

## Auto Pay

### How can I tell if a customer is enrolled in Auto Pay?

*If a customer is enrolled in Auto Pay, the setup information will display below the **Auto Pay** heading on the Manage Accounts screen:*

- **PAP** indicates that the customer is set up to pay through the NorthStar PAP/ACH process, and the masked bank account number will be displayed (defaulted to display **Bill Amount Due on the Due Date**)
- Amount and scheduled payment date are displayed along with credit card type and masked account number for credit card Auto Pay setups

### If a customer is enrolled in Auto Pay with a credit card, will that be indicated in NorthStar?

*No; there is currently no data field in NorthStar available to store information about external Auto Pay. To determine what customers are enrolled in Auto Pay using a credit card (or bank account, if site is configured to process all Auto Pay setups through MyAccount with the payment processor), access the report: **Report > User Reports > Account Auto Pay**.*

### If a customer is enrolled in Auto Pay with a credit card, will the message “Preauthorized – do not pay” be displayed on their InfoSend bill?

*No; since NorthStar has no place to indicate external Auto Pay enrollment (see above), it cannot be programmed into the InfoSend bill print file to print on the bill.*

### Why did a customer miss a payment when they enrolled in Auto Pay?

*Credit card Auto Pay setups are managed by MyAccount. MyAccount will schedule the first Auto Pay payment when the NEXT bill is issued. If the customer does not pay their outstanding balance before the next bill is issued, they will miss a payment. A screen pops up in MyAccount after a customer successfully enrolls in Auto Pay alerting them to the schedule for the first payment and offers to help them set up a one-time payment for their current balance. Customers also get an email notification when they enroll in Auto Pay, reminding them of the same process.*

*Bank account Auto Pay setups are managed by NorthStar’s PAP process (unless utility has requested that all Auto Pay setups through MyAccount be processed with the payment processor, then the above information applies). Provided that NorthStar is set up to include new enrollments in the next ACH file, customers should not miss a payment. If NorthStar is set up to pre-note new enrollees in the ACH file (send first payment to bank for \$0.00 to confirm account information), customers will need to schedule a one-time payment for their current balance (see above for credit card auto pay setups).*

### Why did a customer get an error message when they tried to enroll in Auto Pay using a bank account?

*When MyAccount sends information to NorthStar to enroll a customer in PAP/ACH, it looks for specific fields to be populated with specific values or specific fields to be empty. If any necessary conditions are not met, NorthStar will generate an error. In this case, please submit a support ticket for further investigation.*

If a customer enrolls in Auto Pay using their savings account, how is that indicated in NorthStar?

*The NorthStar API currently does not allow for non-numeric characters to be automatically sent and saved for the Routing Number used for PAP banking information. An 'S' will need to be manually added to the end of the Routing Number in NorthStar to designate that it is a savings account.*

What happens to a scheduled Auto Pay payment in MyAccount if a customer makes a payment after the original payment was scheduled?

*Each day, a process runs that compares the scheduled payment amount in MyAccount to the balance on the account in the daily customer file. If the current balance is lower than the scheduled payment amount, the scheduled payment amount is reduced to the current balance. If a customer makes a partial payment, the scheduled auto pay payment amount will be reduced to the current balance. If the customer makes a full payment, the scheduled auto pay payment will automatically cancel.*

Why did a scheduled Auto Pay payment get canceled in MyAccount?

*If, at any point, the balance on the account goes to \$0.00 or to a credit balance in the daily customer file (see information about Auto Pay payment adjustment process, above), MyAccount will automatically cancel the scheduled payment so as not to generate an error with the payment processor by submitting a \$0.00 or negative payment.*

Can a customer be enrolled in PAP in NorthStar and Auto Pay using a credit card in MyAccount?

*Yes; because the processes are completely separate from one another, a customer could be enrolled Auto Pay using a credit card in MyAccount and NorthStar would allow manual setup of PAP. This situation could cause a duplicate payment. When enrolling a customer in PAP in NorthStar, first confirm that the customer is not enrolled in Auto Pay using a credit card in MyAccount.*