

# Electronic Payments at NHEC.COOP

## Frequently Asked Questions (FAQs)

### One-Time Payments

(You must have registered as a New User at [www.nhec.coop](http://www.nhec.coop) to access E-Bill, which contains your account information and links to the Recurring Payment enrollment.)

#### 1. What payment methods are accepted for online bill payments?

You can choose between two online payment options: a one-time online payment of any amount (\$5 - \$5,000), or a recurring payment that drafts your monthly balance due.

Accepted payment options are credit card (MasterCard, Visa, Discover), debit card (with MasterCard, Visa or Discover logo), and ACH electronic check (Automated Clearing House).

**Note:** Gift cards, pre-paid debit cards, or any other tender not associated with an existing account or established line of credit cannot be used.

Payments can also be made via NHEC's automated Interactive Voice Response (IVR) phone system by calling 1-800-698-2007 anytime.

#### 2. Do I have to use the electronic payment service?

No. These payment services are offered for your convenience only, and is one of many payment options available to New Hampshire Electric Co-op (NHEC) members.

#### 3. What information will be asked for if I make my payment online?

To make a payment with a **Credit card or Debit card**, have the following information ready:

- Your NHEC account number located on your statement
- The dollar amount you wish to pay
- The credit card or debit number on the front of your card.
- Month/Year expiration date
- Name and address where the card statement is mailed
- Be sure and print out the confirmation page for your records

To make a payment with a **checking or statement savings account**, have the following information ready:

- Your NHEC account number located on your statement
- The dollar amount you wish to pay
- For personal checking accounts, the routing number and checking account number. The routing number is the 9-digit identifier that is specific to your bank. It is usually located between two symbols on the bottom left-hand side of the check. Your checking account number immediately follows your bank's routing number as the second set of numbers (see

#### Personal Checking Account

Your Name 1234 Oak Anytown, USA	20	1001
PAY TO THE ORDER OF		\$ <input type="text"/>
DOLLARS		
FOR		
⑆ 1 234 56 789 ⑆ 0001 234 56 789 ⑆ 1001		
Check Routing Number 1 234 56 789	Account Number 0001 234 56 789	Check Number 1001

#### Commercial Checking Account

Your Company 1234 Oak Anytown, USA	20	1001
PAY TO THE ORDER OF		\$ <input type="text"/>
DOLLARS		
FOR		
⑆ 1001 ⑆ 1 234 56 789 ⑆ 0001 234 56 789 ⑆		
Check Number 1001	Check Routing Number 1 234 56 789	Account Number 0001 234 56 789

*illustration*).

- For commercial checking accounts, the check number, the check routing number and checking account number (*see illustration*)
- Be sure and print out the confirmation page for your records

#### **4. What confirmation do I receive when I make an online payment?**

If you use the one-time online payment method, you will receive a Transaction ID number on a separate page after you submit your online payment. We encourage you to wait after you submit your online payment for the confirmation page to load and to record the Transaction ID number or print the page for your records. You will also receive a confirmation e-mail with the Transaction ID number.

#### **5. Why did I receive two confirmation e-mails?**

When you make a one-time payment online, NHEC will automatically send an e-mail to the address associated with your account confirming your transaction. In addition, there is an option on the confirmation page to choose an additional e-mail address to which your payment confirmation is sent. If you entered the e-mail address already associated with your account, you will have received two e-mails confirming the same transaction. NHEC cannot confirm the successful delivery of e-mail once it is sent.

#### **6. How can I get my Transaction ID number if I did not record it when I made a payment?**

Call NHEC Member Solutions at 1-800-698-2007 to receive the Transaction ID number.

#### **7. When will the payment be posted on my account?**

All payments made to your account will be reflected in your NHEC account balance immediately. However, your bank may not transfer the funds out of your account until the following day, depending on the time of your transaction.

#### **8. Who should I contact if I have a question or a problem with a transaction?**

Questions about your transaction should be directed to NHEC Member Solutions at 1-800-698-2007 during regular business hours (M-F, 8-5 EST).

#### **9. If my service has been or is going to be disconnected, can I restore or keep my service by immediately paying online?**

Any payments made via E-Bill will be immediately reflected in your account balance. If you pay using the one-time online option, you can verify your payment status with NHEC by providing the transaction ID number that appears after the transaction is completed.

To restore disconnected service, please contact NHEC Member Solutions at 1-800-698-2007.

#### **10. How do I cancel or reverse a payment?**

If you use the one-time online payment option, please contact NHEC Member Solutions at 1-800-698-2007 during regular business hours (M-F, 8-5 EST).

#### **11. Why does the service tell me I have been 'declined', but my bank says that the funds have been authorized?**

Your bank is referencing a 'pending authorized' transaction on your account. The bank places a pending authorization on funds because they believe the funds will be sought for collection. The pending authorization will typically be removed within 1 to 2 business days.

## Recurring Payments FAQs

### 1. What is the Recurring Payment Program?

(You must have registered as a New User at [www.nhec.coop](http://www.nhec.coop) to access E-Bill, which contains your account information and links to the Recurring Payment enrollment.)

