

SnoPAY FREQUENTLY ASKED QUESTIONS

GENERAL QUESTIONS

What is SnoPAY?

SnoPAY allows you to view and pay your bills anywhere you have Internet access anytime you want, within the United States and Canada. You can pay by transferring money directly from your bank account or by using credit/debit cards with the Visa or MasterCard logo (pre-paid credit cards are not accepted). In addition, you have the ability to access up to 24 months of your Internet payment and bill history online.

Who can use SnoPAY?

Any Snohomish County PUD customer with a PUD account for electrical service and/or water service who has received at least one bill (excluding security deposit billing). Certain restrictions may apply.

How does SnoPAY work?

The PUD has contracted with Kubra, an outside vendor, to provide this service to its customers. Clicking on the red tab ("Pay Your Bill") at the PUD's website takes you directly to Kubra's secure website, providing payment convenience 24 hours a day, seven days a week.

What does it cost to use SnoPAY?

SnoPAY is provided at no additional charge to PUD customers. All transaction fees are absorbed by the PUD.

What software or computer set-up do I need to use SnoPAY?

- **Software:** You can access SnoPAY from any computer with an Internet connection and a Web browser that supports 128-bit encryption. This includes the most popular browsers like Internet Explorer, Firefox, Safari and Chrome. A faster Internet connection (broadband or DSL) is recommended over dial-up.
- **Computers:** Both Windows and Apple computers are compatible with SnoPAY as long as the browser is compatible (see above).

If I am running a spam filter, how will I get SnoPAY email notifications?

Any spam-blocking filter on your computer system could result in the blocking or delay of legitimate emails from Snohomish County PUD regarding your SnoPAY account. As a subscriber to SnoPAY, please add *snopay@snopud.com* to your approved list of email addresses if you use a spam-blocking filter.

Can I download my bills into Quicken, MS Money or Excel formats?

You cannot download into Quicken or MS Money formats. However, you can download into an Excel format.

I'd like to just check my account balance and billing history without paying my bill on-line. Is that possible?

Yes. You have to enroll in SnoPAY in order to view your account balance and past bills. Upon enrollment, up to 24 months of PUD bill history will be available to review. After enrolling in

SnoPAY, you will continue to add to your online bill payment history, up to 24 months. For long-term requirements (beyond 24 months), the bills can be downloaded as Adobe PDF files and stored on your own computer.

If I am outside of the United States and need to pay my bill, can I use SnoPAY?

Access to SnoPAY is blocked from some foreign countries due to security issues or spam problems. You might be able to access our site but not be able to access SnoPAY. Because security is an ongoing problem, some foreign countries might have access one day and be blocked at a later time. For security reasons, we are not able to provide a list of which foreign countries are blocked.

ENROLLMENT

Why should I enroll?

You get the extra benefits of the ability to: view your bill online, store SnoPAY payment history and bills (up to 24 months), set-up a scheduled or recurring payment, and create shared access to your account.

Who can enroll?

Any Snohomish County PUD customer with a PUD account for electrical service and/or water service who has received at least one bill (excluding security deposit billing). Certain restrictions may apply.

I've decided to enroll so I can take advantage of the extra benefits. How do I enroll?

You will need to know your PUD account number and service address to enroll. To enroll, go to www.snopud.com/snopay and click on the red tab ("Pay Your Bill"), which takes you directly to the login page. Click on the "Enroll" button and fill in the required information for Personal, Profile, and Secret Question.

When you get to the Account Information area, fill in your PUD account number (no dashes) and the first five CHARACTERS of your service address **including a blank space if needed**. For example:

- If your address is 12 Main Street, enter "12 Ma" (include the space between the 2 and M)
- If your address is 123 Main Street, enter "123 M" (include the space between 3 and M)
- If your address is 1234 Main Street, enter "1234 " (include the space after the 4)
- If your address is 12345 Main Street, enter "12345"

Remember to hit the Return or Enter key after you enter the five characters (DO NOT TAB to the Service Address field). Once the system matches your account number to the first five characters of your service address, it will AUTOMATICALLY fill in your service address (you cannot enter this in manually).

If you have a new PUD account, you will not be able to enroll in SnoPAY until you receive your first paper bill, excluding security deposit bills and loan accounts.

Can I share access to my SnoPAY account?

