MYACCOUNT FAQS

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Payment Processing

Why does a customer get an error message when they try to submit a payment and what does it mean?

All error messages displayed on the **Payment Confirmation** *screen when a customer submits a payment in real time are transmitted to MyAccount directly from the payment processor; MyAccount is displaying the failure message that the payment processor provides. If it isn't clear why the payment is failing based on the error message, contact your payment processor.*

How do payments in NorthStar reconcile with pending payments in MyAccount?

When a customer makes a successful payment, information is passed back to MyAccount from the payment processor and then MyAccount transfers payment information into the Web Payments table in NorthStar. When payments are transferred from Web Payments and posted to NorthStar, MyAccount uses the authorization number provided by the payment processor as the Confirmation ID and reconciles posted payments with pending payments using that number. When the posted payment reconciles with the pending payment, the pending payment is removed from MyAccount and the payment displays as posted.

What if there is a payment on the payment processor's report that isn't in NorthStar?

On rare occasions, a payment does not properly pass through to NorthStar from MyAccount. This could happen due to the server being down or other issues with the NorthStar API. To safeguard against this, there is a payment retry process in place. If a payment fails to enter NorthStar, MyAccount makes 4 additional attempts: after 3 minutes, after 30 minutes, after 150 minutes and after 360 minutes. If the payment is still unable to be passed to NorthStar, it will need to be manually entered with the payment processor authorization number.

Why is there an outstanding pending payment displaying?

If a pending payment doesn't properly reconcile with a posted payment, the pending payment will remain on the account and will be subtracted from the displayed account balance. If the pending payment is also displaying as posted, the pending payment can be deleted. If the pending payment has not been posted to NorthStar, more investigation will be needed.

Why did a customer's scheduled payment (either scheduled one-time or automatic payment) fail?

MyAccount automatically submits all scheduled payments (both one-time and automatic recurring) to the payment processor on the customer-designated date, typically around 8 a.m. When a scheduled payment is rejected by the payment processor, MyAccount will send a Failed Payment *notification email to the customer, alerting them to the missed payment and requesting that they make a new payment. To determine why the payment failed, any information that was provided by the payment processor will be captured in the report:* ***Reports > Admin > Payment Integration Errors****.* **PSN** *often does not list a reason for the failure; it may be necessary to contact them directly to determine the cause of the failed payment.*

A common reason for a failed scheduled payment is expiration of the credit card on file in the online wallet in MyAccount and saved with the payment processor.

- *For* **Paymentus** *users, customers are able to edit and update the credit card expiration in the wallet. Click* **Manage Wallet** *from the* **Manage Account** *screen and click on the edit icon to the right of the credit card listed; make any updates and click* **Update***.*

- *For* **PSN** *users, customers must first* **Cancel Auto Pay** *to remove the expired card from the Auto Pay setup and then* **Enroll in Auto Pay** *with the newly issued card. It's recommended that after clicking* **Cancel Auto Pay***, the customer remove the expired card from their wallet before enrolling in Auto Pay and adding the new card.*

How can I block a customer from making an online payment or unblock a customer that is currently blocked from making an online payment?

Payments are blocked at the processor level. Contact your payment processor to place a block or remove a block on a customer's account to prohibit them from making or to allow them to make online payments through MyAccount.

Is credit card and bank information stored in MyAccount?

No; all banking and credit card information in the wallet is stored in full with the payment processor. MyAccount only displays masked account numbers in the online wallet.

Why can't a customer delete a credit card or bank account from their online wallet?

If a credit card or bank account in the wallet is associated with a current Auto Pay setup, the card or bank account will not be able to be removed from the wallet and the customer will get an error message if they try to do so. The customer must first Cancel Auto Pay and then remove the card or bank account.

How can a customer update the expiration date on their credit card stored in the Wallet?

Customers are able to edit and update the credit card expiration in the wallet. Click **Manage Wallet** *from the* **Manage Account** *screen and click on the edit icon to the right of the credit card listed; make any updates to the expiration date and click* **Update***.*

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.

Data Display

How is the balance determined in MyAccount?

The balance is retrieved live from NorthStar when a customer logs in or an admin user impersonates the account.

Note: the balance displayed is calculated as follows: Balance Displayed = Balance in NorthStar – Pending Payments. If there are any outstanding pending payments, these will be subtracted from the balance displayed. A pending payment may be outstanding if it didn't properly reconcile with its posted payment. If the pending payment is also displaying as posted, the pending payment can be deleted. If the pending payment has not been posted, more investigation is needed.

When I post bills to NorthStar, why does the balance update in MyAccount, but the due date does not?

The balance value displayed in MyAccount is retrieved in real time from NorthStar when a customer logs in or an admin user Impersonates the account. As soon as bills are posted and the account balance updates in NorthStar, the account balance will update in MyAccount. Billing information (including billed units and amounts by service and due date) is sent in the daily billing file, generated early each morning and uploaded to MyAccount around 5 a.m. New bills will be in the daily billing file the day after they are posted; once the file is uploaded to MyAccount, all billing information will update.

Why do customers sometimes get an error message when they try to view new bills in MyAccount?

