

CSWR Payment Options Definitions

Available Pay Options	Payment Method	Definition	Additional Information
Guest Pay - Website	Visa, MC, AMEX, Discover, Google Pay, Apple Pay, ECheck, Paypal, Paypal Credit, Venmo	Guest Pay is an online payment feature that enables customers to make a one-time payment on their utility account without creating or signing into an online customer portal account.	
Portal – Account	Visa, MC, AMEX, Discover, Google Pay, Apple Pay, ECheck, Paypal, Paypal Credit, Venmo	Portal Account Payment is an online payment submitted through a customer's registered Invoice Cloud account after signing in to the customer portal. The customer can view account information, payment history, saved payment methods, AutoPay settings, and make payments directly from their online account.	One time payment, Auto Pay (Recurring)
Pay By Text	Visa, MC, AMEX, Discover, Google Pay, Apple Pay, ECheck, Paypal, Paypal Credit, Venmo	Pay by Text is a payment service that enables customers enrolled in text notifications to make payments through a secure link sent via SMS. Customers can quickly review their balance and submit a payment from their mobile phone without logging into the customer portal.	
IVR	Card on file, Credit/Debit, electronic check	IVR Payment (Interactive Voice Response): An electronic payment method that enables customers to make payments through an automated telephone system by following recorded prompts and entering payment information using their phone.	
Online Bank Direct	Dependent on bank location payment methods	Online Bank Direct Payment: A payment sent to the utility through a customer's bank bill pay service. The customer's financial institution transmits the payment on the customer's behalf, and the payment is applied upon receipt by the utility.	
Online Bank Direct (FiServ)	Dependent on FiServ Location	Fiserv is a global financial technology (fintech) and payments company that provides technology and processing services to banks, credit unions, businesses, and merchants. CheckFreePay® is Fiserv's in-person and online bill payment platform, available at over 30,000 locations nationwide and through participating billers.	
Cloud Store	Visa, MC, AMEX, Discover, Google Pay, Apple Pay, ECheck, Paypal, Paypal Credit, Venmo	Invoice Cloud Store Payment (Tap Fee): An electronic payment submitted through Invoice Cloud specific link to pay a tap fee invoice. The payment is processed through the Invoice Cloud platform and applied to the associated tap fee account once received.	
Agent Assisted Payment	Visa, MC, AMEX, Discover, Google Pay, Apple Pay, ECheck, Paypal, Paypal Credit, Venmo	Agent Assisted Payment: A payment completed with the help of a customer service representative who enters and processes the customer's payment information through the approved payment platform on the customer's behalf.	Must have stored payment method in portal