification you received when your bill was ready to view online or visit the www.eawsd.org website, click on the **"My Bill/My Account"** button on the homepage and follow the link to the introductory page.
2. Read the introduction to **"My Bill/My Account"** before proceeding to the payment site.
3. When you are ready to proceed to the payment site, click on the **"Access My Account"** button to make your payment.
4. Choose either **"Pay Now"** or **"Register Now"** button.
 - a. If you select online payment, you either enter the payment information for a one-time payment or register to schedule a payment.
5. You locate and view your bill. Use the last four digits of the account number in the search engine.
6. A list of invoices will appear.
 - a. If this is a one-time payment, you should check the box for the bill you wish to pay by **"adding it to the cart"**.
 - i. Multiple bills can be paid at once, for customers who have more than one property. See **What is Account Linking?** under the *Payment* section of this help-aid.
 - b. If you are registering, select any invoice from the list and click on **"Register Invoice"** at the bottom of your screen.
 - i. You choose whether you want to pay your bill online via EFT, credit card, debit card, scheduled payment or re-occurring payment or in person at the EAWSD offices (**all online options are offered for an additional service charge fee of \$2.95 per transaction. Pay-by-Phone service is offered by a third party vendor for an additional service charge fee of \$3.70.**)
7. Any changes you make or services you signed up for will trigger a validation/confirmation email. Please review and acknowledge all of your confirmation emails.

CAN I USE AN APPLE /MAC TO USE THE SERVICE?

Yes.

WHAT BROWSERS ARE SUPPORTED?

The service supports all modern browsers.

DO I NEED TO REGISTER TO PAY A BILL ONLINE?

No. You will need to register to receive electronic bills by email, but registration is *not required* for one-time payments. NOTE: One-time payments require that you enter your payment information each time you make a payment. By registering, you avoid that step and gain access to your payment history.

WHY SHOULD I REGISTER TO VIEW AND PAY A BILL ONLINE?

By registering, you have access to all of your invoices, regardless of type and all the features of the payment portal. These features include the ability to view all current invoices, see previous invoices 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 Auto-Pay without having to enter your payment information each time you pay a bill.

HOW DO I FIND MY ACCOUNT NUMBER TO LOGIN?

To login the first time you use the system, you will need your account number from your bill or you can call the EAWSD Billing office at 505-466-1085 - Option 1. Use the last four digits of your account number in the search engine. The *“locate your bill”* screen gives instructions regarding the required information. Moving forward, once you have registered, you will only need your email address and password to log in.

I CANNOT LOCATE MY BILL.

You may be entering more than one search criteria for Real Estate or Personal Property bills, which may only require one out of two fields. Please scroll down on the page to view the matching items at the bottom. Otherwise, try re-reading the instructions for the search criteria. Utility bills may require a service address as confirmation. The service address must be entered exactly as indicated on your printed bill.

WILL I RECEIVE A CONFIRMATION THAT MY BILL HAS BEEN PAID?

Yes, you will receive a confirmation via email.

DO I HAVE TO ENTER AN EMAIL ADDRESS TO MAKE A PAYMENT ONLINE?

Yes. Email addresses are required for payment receipt and confirmations.

WHEN I TRY TO PAY MY BILL ONLINE, 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**.

HOW DO I REGISTER?

Registering is easy. There are two ways you can view your bill, then make a payment, if you choose.

1. When you receive an email notification that your bill is ready to paid, simply click on the **“View Invoice or Pay Now”** button. You will be directed to EAWSD’s **“Pay and/or View Bills Online”** site, powered by Invoice Cloud. Once you’re there, you will 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 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.
2. You can go directly to the EAWSD website and click on the **“Access My Account”** button. You will then be directed to the EAWSD’s **“Pay and/or View Bills Online”** 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 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.

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 and email address to retrieve your password. If unsuccessful, call the EAWSD Billing office for further assistance, but keep in mind that the customer support agent will not be able to reset your password, they can only assist you with using this feature.

MAKING A PAYMENT

WHEN CAN I PAY?

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

WHAT FORMS OF PAYMENT CAN I USE?

If you choose to pay online, you can pay by credit or debit card or you may issue an electronic check from your bank account (checking or savings). You can also **Pay-by-Phone** if you call **1-844-678-4544**. Please be advised that the payment will be handled by a third-party vendor and a **\$3.70 non-refundable service fee** will be added to your total payment amount. **IMPORTANT:** The EAWSD BILLING AND CUSTOMER SERVICE office is not equipped to handle Pay-By-Phone transactions.

CAN I STILL SEND IN A PAPER CHECK?

Yes, your bill can be paid in any of the following ways:

- Paper check, cash, cashier's check, or money order can be dropped off at the EAWSD Billing office, mailed or dropped off at one of our two drop box sites.
- Bank EFT payment (Bank Bill Payer - sent by whatever means you choose, including US Postal Service (NOTE: *many paper checks today are converted into electronic transactions once they are received*)).

WHAT IS THE PAYMENT SERVICE/TRANSACTION FEE?

A **\$2.95 non-refundable service fee** added to your total payment amount, but not included in the invoice amount - to cover various administrative costs associated with billing and accepting payments online. You can avoid this fee by submitting your payments through the bill payer option offered through your financial institution.

CAN MORE THAN ONE PERSON PAY BILLS ONLINE FOR THE SAME ACCOUNT?

There are two ways that payment responsibilities can be shared.

1. If the other payer is part of your household, you may choose to share your login information with that individual. OR
2. 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. You can verify their payment by viewing the invoices in your account.

WHAT IS ACCOUNT LINKING?

