



PAYMENT OPTIONS

PAYMENT OPTIONS:

ONLINE @ [HTTPS://WWW.OPUD.ORG/ONLINE-BILL-PAY](https://www.opud.org/online-bill-pay)



OPUD
Olivehurst Public Utility District
"Our mission is to provide high quality services to enhance our community's quality of life"

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ONLINE SERVICES

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Online Bill Pay

Olivehurst Public Utility District has implemented a new online billing service that will offer more convenient options for viewing amounts due and paying your bills. With the improved bill pay service, customers can enjoy less paperwork and easier payment methods! View amounts due electronically and make payments anytime online, by phone, or by text message with a credit/debit card or bank account.



Click link below for online bill pay

[PAY ONLINE BY CLICKING HERE - ONLINE BILL PAY](#)

Features of this system include:

- Payment to your OPUD Bill Online
- Receive email reminders when a payment is due and a confirmation email after making your payment
- Enjoy 24/7 access to your payment history and bills (available to download or print)
- Schedule a payment for the same day, a future date, or enroll in automatic payments
- Sign up to receive text notifications and access Pay by Text

Pay By Phone: 855-259-2993

Service fees may apply.



ONLINE BILLING FAQs

Common questions that have come up regarding the electronic billing system.

[SEE FAQs >>](#)



CONTACT US

Our office is located at

[READ MORE >>](#)

PAYMENT OPTIONS – BUSINESS OFFICE

- Mail Payment (check or money order) OPUD - P.O. Box 670, Olivehurst CA 95961
- Office (cash, check or money order) Hours - 7:30 am - 4:00 pm (closed for lunch approximately 12:00 pm - 1:00 pm) 1970 9th Avenue, Olivehurst Ca 95961
- Night Drop at OPUD Office (check or money order) Beside the front door - 1970 9th Avenue, Olivehurst, Ca 95961

Point of Sale Payments

- Accept credit/debit card and eCheck payments over the counter
- Card swipe or manual entry options available
- Encrypted card data is transferred to IC platform via Biller Portal
- IC PCI Level 1 compliant Platform decrypts data packet
- IC PCI Level 1 compliant Platform calls integrated payment processor (Sage, Chase or BridgePay) to process transaction



1. Swipe card or manual entry of card number and expiration date on SREDKey encrypted device
2. Encrypted card data transferred to Biller Portal
3. Biller Portal transfers encrypted data to Invoice Cloud PCI Level 1 Platform
4. Invoice Cloud PCI Level 1 Platform decrypts data packet
5. Invoice Cloud PCI Level 1 Platform calls integrated payment processors Chase to process transaction



SREDKey™

PCI Key Pad with Encrypted MagStripe Card Reader

PCI Certified Security

SREDKey™ is an encrypted key pad with an LCD and an encrypted MagStripe reader that also contains a complete and reliable security solution that meets the PCI-PSS certification. This intelligent reader delivers superior reading performance while encrypting sensitive Visa/Stripe and keyed-in data that reduces the scope of PO-DSS. The SREDKey ensures all data transactions are protected through secure point-to-point encryption reducing fraud and data compromise. Data encryption prevents and hides information from being accessed when data is stored or in transit. It also allows customers the flexibility to choose a decryption party right for them. The SREDKey supports TDES and AES data encryption using JUNKY key management.

Encrypted Data Protection

ID TECH's SREDKey secures secure reading and exchange of data (SRED) to protect the cardholder's account information at the point of acceptance. The SREDKey meets PCI certification with its encrypted AES and secure data entry process for protection of non-PIB sensitive data. Each SREDKey is assigned a unique serial number for tracking purposes. Encrypted data cannot be read without the key and the key is programmable up to the last six digits and the last four digits of the account number. For increased data protection, SREDKey has several operational security locks allowing the user to select the security profile needed to the application.

Simple Installation and Reliability

The SREDKey is available in both USB-keyboard and USB-HID interface for flexible installation options. The SREDKey also features proven reliability tested within ID TECH's products and has an operating life of at least 1,000,000 swipes and key strikes.

Features and Benefits:

- PCI-PSS 3.x SRED Key Pad and MagStripe Card Reader
- Supports TDES and AES encryption algorithms
- JUNKY key management
- Supports encryption of MagStripe card data and manually keyed-in card numbers
- Keys are a comfortable size with good tactile feel
- Reads up to 3 tracks of information
- Powered through USB port, no external power supply required
- Provides low lines by 20-character LCD backlit display
- Card readers have a one million operations life
- Certified for injection service available



Step #1 – Biller Portal – Invoice Search

Search Invoices ☆

Invoice Type: All Invoice Types

Customer Name: smith

Account Number: Account Number

Invoice Number: Invoice Number

Submit

ADD TO SHOPPING CART

Invoice #	Date	Customer	Inv Amt	Amt Due	Options
<input type="checkbox"/>		Charles Smith	\$85.80	\$85.80	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>		Georgia and Charlene Smith	\$107.58	\$107.58	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>		Peter M. Smith	\$61.56	\$61.56	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>		Robert J. Smith	\$66.07	\$66.07	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<input type="checkbox"/>		Kenneth and Ade Smith	\$15.77	(\$25.77)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

1. The CSR uses the search invoices fields to find the correct invoice.

2. CSR clicks the green \$ symbol to process a payment.

CSR can also select multiple invoices to be paid simultaneously, using our shopping cart functionality.

Step #2 – Real-Time Transaction – Click Credit Card – Click Pay Now

Return to previous page

Your Invoice

Type	Account #	Invoice #	Due Date	Balance Due	Options
Water/Sewer/Garbage	1550.0	99790	6/25/2017	\$63.50	

Add more invoices

Select the appropriate payment option below.

