



## Paying utility bills – natural gas

# The cost of convenience

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 are often charged a fee for this service. In addition, there is no guarantee that 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.



Typical processing times:

- **Payments in person.** Many utility companies have payment centers or authorized agents that will accept and post payments on the same day. However, unauthorized payment centers 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 utility company, the OCC or by visiting the OCC Web site.

- **Payments online.** Most online payments will post within two days.
- **Payments over the telephone.** Payments made over the telephone post within one day.

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

### Convenience fees

For providing the convenience of online or over-the-telephone payments, a customer may be charged a fee of between \$3.95 and \$5.95 per transaction. 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 by the due date.

Consumers facing disconnection can pay their bill in person at an authorized agent or via credit card or electronic check. If the payment is made close to the due date, consumers should contact the utility to verify that the payment has posted to the account.

### Bill payment services

Bill payment services such as BillPayer 2000 and Checkfree provide customers with the convenience of managing 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 a couple days to post to customer accounts.

### Online security

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

- Always use a secure browser, which will scramble or encrypt financial information sent

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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.

- Always read the privacy policy before providing personal information to a Web site. 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 on making financial transactions online, call the FTC toll free at 1-877-FTC-HELP (1-877-382-4357) or visit the agency on the Web at [www.ftc.gov](http://www.ftc.gov).

## Cost of convenience chart

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

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 Web site at [www.pickocc.org](http://www.pickocc.org).

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

### For additional information from the Office of the Ohio Consumers' Counsel:

**Call: 1-877-PICKOCC (1-877-742-5622) toll free or (614) 466-8574**  
**Write: 10 West Broad Street, Suite 1800, Columbus, Ohio 43215-3485**  
**E-mail: [occ@occ.state.oh.us](mailto:occ@occ.state.oh.us) • Internet Address: [www.pickocc.org](http://www.pickocc.org)**

## Chart definitions

**Authorized agents** have a contractual relationship with the 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 and pay bills 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, an e-bill is typically sent to customers.

**Over-the-phone payments** are made with the assistance of a customer service representative, a third party payment agent or by using a touch-tone telephone to enter payments. 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.

# Natural gas cost of convenience chart

The information included in this chart is accurate as of July 2008

Natural gas company	Payment type	Payment agent	Fees	Processing time
<b>Columbia Gas of Ohio</b> 1-800-344-4077 www.columbiagasohio.com	Over the telephone	NCO EasyPay 800-284-8572	\$1.85 Electronic check and debit card \$5.85 Credit card (\$600 maximum payment)	Within 1 business day
	Automatic withdrawal	Columbia Gas	Free (bank fee may apply)	Payment posts on bill due date
	Online	Checkfree	Free (bank fee may apply)	1-2 days (per Checkfree website)
<b>Duke Energy</b> 1-877-596-5068 www.cinergy.com	Over the telephone	Speedpay	\$3.95 credit and debit cards / electronic check	Within 1 business day
	Automatic withdrawal	CG&E	Free (bank fee may apply)	Payment posts on the bill due date
	Online – billing service	Midwest Payment System's BillPayer 2000 800-991-7771	\$.30 per transaction	Payment posts on bill due date
	Online – CG&E e-bill	CG&E	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 day

Natural gas company	Payment type	Payment agent	Fees	Processing time
<b>Dominion East Ohio</b> 1-800-362-7557 www.dom.com	Automatic withdrawal  Online  Over the telephone	Dominion East Ohio  Dominion East Ohio  Bill Matrix 800-573-1153	Free (bank fee may apply)  \$3.95 Electronic check \$3.95 Debit card (\$600 maximum payment) \$3.95 Credit card (\$600 maximum payment)  \$3.95 Electronic check, Debit Card or Credit Card	Payment posts on the bill's due date  Payments made before 4:30 p.m. EST (M-F) will post the same business day. Payments made from 4:30 p.m. to 8:30 p.m. will post the next business day  Payments made before 3 p.m. EST (M-F) will post the same day. Payments made after 3 p.m. or on weekends will post the next business day.
<b>Vectren Energy Delivery of Ohio</b> 1-800-227-1376 www.vectrenenergy.com	Over the telephone  Automatic payment  Online	Vectren representative  Vectren  Vectren (A third party vendor is used to process credit card payments.)	Free Electronic check \$4.95 Credit card for each \$500 increment.  Free (bank fee may apply)  Free Electronic check \$4.95 Credit card for each \$500 increment.	Within 2 business days  Payment posts on bill due date  Payment posts within 2 business days