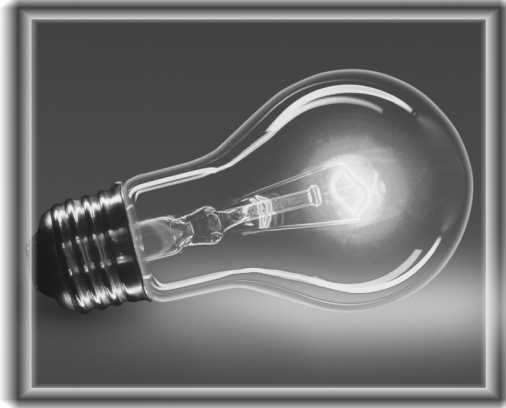




# The cost of convenience

## Paying utility bills – electric

New technology has given customers more flexibility in how they pay their utility bills. Many utility companies now accept payments over the telephone or online with a credit card, debit card, electronic check or bank transfer. While these options are convenient, customers often are charged a fee for this service. In addition, there is no guarantee that payments will be credited to a customer's account in a timely manner. The Office of the Ohio Consumers' Counsel (OCC), the residential utility advocate, recommends knowing the facts before paying utility bills online or over the telephone.



that, by law, will accept and post payments within one business day. However, unauthorized companies like Western Union are under no obligation to send customer payments to the utility company in a timely manner. An updated list of authorized agents can be obtained by calling the OCC or the utility company.

- **Payments online.** While most online payments will post within two to three business days, some may take up to five business days before they are reflected on customers' accounts.
- **Payments over the telephone.** Payments made over the telephone usually post within one to five business days. Many payments made over the telephone are processed by a third party payment agent.

For information on processing times by company, see the "Cost of Convenience" chart.

### Convenience fees

For providing the convenience of online or over-the-telephone payments, a customer may be charged a fee of as much as \$5.95 or more each time a payment is made. Before using these methods to pay your bill, be sure to check the "Cost of Convenience" chart included in this fact sheet to find out if any charges apply for the service.

### Processing times

Paying bills by their due dates is essential for maintaining service and good credit. When paying a bill over the telephone or online, consumers should keep in mind the time it may take for the payment to post. The OCC encourages customers to always pay bills well in advance of the due date. Consumers facing disconnection should pay their bill in person at an authorized agent.

Typical processing times:

- **Payments in person.** Many utility companies have payment centers or authorized agents

### Bill payment services

Bill payment services such as BillPayer 2000 and Checkfree provide customers with the convenience of managing their utility bills online. These companies receive bills and make payments on behalf of the consumer. Keep in mind that banks may charge a small monthly fee to consumers using this service. In addition, payments may take up to five days to post to customer accounts.

### Online security

When making financial transactions online, the Federal Trade Commission (FTC) and the OCC encourage consumers to take extra precautions when making financial transactions online. Here are few suggestions:

- Always use a secure browser, which will scramble or encrypt financial information sent

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over the Internet. According to the FTC, there are some free browsers available online. To make sure your payment is secure, verify that the “lock” icon is in the browser’s status bar and the phrase “https” is in the web address when you submit your payment.

- Always read the privacy policy before providing personal information to a website. In particular, find out how the information will be used and if it will be shared with others.
- Keep records of your online transactions and retain a confirmation number that you may receive.
- Review your monthly credit card, bank and utility statements for any errors or unauthorized payments. The Fair Credit Billing Act (FCBA) and the Electronic Fund Transfer Act (EFTA) provide consumers with protections when making credit and debit transactions, and electronic transfers. In addition these rules establish procedures for resolving billing errors.

For more information on making financial transactions online, call the FTC at 1-877-FTC-HELP or visit the agency on the web at [www.ftc.gov](http://www.ftc.gov).

## Cost of convenience chart

The chart provided offers general information regarding online and over-the-telephone payment options. While most consumers continue to pay bills through the mail or payment centers, this chart explores alternative payment methods. The services, processing times and fees can change at any time and should be verified with the utility company before making a payment.

The Office of the Ohio Consumers' Counsel (OCC), the residential utility consumer advocate, represents the interests of 4.5 million households in proceedings before state and federal regulators and in the courts. The state agency also educates consumers about electric, natural gas, telephone and water issues and resolves complaints from individuals. To receive utility information, brochures, schedule a presentation or file a utility complaint, residential consumers may call 1-877-PICKOCC (1-877-742-5622) toll free in Ohio or visit the OCC website at [www.pickocc.org](http://www.pickocc.org).