Real-Time Transaction

Process Payments that have not been collected through Invoice Cloud or any other system.

Credit Card EFT/ACH

Pay Now

Offline Posting and Adjustments

Payments that have already been collected outside of Invoice Cloud but need to be posted within Invoice Cloud to update the Balance Due for an Invoice.

Check Credit Card Cash Credit Adjustment Debit Adjustment

Pay Now

Once the correct invoice is found, the CSR can apply a credit card payment using the encrypted reader by selecting "Pay Now" or can "Add more invoices."

Step #3 – Customer payment info page – click SWIPE

The screenshot shows a web interface for a customer payment. At the top, there's a 'Customer Payment Information' tab. Below it, a 'Your Invoice' section shows 'Type: Water/Sewer/Garbage'. A large pop-up window is centered, titled 'Please Swipe Your Credit Card Now'. The pop-up text reads: 'Please take your Credit Card and swipe it through your Credit Card device. After a successful scan this prompt will close and the information swiped will be populated in the Payment Information.' Below this, it says: 'If this prompt does not close after you swipe your Credit Card please click here and try swiping your card again.' At the bottom of the pop-up, it says 'Status: Waiting for swipe'. Below the pop-up, the 'How would you like to pay?' section is visible. It includes a 'Payment Information' form with fields for 'Card Number', 'CVV (Optional)', and 'Expiration Date'. A green 'swipe' button is positioned over the 'Card Number' field. Below the form, there's an 'Email Address (For payment confirmation receipt)' field, a 'Transaction Type' dropdown set to 'Sale', and a 'Bill Reference (Optional)' field. At the bottom right, there's a 'Next' button with a right-pointing arrow. A blue arrow points from the 'swipe' button to the pop-up, and another blue arrow points from the 'Next' button to the 'Next' button.

On the next page the CSR selects "Swipe" which will prompt the pop-up swipe box. Once swiped, Invoice Cloud will automatically populate the Card Information fields. The CSR would then click "Next" to proceed.

NOTE: For manual entry – hand key the card number, press ENTER; hand key the expiration date, press ENTER. CVV is not required

Step #4 – Process payment



What are you looking for?

← Return to previous page

- 1 Customer Payment Information
- 2 Payment Options**
- 3 Payment Confirmation

How much would you like to pay?

Pay Full Invoice \$453.10

Pay Other Amount

#WH20-0444	<input type="text" value="\$1.00"/>	+	\$1.00	-	<input type="text" value="\$0.00"/>	=	\$2.00
Amounts	Enter Payment Amount		Service Fee		Prompt Pay Discount		
Total Amount	\$1.00	+	\$1.00	-	\$0.00	=	\$2.00
Details	Total Amount		Total Service Fee		Total Discount		Total Payment

On the next page, the system allows the Payer to pay the full amount or make a partial payment. Once confirmed the CSR selects "Process Payment."

Send receipt to jbergeron@invoicecloud.com

Process Payment ✓

Step #5 – Confirmation page



What are you looking for?

- 1** Customer Payment Information
- 2** Payment Options
- 3** Payment Confirmation

Payment Processed Successfully

PRINT

Thank you for making an IC E-Payment. **Trusted, secure e-payments.**

Please review the transaction results below.

A Receipt for this transaction has been sent via email for your records.

Payment Made To:	Invoice Cloud - Jason Bergeron TEST (781) 848-3733
Transaction Date/Time:	6/6/2017 2:03:08 PM
Payment Message:	APPROVED 645717
Account Number:	999-88-7777
Invoice Number:	WH20-0444
Payment Amount	\$1.00
Service Fee	\$1.00
Total Amount	\$2.00
Name:	Smith, Steven
Address:	124 Fern St WALPOLE MA 02081
Email Address:	jbergeron@invoicecloud.com
Payment Method:	Visa
Card Number:	XXXXXXXXXXXX1111
Payment Type:	Real Estate

This is the final confirmation page after the payment is processed successfully. A receipt for the transaction is automatically emailed to the payer and the Biller.

This page can also be printed if the CSR desires.

COSTS PAID BY DISTRICT AUTHORITY

- OFFSETTING COST SAVINGS
- AVAILABLE TO ALL CUSTOMERS
- COST IS RECOVERED IN AN EQUITABLE MANNER

INVOICECLOUD CONVENIENCE FEES

UTILITY PAYMENTS

- CREDIT CARDS ** \$ 2.95
- DEBIT CARDS ** \$ 2.95
- READER COST each month \$30.00

** \$400.00 TRANSACTION MAX

CURRENT ACTIVITY COST TO PROCESS PAYMENTS

- AVG. WAGES & BENEFITS OF ACCOUNT CLERKS II:

= \$40/HOUR = \$0.67/MINUTE

- TIME ESTIMATE TO CURRENTLY PROCESS 1 PAYMENT

1 MINUTE = \$0.67

- COST TO PRINT AND MAIL REGULAR MONTHLY BILL

\$.60 / BILL

CONVENIENCE FEE - UTILITY PAYMENTS

ABSORP OR PASS ON

- NOT ENOUGH OFFSETTING COST SAVINGS TO ABSORP ($\$2.95 - \$.67 = \$2.28$)
- NOT USED BY ALL CUSTOMERS = DISCOUNTED BILL AMOUNT FOR CREDIT CARD CUSTOMERS
- COST TO DISTRICT :
 - 50% (2,800 Credit Card payments/month) = \$76,000/YEAR
- DOES NOT MEET EQUITABLE MANNER GUIDELINE