Self Service Account Linking means that you are able to view and pay all open bills with a single transaction. When registering bills under the same email address, you 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 three real estate properties can login to any one account and view, manage preferences (Auto Pay, Paperless setting etc.) and pay all the accounts at the same time.
- Linked accounts can access the same encrypted credit card and bank account information, so you 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 to you.
- Upon receipt of the email notification, the payer can view or pay all bills together, including any open or unpaid bills from other bill types.
- Payment receipts are always sent out individually.

- Editing an email or password changes it for all accounts in the linked group. However, please note, changing an address, auto-pay or paperless setting is only for the accessed account.

WHAT ARE THE COSTS FOR PAYING ONLINE?

There are no signup costs or subscription fees, however, if you choose to pay online, there is a ***non-refundable service fee of \$2.95 per transaction***. There are fees imposed by EAWSD/Invoice Cloud 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 the same 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?

1. 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.
2. You will also receive a confirmation email after your transaction is submitted. The email will include your account number, invoice number, amount paid, and confirmation message.
3. 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 your biller to pay again.

CAN I USE MORE THAN ONE PAYMENT METHOD PER TRANSACTION?

Yes, EAWSD 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 transaction 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?

If you have arranged through your bank to automatically pay your bill and prefer to pay off the EAWSD website, you need to contact your bank and discontinue the automated payment to avoid paying your bill twice. Otherwise, no further action is needed with your financial institution.

WHAT INFORMATION DO I NEED TO MAKE A PAYMENT?

If you are registered, the EAWSD Bill Payment website has securely saved your previous payment information. You will need to log on to complete your payment. If you have not registered and are making a one-time payment, then you will also need your bank account or credit card information and your account number.

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.

CAN I USE A CREDIT CARD TO PAY MY BILL(S)?

Yes, you can. There is a **service fee of \$2.95 when using credit cards**. American Express credit cards *are not* accepted. The transaction limits are a minimum of \$10.00 and a maximum of \$200.00. Any payment outside of these limits will not settle with your credit card company and our third-party processors.

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. There is a **service fee of \$2.95 when using debit cards**. The transaction limits are a minimum of \$10.00 and a maximum of \$200.00. Any payment outside of these limits will not settle with your credit card company and our processors.

CAN I TELL IF MY PAYMENT HAS BEEN POSTED?

Yes, simply login to your account and select **"View Paid or Closed Invoices"**. Additionally, 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, current payment and 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 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 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 the EAWSD Billing Office and submit your request in written format.

WHAT IS A PARTIAL PAYMENT?

A partial payment occurs when only part of an invoice is paid.

WHY AM I BEING CHARGED A LATE FEE?

When your payment has not been received by the EAWSD Billing Office on or before your due date, you will be assessed a penalty. Minimum penalty is \$5.00 and is assessed based off the total outstanding balance due.

GETTING ADDITIONAL 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 or email the EAWSD Billing Office at customer.support@EAWSD.org or call (505) 466-1085, OPTION 1.

I ACCIDENTALLY DELETED MY CURRENT EMAIL NOTIFICATION, WHAT SHOULD I DO?

If you are registered, you can login via EAWSD Bill Payment website and view the bill there. Check your deleted files or trash file and retrieve your email.

IF I HAVE ADDITIONAL QUESTIONS OR I AM HAVING TROUBLE REGISTERING, WHO SHOULD I CALL?

If you have additional questions about the online bill pay process, you can call the EAWSD Billing Office at (505) 466-1085, OPTION 1 or email at customer.support@eawsd.org.

SECURITY

IS MY INFORMATION SECURE?

Invoice Cloud uses the highest standards in internet security. Account information displayed within the bill payer portals is truncated to protect confidential data. Any information retained is not shared with third parties.

IS MY CREDIT CARD AND CHECKING ACCOUNT INFORMATION SAFE WHEN I PAY ONLINE?

Absolutely. Invoice Cloud will safely store your financial information using Payment Card Industry (PCI) Compliant systems. This includes truncating (abbreviating) account numbers so that even EAWSD 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.

WHO HAS ACCESS TO MY ACCOUNT?

You and authorized EAWSD Billing staff. No one will have access to your financial information as all check routing numbers and credit card numbers are truncated when viewed by authorized EAWSD Billing staff and yourself.

THE MORE YOU KNOW...

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 can 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 ALLIANCE™, if one in five households were to switch to electronic payments, statements and electronic 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. 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 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 the credit card or bank account you set up. 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 *My Profile* and uncheck the auto-pay box that you had previously checked when you elected to opt into 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 the customer’s account on the due date. To review what you have set up, go under the *My Profile* tab and review your Auto-pay options.

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 24 hours before the date it was scheduled to be paid.

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 12 AM 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 AUTO-PAY OR A SCHEDULED PAYMENT SET UP WITH MY BANK?

If you prefer the payment to be sent by your financial institution, do not set up Auto-pay or scheduled payments through the EAWSD Bill Payment website. If you prefer payments to be processed from the EAWSD Bill Payment website, you will need to cancel your automated or scheduled payment *before* the payment is due. *NOTE: 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 each time a new bill is ready for you to view and 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.

CAN I START RECEIVING PAPER BILLS AGAIN?

Yes, simply go into your profile and 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:** You must acknowledge the verification/confirmation email to complete the sign-up process. If you do not click on “**Complete paperless process**” link within email to complete enrollment, then the paperless option will not be activated and will expire within 78 hrs.
- OPTION 2:** You can log into account and cancel paperless registration. Choose **>My Profile>paperless option>cancel paperless registration**.