Yes, you can set up a "Shared Access" user ID and password. This allows the person of your choosing to have access to your account with limited viewing privileges. Using shared access, your *shared user* can submit payments on your account, maintain a history of payments that the shared user has made to your account and view your bills. However, the shared user cannot view any payments that you have made on your account or your payment method information.

To set up a Shared Access account, go to your SnoPAY account home page, click on “Profile” and then select “Shared Access.” Then click on the “Add Shared Access” button and fill in the required information.

I do not want to enroll and only want to make a one-time payment. What’s next?

You will need to know your PUD account number and service address. From the PUD’s website at www.snopud.com, click on the red tab (“Pay Your Bill”). Then click on the “Pay Now” button in the “Make a One-Time Payment” box. Follow the instructions on the website to define the account to pay, payment amount and method. The entire process takes only a few minutes.

If you have a new PUD account, you will not be able to enroll/make a payment in SnoPAY until you receive your first paper bill, excluding security deposit bills and loan accounts.

How do I cancel my enrollment?

Call PUD Customer Service at 425-783-1000 (toll-free in Western Washington and outside the Everett local calling area at 1-877-783-1000), Monday through Friday, 8:00 a.m. to 5:30 p.m. PT, excluding holidays.

BILLS

Will I still get a paper bill after enrolling in SnoPAY?

If you enroll in SnoPAY, you will automatically be enrolled in paperless billing.

You can change this option in two ways. During the enrollment process, uncheck the “Do not mail printed invoices. Send only Email notification” box. Or if you are already enrolled, go to the “Profile” page in SnoPAY and uncheck the box.

After enrolling in SnoPAY, you will receive an email notification when future PUD bills are available online and ready for you to view and/or pay.

How will I know when my bill is ready?

Once you have successfully enrolled in SnoPAY, you will receive an email notice roughly at the same time that you now receive your paper bill. This notice confirms that your bill is available for online viewing and payment.

Can I receive my bill and pay it right after sign-up or is there a waiting period?

You can view and pay your current bill immediately upon enrolling in SnoPAY, excluding security deposit bills and loan accounts.

Can I print a copy of the bill for my records?

You can print a copy of your bill by clicking the print icon above the bill image or by using the browser’s print menu selection.

Does your system keep bills or do I have to keep them?

The system will store up to 24 months of online bills. Upon enrollment, up to 24 months of bill history will be available to review. After enrolling in SnoPAY, you will continue to build on your online bill payment history. For long-term requirements (beyond 24 months), the bills can be downloaded as Adobe PDF files and stored on your own computer.

PAYMENTS

Can I make all my PUD payments through SnoPAY?

You can pay your electric and/or water PUD bill. You cannot make payments for a PUD conservation loan or security deposit billing.

When can I start making payments?

You can make a one-time or enrolled payment as soon as you have received your first bill (excluding deposit billing and loan accounts).

What types of payment methods are accepted through SnoPAY?

Payment methods include:

- Checking or savings bank accounts
- Visa/MasterCard credit/debit cards. (Prepaid credit cards are not accepted.)

Notes:

- Depending on the service provided, specific payment method limitations may apply.
- Recurring payments can have a maximum limit set by the customer. Should a payment exceed the limit, it will not be processed. **This is found in the Automatic payment tab within the Recurring Payment area.**
- *If you are using a card type other than a standard credit card, verify with your financial institution that the card can pass card validation. A hold can be placed on the card's funds (by your financial institution) for an extended period of time whether it can pass card validation or not.

How do I make a payment?

If you are not enrolled in SnoPAY, select the one-time payment method. This payment is processed immediately. It cannot be scheduled or set-up as a recurring payment.

If you are enrolled in SnoPAY and logged onto the website, you will see a summary of your current PUD bill. Click on the "VIEW/PAY BILL" button. To the left of the bill image, you will see your payment options. Select your payment account from the drop-down menu, the payment date and payment amount. Click on the Submit button. You will see a review screen where you need to click on the "PAY NOW" button. You will receive a confirmation number after payment is completed.

Can I set up my payment in advance?

Yes, if you are enrolled and logged onto the SnoPAY website, there are two ways to do this.

You can *schedule* a one-time payment to occur either in the future or on the due date. To do this, go to the Home page and select an account and bill to pay. You have the option of selecting to pay on the due date or setting a specific date.

