

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 MasterCard logo (pre-paid credit cards are not accepted). In addition, you have the ability to access up to 24 months of your Internet/phone 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 established service a minimum of one business day ago. 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 do I need to use SnoPAY?

You can access SnoPAY from any computer or device 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.

If I am running a spam filter, how will I receive 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.

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.

SNOPAY ENROLLMENT FAQs

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 view consumption over time (which can be downloaded).

Who can enroll?

Any Snohomish County PUD customer with a PUD account for electrical service and/or water service who has established service a minimum of one business day ago. 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 zip code to enroll. To enroll, go to www.snopud.com and click on the red tab ("Pay Your Bill"), which takes you directly to the login page. Click on the "Don't have an account? Sign up now" link and follow the prompts to enter your PUD account number, Personal Information, and Secret Questions.

If you have a new PUD account, you will need to wait 24 hours after establishing your account to create a SnoPay Profile.

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 zip code. From the PUD's website at www.snopud.com, click on the red tab ("Pay Your Bill"). Then click on the "Make a One-Time Payment" 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 need to wait 24 hours after establishing your account to make a payment in SnoPAY.

How do I cancel my enrollment?

If you wish to deactivate your online profile, click "Deactivate your profile" from the login screen. You will need to enter your user name and password and choose a reason for the deactivation.

SNOPAY BILL FAQs

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

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

If already enrolled, you can change the paperless option. On the Dashboard, click on “Paperless Billing” for the account you would like to change, uncheck the box for “Paperless Billing” and click on Submit.

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.

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

You can print a copy of your bill by using the browser’s print menu selection or downloading your bill as an Adobe PDF and printing from there.

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.

SNOPAY PAYMENT FAQs

Can I make all my PUD payments through SnoPAY?

You can pay your security deposit billing, electric and/or water PUD bill.

When can I start making payments?

You can make a one-time or enrolled payment as long as service has been established a minimum of one business day ago.

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 “Manage Recurring Payments” 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 into the website, you will see a summary of your current PUD bill on your Dashboard. 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 Payment” tab where you need to click on the “Submit” 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 “My Dashboard” 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 “Manage Recurring 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 processed to my PUD account?

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

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

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Birthday
- 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 or over the phone will show in Payments. Payments made in person or by mail 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 sign up for Project PRIDE?

Yes, please visit the Customers Care page from the left menu on SnoPAY. For more details about Project PRIDE, please visit www.snopud.com/projectpride.

SNOPAY SECURITY FAQS

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 [this page \(under *Important Documents*\)](#).

Who has access to my payment information?

Only you, authorized PUD employees, and Kubra have access to your payment information, excluding payment account information.

SNOPAY PERSONAL INFORMATION FAQS

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 and click on the red tab (“Pay Your Bill”). Then click on “Forgot your User Name/Password?” Enter your User name, email in your profile, and account number, 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 Information” tab in the left menu and select “Edit” on the Profile Information box to enter the new information.
- **Password:** Log into SnoPAY, select the “Profile Information” tab on the left menu and select “Edit” on the Password box. You will have to answer one of your pre-selected security questions to change your password.

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

Log into SnoPAY, under the Payments Options tab, select “Manage 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 bank account that was used to set up the payment?

All scheduled payments will be cancelled if their status is “scheduled” or “pending.”

SNOPAY CUSTOMER SERVICE FAQS

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 FAQS

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 established service a minimum of one business day ago.

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

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

When can I start making payments?

You can make a payment at any time as long as service has been established a minimum of one business day ago.

What types of payment methods are accepted through the 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 zip code. 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 on average, excluding holidays.

When you submit your payment information, SnoPAY Phone Payment service will give you a payment confirmation number and your receipt will be emailed. You can choose to have the receipt also sent as a text to your mobile phone 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 was 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.