When you enroll in the Recurring Payment Program, you are authorizing NHEC to withdraw funds from the account of your choosing to pay your monthly electric bill. Once you enroll, your balance due will be drafted automatically each month from your checking, statement savings, credit or debit card account. Accepted payment options are credit card (MasterCard, Visa, Discover), Debit card (with the MasterCard, Visa or Discover logos), and ACH electronic check (Automated Clearing House).

**Note:** Gift cards, pre-paid debit cards, or any other tender not associated with an existing account or established line of credit cannot be used.

### 2. Do I have to use the Recurring Payment service?

No. The Recurring Payment service is offered for your convenience only, and is one of many payment options available to New Hampshire Electric Co-op (NHEC) members.

### 3. What information will be asked for if I make my payment online?

To make a payment with a **Credit or Debit card**, have the following information ready:

- Your NHEC account number located on your statement
- The credit card or debit number on the front of your card.
- Month/Year expiration date
- Name and address where the card statement is mailed

To make a payment with a **checking account**, have the following information ready:

- Your NHEC account number located on your statement
- For personal checking accounts, the routing number and checking account number. The routing number is the 9-digit identifier that is specific to your bank. It is usually located between two symbols on the bottom left-hand side of the check. Your checking account number immediately follows your bank's routing number as the second set of numbers (see illustration).
- For commercial checking accounts, the check number, the check routing number and checking account number (see illustration)

#### Personal Checking Account

Your Name 1234 Oak Anytown, USA	20	1001
PAY TO THE ORDER OF		\$
		DOLLARS
FOR		
⑆ 234 56 789 ⑆ 0001 234 56 789 ⑆ 1001		
Check Routing Number ⑆ 234 56 789	Account Number 0001 234 56 789	Check Number 1001

#### Commercial Checking Account

Your Company 1234 Oak Anytown, USA	20	1001
PAY TO THE ORDER OF		\$
		DOLLARS
FOR		
⑆ 1001 ⑆ 234 56 789 ⑆ 0001 234 56 789 ⑆		
Check Number ⑆ 1001	Check Routing Number ⑆ 234 56 789	Account Number 0001 234 56 789

**4. What confirmation do I receive when I make a recurring payment?**

You will receive an e-mail confirmation of your enrollment in the program; however there is no confirmation of payments made. You can check your account balance anytime by logging into the E-Bill site from NHEC.COOP and selecting the Account List / Pay Bill link

**5. When will the payment be posted on my account?**

For Recurring Payments, the total due on your account or budget amount, will be drafted within 48 hours of the due date listed on your bill.

**6. Who should I contact if I have a question or a problem with a transaction?**

Questions about your transaction should be directed to NHEC Member Solutions at 1-800-698-2007 during regular business hours (M-F, 8-5 EST).

**7. How do I cancel or my enrollment?**

To discontinue your enrollment in Recurring Payment, you must cancel your enrollment through the Financial Info link in Ebill prior to your next billing. If you have any questions, please contact NHEC Member Solutions at 1-800-698-2007 (M-F, 8-5 EST).

How do I reverse a recurring payment?

If you wish to reverse a payment, you will need to contact NHEC Member Solutions at 1-800-698-2007 (M-F, 8-5 EST).

**8. Why have I been notified of a ‘decline’, but my bank says that the funds have been authorized?**

Your bank is referencing a ‘pending authorized’ transaction on your account. The bank places a pending authorization on funds because they believe the funds will be sought for collection. The pending authorization will typically be removed within 1 to 2 business days.

**9. What do I do if I want to change the credit card or bank account used in the Recurring process?**

From the NHEC.COOP homepage, click the ‘Secure Login’ link; enter your user name and password to access E-Bill; click the link ‘Financial Info.’

**10. If I sign up today, when will the first payment be processed automatically?**

Your first recurring payment will draft after your next billing. Any current amount due will need to be paid using an alternative form of payment, such as our one-time Ebill payment option.

**12. What happens if I cancel my electric service with NHEC?**

The Recurring Payment service will deduct the balance of your final bill.

**13. Can I enroll in the Recurring Payments service by phone?**

No. This service is currently unavailable.

**14. What happens if I make a payment from another source?**

If payment is received before your due date, your account will be credited and

Recurring Payment will deduct the remaining balance (if any) at the usual time.

**15. If I change my payment method (for example bank account to credit card), when will this take effect?**

E-Bill immediately updates the new payment information. The next payment will be processed with the updated payment information.

**16. What happens if I do not have sufficient funds in my checking account when my payment is due?**

Depending on your bank, your payment may not be authorized. Or, your payment may be authorized but you may be subject to overdraft fees. To avoid fees and possible interruption of your electric service, please contact NHEC as soon as possible to make an alternative payment arrangement.

**18. What happens if my credit card is blocked or cancelled at the time my payment is due?**

Contact your financial institution and call NHEC to make alternative payment arrangements

**19. I make budget payments every month on my account with NHEC. Can I still enroll in the Recurring Payment service?**

Yes. Your budget amount will be drafted automatically each month.