FREQUENTLY ASKED QUESTIONS

Using the System

When I try to pay my bill, it asks for credit card information, and I want to pay by electronic check.
Under "How would you like to pay" click on the drop-down box and choose EFT Check.

Will I receive a confirmation email that my bill has been paid?
Yes, you will receive a confirmation email.

Do I need to register to pay a bill?
No, registration is not required for One Time Payments. However, by registering you'll be able to view prior history, set up automatic payments and store payment information, if desired.

Payment

What forms of payment can I use?
You can pay with credit or debit card or you may issue an electronic check from your bank account (checking or savings).

How will I know that my payment has been accepted?
After you submit your payment, you will see a payment confirmation screen. It will contain your payment confirmation message. You will also receive a confirmation email after your transaction is submitted. The email will include your account number, invoice number, amount paid and confirmation message. If your electronic check does not pass through the bank, you will receive an email informing you of the rejected payment.

Can I use more than one payment method per transaction?
Yes, if partial payments are accepted, you may use one payment method for part of the transaction and another payment method for other parts of the transaction.

Can I tell if my payment has been posted?
Yes, simply login to your account and select "View paid or closed invoices". Please allow up to one hour for the payment to be reflected on your account.

How long will my payment history be maintained?
24 months is the standard retention period.

How do I change my account information?
Simply log into your account and change any of your personal information under the My Profile tab. If you are unable to change some of your information, you may need to call us to change it for you.

Advanced Features

What is AutoPay?
AutoPay is a convenient option in which bills will be paid automatically each billing cycle on their due dates using your default credit card or bank account. This will free you from having to remember when to pay. Login to your account and click on AutoPay to enroll.

Can I cancel AutoPay?
Yes, simply login to your account and click on AutoPay. Next select Edit, change the status to "No, I do not want AutoPay" and save. To modify, go into your profile and uncheck the AutoPay box that you had previously checked when you elected to opt in.

I'm signed up for AutoPay but do not see anything showing under "Upcoming Scheduled Payments."
The AutoPay date will not appear on the home page under Upcoming Scheduled Payments. However, when on the Scheduled Payments page, AutoPay will show.

What are scheduled payments?
Scheduled payments are individual payments that are scheduled for a specific date prior to the bill due date. The date of a scheduled payment can be changed as long as it is adjusted before the date scheduled.

What is the difference between AutoPay and a scheduled payment?
AutoPay is an automated process which pays your balance in full each billing cycle on the due date. Scheduled payments are manually entered by you for the date you choose.

If I sign up to Go Paperless, how will I receive my bills?
You will receive an email notification each time a new bill is ready for you to view and pay. Email notifications go to the email address used within your profile. A courtesy email address may be added if you wish to send notifications to an additional email address.

Can I start receiving paper bills again?
Yes, simply login and click on Paperless. Then, select "No" and save your changes.

What is Pay by Text?
When signed up for Pay by Text, bill notifications will be sent by text message (this is in addition to email notifications) and you will then have the option to pay via text message with your default payment method by simply replying. You may enroll in Pay by Text when making an online payment or by accessing your account and selecting the Pay by Text option. A confirmation will be sent to complete your enrollment.

Security

Is this a secure portal?
The responsibilities around the collection, storage, management, and security of financial data such as bank accounts and/or credit card information is a critical process that involves protocols closely aligned with 3rd party payment processing services. Therefore, MICA utilizes such services to ensure our members' financial information is protected by companies which have the proper training, and security measures, specifically PCI (Payment Card Industry) certifications.

Invoice Cloud uses the highest standards in internet security. Account information displayed within the payment portal is truncated to protect confidential data. Any information retained is not shared with third parties. Invoice Cloud will store your financial information using PCI Compliant systems. This includes truncating (abbreviating) account numbers so that even we do not see your complete account information.