



# ONLINE, PHONE & MOBILE BILL PAY FREQUENTLY ASKED QUESTIONS

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The City of Charlevoix has partnered with Payment Service Network (PSN) to provide you the option to pay your bills online, by phone or on your mobile device with your checking / savings account or credit / debit card.

Below are some frequently asked questions that will help you better understand the services being provided by PSN.

**Q. Will my credit card and bank account information be safe?**

A. Your data is PSN's top concern and PSN will absolutely not share any of the data it receives from you with any other party. PSN has been certified as maintaining the highest level of security awarded by the credit card industry, a PCI-DSS Level 1 Certification. Additionally, PSN uses AES 256 bit encryption for stored data and all transmitted data is 2048-bit extended validated SSL secured.

**Q. What forms of payment are accepted?**

A. You can pay with your checking / savings account or credit / debit card. Visa, MasterCard and Discover cards are accepted.



**Q. How much does it cost?**

A \$1.00 fee will be applied for payments made from your checking / savings account. For payments by credit / debit cards, a fee of 2.75% (plus \$0.50 for payments less than \$100) will be applied. The City does not generate any revenue from these fees. The fees pay for charges by credit card companies and payment processors.

**Q. Can I opt out of receiving a paper bill?**

A. Yes, if you register online you have the option to opt out of receiving a monthly paper utility bill in the mail. Instead, you will receive a monthly email notifying you when your utility bill ready to view online.

**Q. Who can I contact if I am having difficulty registering online or logging in to my account?**

A. Please contact PSN at (866) 917-7368 between 9 a.m. and 6 p.m. Live agents will be available to assist you.