*The Office of the Ohio Consumers' Counsel is an equal opportunity employer and provider of services.*

## For additional information from the Office of the Ohio Consumers' Counsel:

**Call: 1-877-PICKOCC (1-877-742-5622) toll free or (614) 466-8574**  
**Write: 10 West Broad Street, Suite 1800, Columbus, Ohio 43215-3485**  
**E-mail: [occ@occ.state.oh.us](mailto:occ@occ.state.oh.us) • Internet Address: [www.pickocc.org](http://www.pickocc.org)**

## Chart definitions

**Automatic withdrawals** provide the convenience of no check writing, waiting or late fees. On a monthly basis, the bank will electronically transfer the total amount of the bill to the utility company. In most cases, customers continue to receive a hard copy of the bill. Some banking institutions may charge a fee for this service.

**Bill payer services** use the Internet to receive and pay bills on behalf of consumers. Each bill is paid on the date scheduled using the customer’s banking or credit card information.

**E-Bills** are monthly statements that are emailed to customers. With some utility companies, customers can choose to receive e-Bills versus statements in the mail.

**Electronic checks** can be used with most over-the-telephone and online payments. Payments are debited using the consumer’s bank account information and transferred to the utility company.

**Online payments** are made using an Internet service or by authorizing a bank to transfer a payment to the utility company.

With this method, customers are typically e-mailed a bill.

**Over-the-phone payments** are made with the assistance of a customer service representative, a third party payment agent or by using a touch-tone telephone to enter payments. The money is then transferred to the utility from a designated bank account or charged to a credit or debit card. Depending on the company, payments are posted to the account within five business days.

# Electric cost of convenience chart

The information included in this chart is accurate as of October 2007

Electric company	Payment type	Payment agent	Fees	Processing time
<b>American Electric Power</b> 1-800-277-2177 <a href="http://www.aepcustomer.com">www.aepcustomer.com</a>	Over the telephone	Bill Matrix 800-611-0964	\$2.95 For all payments up to \$500 transaction	Within 1 business day
	Automatic withdrawal	AEP	Free (bank fee may apply)	Payment posts on bill due date
	Online	Checkfree 800-564-9184	Free (bank fee may apply)	Within 2-3 business days
<b>Duke Energy</b> 1-513-421-9500 1-800-544-6900 <a href="http://www.duke-energy.com">www.duke-energy.com</a>	Over the telephone	Speedpay 877-596-5068	\$3.95 credit/debit card or electronic check	Within 1 business day
	Automatic withdrawal	Midwest Payment System's BillPayer 2000 800-991-7771	\$.30 per transaction	Payment posts as scheduled by customers
	Online – bill payment service	CG&E e-Bill	Free (bank fee may apply)	Payment posts as scheduled by customer
<b>Dayton Power &amp; Light</b> 1-937-331-3900 1-800-433-8500 <a href="http://www.waytogo.com">www.waytogo.com</a>	Over the telephone	Speedpay 866-305-3095	\$1.50 electronic check \$4.95 credit/debit cards ATM payments up to \$500	Within 1 business day if the payment is made before 7 p.m. EST
	Automatic withdrawal	DP&L	Free (bank fee may apply)	Payment posts on bill due date
	Online	Speedpay	\$1.50 electronic checks \$4.95 credit/debit cards ATM payments up to \$500	Within 1 business day if the payment is made before 7 p.m. EST

Electric company	Payment type	Payment agent	Fees	Processing time
<b>FirstEnergy</b> 1-800-633-4766 www.firstenergycorp.com	Over the telephone  Automatic withdrawal  Online	FirstEnergy 1-800-624-2636  Federal Reserve Bank  FirstEnergy	Debit/ credit cards only For example: <b>Fee</b> \$3.95 <b>Payment Amount</b> Maximum \$600 per transaction  Check payments (free through Federal Reserve Bank)  Free (bank fee may apply)  Checking or savings account only Free (bank fee may apply)	Within 2 business days (24 to 48 business hours)          Payment posts on bill due date  Within 3 business days