You can also set-up a *recurring* payment to execute when the bill arrives, on the due date, or X number of days before the due date. This option allows you to set-up multiple payments over time for as long as you choose. You can access recurring payment set-up from the Payments tab. For more information on Recurring Payments, see “How do recurring payments work?” below.

If you receive a Reminder or Disconnection Notice before your scheduled payment date, you must call PUD Customer Service at 425-783-1000 (toll-free in Western Washington and outside the Everett local calling area at 1-877-783-1000), Monday through Friday, 8 a.m. to 5:30 p.m. PT, excluding holidays. A scheduled payment is not considered a payment plan or arrangement, and your service may be disconnected unless you speak with a PUD customer service representative.

How do recurring payments work?

When you set-up a recurring payment, you may select a *maximum* payment amount to be paid when your bill issues. **PLEASE NOTE:** If you choose to set a maximum limit and your bill exceeds that limit, *no payment will be processed*. If your account is set-up to generate duplicate bills sent to separate addresses, Recurring Payment should not be used because it will generate duplicate payments.

Once you set-up a recurring payment, the payment will not take effect until you receive your next bill. You will need to enter a one-time payment to pay the current bill.

Any modification made to the recurring payment – including Payment Accounts (credit/debit cards, bank account) tied to your recurring payment – will not take effect until you receive a new bill. As a result, any bills issued prior to the change will require a one-time payment.

Recurring payments will cancel if you delete the payment account that it is tied to. You will need to make a one-time payment if a bill is due and set up a new recurring payment with the new payment account.

Please note: if you forget you have a scheduled recurring payment set up and you pay your bill either using the one-time or the non-recurring method of payment, your scheduled recurring payment will still execute, creating a double-payment for the bill.

When will my payment be posted to my PUD account?

Your payment will be processed and posted to your PUD account within two business days, excluding holidays.

Are there any restrictions on one-time payments?

All transactions are based on Central Standard Time, so any payment made between 10 p.m. and midnight will generate an error stating “your payment date does not match.” Payments must be made before 10 p.m. each day to avoid this error.

What holidays are observed (when payments will not be processed)?

- New Year’s Day
- Martin Luther King, Jr. Day
- Presidents’ Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day
- Veterans’ Day
- Thanksgiving Day
- Day After Thanksgiving Day
- Christmas Day

I just made a payment, but it is not reflected in my Current Account Balance.

Please allow two business days (excluding holidays) for payments to show in the current account balance on your SnoPAY home page.

I just made a payment, but it is not showing in Payments.

Only payments made while logged in to SnoPAY will show in Payments. Payments made over the phone, in person, by mail and non-enrolled will not show in Payments.

How do I know whether a scheduled payment has completed?

To see if your payment has been approved, view the status of your payment in the Payments area of the SnoPAY website. A payment that is approved will be listed here. Remember that it can take up to two business days for an approved payment to be posted here.

The Payments area will indicate the payment status:

- A scheduled payment that has not yet been processed will have a status of *scheduled*.
- A payment that is currently processing will have a status of *pending*.
- A payment that has successfully processed will have a status of *approved*.
- A payment that has failed will have a status of *rejected or returned*.

When you submit your payment information, SnoPAY will display a payment confirmation screen with a confirmation number. It is recommended that you print this for your records. This confirmation number is used for tracking purposes only. A confirmation number does not mean that your payment has been approved.

What do I do if my payment is declined?

There are different reasons for declining a payment. It could be as simple as a typo in the submitted bank account number or credit/debit card number. If a recurring payment is declined, it is possible that you have set a maximum limit and the bill to pay is over that limit. However, before attempting to submit the payment again, you may want to contact the respective financial institution to find out why the payment was declined. Declined payments may result in a hold on funds by your financial institution.

Can I cancel a scheduled payment?

You may cancel a payment as long as it has a status (in the Payments area) of *authorized* or *scheduled*.

Can I use SnoPAY to contribute to Project PRIDE?

Yes. Please visit www.snopud.com/projectpride for details.

SECURITY

How is your data security and privacy assured?

All data transmissions employ current level encryption, and Kubra (our third-party bill-payment/processing vendor) undergoes annual audits to verify that its electronic payment processing meets industry standards for data security and privacy as required by the credit card companies and banking system.

