



Office of the Ohio Consumers' Counsel

Your Residential Utility Consumer Advocate

CONSUMERS' FACT SHEET

Utility questions, concerns or complaints?

**CALL TOLL FREE:
1-877-PICKOCC**

(1-877-742-5622)
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THE COST OF CONVENIENCE PAYING YOUR NATURAL GAS UTILITY BILLS



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 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.

Convenience fees

For the convenience of online or over-the-telephone payments, a customer may be charged a fee of as much as \$5.85 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 to their account. 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. It is also recommended that the customer call the company and provide the payment confirmation or authorization number.

Typical processing times:

- ▶ **Payments in person.** Many utility companies have payment centers or authorized agents that, by law, will accept and post payments within one business day. However, unauthorized companies 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 or by visiting the OCC or company website.
- ▶ **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.

For information on processing times by company, see the "Cost of Convenience" chart on Page 3.

Bill payment services

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

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Online security

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

- ▶ Always use a secure browser, which will scramble or encrypt financial information sent 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.
- ▶ Click on the secure icon to confirm its authenticity.
- ▶ 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 about making financial transactions online, call the FTC at 1-877-FTC-HELP or visit the agency on the web at www.ftc.gov.

Cost of convenience chart

The chart offers general information regarding online and over-the-telephone payment options. While many consumers continue to pay bills through the mail or payment centers, this chart provides 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.

Chart definitions

Authorized agents contract with a utility to accept payment on behalf of the company.

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 bills and make payments 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 an automated system or customer service representative, a third party payment agent or by using a touch-tone telephone to enter payments. Some companies may charge a fee to speak to a live person. 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.

(See the chart on Page 3)

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Natural gas cost of convenience chart

The information in this chart is accurate as of June 2010

Company	Payment type	Payment agent	Fees	Processing time
Columbia Gas of Ohio 1-800-344-4077 www.columbiagasohio.com	Over the telephone	NCO EasyPay 1-800-284-8572	\$1.85 electronic check (no limit if handled by live customer rep; \$9,999.99 limit if processed via IVR) and debit card used as debit transaction (daily withdrawal limits set by debit card provider) \$5.85 credit card or debit card used as credit transaction (no limit)	Within 1 business day
	Automatic withdrawal	Columbia Gas Zipcheck	Free (customer must apply)	Payment posts on bill's due date
	Online	Checkfree	Free (bank fee may apply)	1-2 days (per Checkfree website)
Duke Energy Ohio 1-877-596-5068 www.cinergy.com	Over the telephone	Speedpay	\$3.50 credit/debit card or electronic check up to \$1000 transaction	Within 1 business day
	Online e-Bill	Duke	Free (bank fee may apply)	Same day if payment is made before 1 p.m. EST. Payments made after 1 p.m. will post within 2 business days
Dominion East Ohio 1-800-362-7557 www.dom.com	Over the telephone	Bill Matrix 1-800-573-1153	\$3.95 electronic check, debit card or credit card (\$600 limit)	Payment posts on bill's due date. Customers may choose between 11-21 days after account bills.
	Automatic withdrawal	Dominion East Ohio	Free (bank fee may apply)	
	Online	Dominion East Ohio Checkfree Bill Matrix	Free Free (customer must be enrolled) Same fees apply as if payment is made over the phone	Payments made before 3 p.m. EST (M-F) will download daily for posting payments and actual postings will process the same day. Payments made between 3 p.m. and 8:30 p.m. weekdays are noted on the account as a memo that the payment will post the next day. Payments made after 3 p.m. on Fridays and on weekends will post the next business day.

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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.



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

Natural gas cost of convenience chart

The information in this chart is accurate as of June 2010

Company	Payment type	Payment agent	Fees	Processing time
Vectren Energy Delivery of Ohio 1-800-227-1376 www.vectrenenergy.com	Over the telephone	Vectren representative	Free electronic check \$4.25 debit or credit card for each \$2,000 increment	Within 2 business days
	Automatic payment	Vectren	Free (bank fee may apply)	Payment posts on bill's due date
	Online	Vectren (a third party vendor is used to process credit card payments)	Free electronic check \$4.25 debit or credit card for each \$2,000 increment	Payment posts within 2 business days