For bill PDFs to be available for viewing in MyAccount, InfoSend must be done processing the bills to the Print Image Archive (PIA). When MyAccount receives new bill information in the daily billing file, it automatically creates a new bill line in the Billing History screen and adds a View Bill link that, when clicked, will retrieve the bill PDF from the InfoSend PIA. If the bill is not yet available to view, an error will be generated from InfoSend. To remedy this problem, InfoSend will now allow access to bills in the PIA after the bill sample file is approved. As long as bills are posted after this step is completed, bills should be viewable to customers when the new bill is displayed in MyAccount. However, to ensure that bills are viewable, best practice is to wait until receipt of the final processing of bills from InfoSend before posting bills to NorthStar.

How can my paperless-billed customers see bill inserts?

InfoSend offers Inline Inserting. Inline inserts print along with the bills and are archived with the bill PDFs in InfoSend's Print Image Archive. When uploading an insert, select Inline for the insert type. If Inline is not available in your Insert Type dropdown menu, contact InfoSend to have this enabled for your account. Note: inserts must be full-page to use inline inserting.

How is the amount due determined that is displayed in MyAccount for Budget-billed accounts?

To display the actual amount due on a Budget-billed account rather than the account balance, MyAccount needs to calculate the budget amount due by taking the difference between the budget amount billed to date and the budget amount paid to date stored in the NorthStar database. If either of these values are out of date in NorthStar, or the customer overpays at any point or other charges/credits are made to the account, the amount due displayed in place of the balance will be incorrect. At a minimum, it's important to reconcile Budget-billed accounts at least annually to keep these values accurate.

Why is historical meter data no longer available on an account that changed rate codes or added solar?

If, at any point, a meter is removed and reinstalled in NorthStar, a new meter start date will be assigned to the meter. This new start date is sent to MyAccount and no data prior to the latest meter start date will displayed. This is for data privacy requirements (if the meter is removed and reinstalled at another premise, the data will not be available to the new customer).

How can customers with multiple accounts see all of their information and data under their single user login?

MyAccount will group accounts by customer number. A customer only needs to register for one account and all other accounts associated with that customer number will automatically display, both in the dashboard screen and the Manage Account screen.

If a customer has multiple customer numbers, there are two options to have all accounts display under their MyAccount user login:

- *Change the customer number on any other utility accounts to the customer number associated with the account for which the user has registered. The change will go into effect the next day, with the new customer date file upload to MyAccount, and all accounts will be visible under the existing login.*
- *Add the utility account(s) to the existing user login on the User Profile screen, under Connect Additional Account. Customer must have account number and name on account to add additional accounts.*

What information can a customer update within MyAccount?

Customers can update their mailing address and phone number on the Manage Accounts page. This information will immediately populate NorthStar with these changes.

Account Access

How can a customer change or update the email address on their user account?

For security reasons, <u>only customers</u> can make changes to their email address, password or secret question. Changes to any of these account identifiers are made on the **User Profile** *screen. Customers will need to log into MyAccount with their current/old email first, then make the update to the new email address.*

It is not recommended to delete the user account associated with the old email and have the customer re-register under the new email address. Any settings (paperless billing, auto pay, wallet items, etc.) will be deleted along with the user account and the customer will need to set everything up again under the new user account.

Customer needs to reset their password but cannot remember the answer to their Secret Question. How can they receive a password reset email?

Admin users can initiate a password reset email by first clicking on the account number associated with the user's account (identified by email address) in the search results screen. From there, click on **Send Password Reset** *and click on the Password Expired button if it doesn't automatically flip to the on/green position.*

Customer is not getting password reset emails.

Some email programs may divert emails sent from your customer service address to the Spam or Junk folders. Some may put the emails in quarantine until the next day. Some may block the email. Customers should consider all of these options when locating the password reset email, and if necessary, adjust their email settings to receive emails from your customer service address. For security reasons, resetting the password can only be done by the customer.

How long is an account considered Active in MyAccount after the account ends?

Individual account information is included in the daily customer file for 60 days after the account end date. If the account balance is $0.00 at this time, the account is no longer included in the daily customer file. MyAccount will stop displaying account information 3 days after it no longer receives account information in the daily customer file. Therefore, the account will remain active in MyAccount for 63 days after the end date (assuming the balance is $0.00 after 60 days).

Customer Notifications

What prompts a customer to receive a Water Leak Alert?

Water Leak Alerts are optional unless the site is set up to enroll all customers in Water Leak Alerts. Water Leak Alerts are available to customers with AMI water meters. A Water Leak alert is generated when AMI data in the past 24 hours meets the following criteria: 1) All of the hourly intervals are populated with data; and 2) 21 of the 24 hours have water usage > 0. This is the same criteria used for the daily water leak report generated from Energy IP.

What prompts a customer to receive a Past Due Notification?

Past Due notifications are optional unless the site is set up to enroll all customers in Past Due Notifications. If Past Due notifications are enabled on an account with a balance four days after the due date with no pending payments in MyAccount, the Past Due notification will be sent the following day. The number of days past the due date to send these notifications is configurable. Note: if a customer is enrolled in ACH and Past Due notifications and the payment is not posted within the 4-day window, they will get a notification because pending ACH payments are not visible to MyAccount.

What prompts a customer to receive an Expired Credit Card Alert?

Customers that have stored a credit card in their MyAccount online wallet will receive an alert if the stored card has an expiration month in the current month. The notification will be sent on the first day of the month of expiration. Customers are encouraged to edit the expiration date on the card in their wallet to avoid future failed payments.