- **User ID and Password:** Your User ID and password are unique identifiers that only you know. As long as you don't share this information with anyone, no one outside of the PUD or Kubra can view your bills or personal information. Additionally, after three failed attempts to guess your User ID and password, you will be locked out of the system.
- **PUD Policies:** At the PUD, customer service representatives must be able to view your enrollment account in order to help you, but they do not have access to sensitive financial information such as your credit card number or bank account number.
- You can view the **SnoPAY Privacy Policy** at the PUD website (www.snopud.com/snopay, then the link to the Privacy Policy under *Important Documents*).

Who has access to my payment information?

Only you, authorized PUD employees, and Kubra have access to your payment information, excluding payment account information. A shared user on your account cannot view your payment history or payment method information.

PERSONAL INFORMATION

What if I forget my User ID or password?

- **User ID:** If you forget your User ID, call PUD Customer Service at 425-783-1000 (toll-free in Western Washington and outside the Everett local calling area at 1-877-783-1000), Monday through Friday, 8 a.m. to 5:30 p.m. PT, excluding holidays.
- **Password:** If you forget your password, go to www.snopud.com/snopay and click on the red tab ("Pay Your Bill"). Then click on "Forgot Password?" Enter your User ID, and your password will be emailed to the email address you provided during enrollment.

How do I change my email and password information?

- **Email:** Log into SnoPAY, select the "Profile" tab on the top menu and enter the new information.
- **Password:** Go to www.snopud.com/snopay and click on the red tab ("Pay Your Bill"). Then click on "Change Your Password" and follow instructions.

How do I change my credit card or bank account payment information?

Log into SnoPAY, under the Payments tab, select "Payment Accounts" and either add a new one or edit an existing one. You can then delete the old one if you wish. Any modification made to a Payment Account that is attached to a Recurring Payment will cancel the recurring payment and need to be set-up again. You will need to validate that your current payment is still in a scheduled status.

What happens to scheduled payments if I delete the Payment Account that was used to set up the payment?

All scheduled payments will be cancelled if their status is listed as *scheduled*.

CUSTOMER SERVICE

Who can help me if I have a question?

Please contact PUD Customer Service at 425-783-1000 (toll-free in Western Washington and outside of the Everett local calling area at 1-877-783-1000), Monday through Friday, 8 a.m. to 5:30 p.m. PT, excluding holidays.

SnoPAY PHONE PAYMENT SERVICE

Who can use the SnoPAY Phone Payment service?

Any Snohomish County PUD customer with a PUD account for electrical service and/or water service who has received at least one bill (excluding security deposit billing).

Can I make all my PUD payments through the SnoPAY Phone Payment service?

You can pay your electric and/or water PUD bill. You cannot make payments for a PUD conservation loan or security deposit billing.

When can I start making payments?

You can make a payment as soon as you have received your first bill (excluding security deposit billing and loan accounts).

What types of payment methods are accepted through SnoPAY Phone Payment service?

Payment methods include:

- Checking or savings bank account
- Visa/MasterCard credit/debit cards (pre-paid credit cards* are not accepted)

Notes:

- Depending on the service provided, specific payment method limitations may apply.
- *If you are using a card type other than a standard credit card, verify with your financial institution that the card can pass card validation. A hold can be placed on the card's funds (by your financial institution) for an extended period of time whether it can pass card validation or not.

How do I make a payment?

You will need to know your PUD account number and service address. Call toll-free at 888-909-4628 and follow the prompts.

When will my payment be posted to my PUD account?

Your payment will be processed and posted to your PUD account within two business days, excluding holidays.

When you submit your payment information, SnoPAY Phone Payment service will give you a payment confirmation number. It is recommended that you keep this for your records. This confirmation number is used for tracking purposes only. A confirmation number does not mean that your payment has been approved.

What holidays are observed (when payments will not be processed)?

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Columbus Day

- Veterans' Day
- Thanksgiving Day
- Day After Thanksgiving Day
- Christmas Day

I just made a phone payment, but it is not reflected in my Current Account Balance.

Please allow two business days (excluding holidays) for payments to show in the current account balance on your SnoPAY home page.

What do I do if my payment is declined?

There are different reasons for declining a payment. It could be as simple as submitting an incorrect bank account number or credit/debit card number. However, before attempting to submit the payment again, you may want to contact the respective financial institution to find out why the payment was declined. Declined payments may result in a hold on funds by your financial institution.