

## Online Renewals for Motor Vehicle Registrations and Dog Licenses FAQs

The Town of Derry's Invoice Cloud portal enables you to renew *existing* motor vehicle registrations and dog licenses online using a credit card or electronic check (ACH) without the need to visit the town office. If you have questions about the service or how to utilize it review the list below of the most frequently asked questions and click on any individual question for the corresponding answers.

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## General

### What services are provided by the Town's Invoice Cloud web based electronic invoice payment and payment portal?

The Town's Invoice Cloud portal enables you to renew *existing* motor vehicle registrations and dog licenses online using a credit card or electronic check (ACH) without the need to visit the town office. Additionally, if you register with the Invoice Cloud portal you can enroll in paperless delivery for future renewal invoices. And if you register with the Invoice Cloud portal you can schedule future payments and review a history of your past paid invoices.

### What are the benefits of paying a bill online?

Paying online with a credit card or electronic check saves time and gives you the flexibility to pay how and when desired. The Town only accepts cash and checks at the town office but online you can use a credit card or electronic check (ACH) from the convenience of your own home. If you choose, you can also make it easier to pay future invoices by registering with Invoice Cloud so you can store your payment information for future use.

### What is Invoice Cloud?

Invoice Cloud is a premier web-based, electronic invoice presentment and processing company that the Town has partnered with to provide faster, more convenient billing services and options to residents.

### What is the relationship between the Town of Derry and Invoice Cloud?

The Town of Derry has chosen Invoice Cloud to make paying bills easier for residents and municipal staff by implementing a solution that integrates seamlessly with the Town's existing software systems. Invoice Cloud provides the Town with the electronic presentment and payment systems required to display and safely process and store financial information. The Town chose Invoice Cloud because it is easy to use and the security is the strongest available. All the data collected is double encrypted and stored on secure servers. The data is not sold or released for any purpose other than to complete transactions.

### How do I access the web site to process a renewal of my vehicle registration and/or dog license?

You can access Invoice Cloud portal from the Clerk and Tax Collector pages on the Town of Derry's web site. If you have not already signed up for paperless billing, in most cases you will need to have either the printed renewal notice for your vehicle(s) and/or dog(s) or your existing registration or dog license in order to process the transaction. If you have enrolled in paperless billing you will be able to access the Invoice Cloud portal by clicking on a link in the email you receive.

## Motor Vehicle Transactions

### What types of motor vehicle transactions can I perform online?

At this time you can only *renew existing motor vehicle registrations* online. Transactions such as new vehicle registrations, transfers of plates, changes of ownership, etc. must be completed at the town office.

### Am I able to renew existing registrations for my motorcycle(s) and/or trailer(s) online?

Yes. You can renew vehicle registrations for trailers, motorcycles, and campers online.

### How do I renew my existing motor vehicle registrations using Invoice Cloud?

Using your existing registration or the renewal notice you've received in the mail from the Town, click on the Motor Vehicle link and enter the plate number, plate type (as listed on your registration or renewal notice), and the last four digits of your Vehicle Identification Number (VIN) to search for your vehicle. If you have multiple vehicles registered with the state to the same owner then you will be able to add additional vehicles to the cart of registrations you wish to renew. If you no longer own one or more of the vehicles listed simply do not select it/them for renewal. Once you have selected all of the vehicles you wish to renew simply proceed to Express Pay or Registration to complete the online payment.

### Is my vehicle registered once I submit my payment online?

**No.** By paying online you are simply initiating the registration process. The Town still needs to download the details of your transaction, process the registration renewal with the State of New Hampshire, and mail the new registration and decals to you. **Vehicle registrations are not renewed or valid until you receive your decals and registration in the mail.** As such, you should plan to leave adequate time – typically five business days – between the time at which you make your online payment and the date on which your current registration expires.

**If your registration expires in the next several days you should visit the town office in person to make your payment to avoid the risk of having an expired registration.**

### I lost my current vehicle registration. Can I get a new one online?

No. Online payments are limited to the *renewal* of existing vehicle registrations. All other types of motor vehicle transactions (e.g. transfers, replacement registrations, plates or decals, change in address, etc.) must be completed at the town office.

I moved to another town. Can I still renew my vehicle registration online?

No. You must renew the registration in the town in which you legally reside. If you received a renewal notice from the Town of Derry and you no longer live in Derry, you should destroy the renewal notice and contact your new town or city clerk for information on your payment options to renew your vehicle in that municipality.

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## **Dog License Transactions**

What types of dog transactions can I do online?

At this time you can only *renew existing dog licenses* online. Transactions such as new dog licenses, lost tags, lost licenses, etc. must be completed at the town office.

How do I renew my existing dog license registrations using Invoice Cloud?

Using your the renewal notice you've received in the mail from the Town, click on the Dog License link and enter the Renewal ID and Code as indicated on your renewal notice to search for your dog license. If you have multiple dogs registered with the Town then you will be able to add additional dogs to the cart of licenses you wish to renew. If you no longer own one or more of the dogs listed simply do not select it/them for renewal. Once you have selected all of the dogs you wish to renew simply proceed to Express Pay or Registration to complete the online payment.

Is my dog registered once I submit my payment online?

**No.** By paying online you are simply initiating the registration process. The Town still needs to download the details of your transaction, process the license renewal, and mail the new dog license and tag to you. **Dog licenses are not renewed or valid until you receive your license and tags in the mail.** As such, you should plan to leave adequate time – typically five business days – between the time at which you make your online payment and the date on which your current license expires.

**If your dog license expires in the next several days you should visit the town office in person to make your payment to avoid the risk of having an expired license.**

I found my current dog license online but it tells me I cannot renew it online. Why is this?

A record of current rabies vaccination must be on file for each dog in order to process a new dog license. If your dog's current rabies vaccination has expired you will not be able to renew the dog license for that dog online. To renew the license you will have to visit the town office and provide proof from your veterinarian that your dog is currently vaccinated against rabies.

I lost my current dog license and/or tags. Can I get a new one online?

No. Online payments are limited to the *renewal* of existing dog licenses. All other types of dog license transactions (e.g. transfers, replacement tags, change in address, etc.) must be completed at the town office.

I moved to another town. Can I still renew my dog license online?

No. You must renew the dog license in the town in which you legally reside. If you received a renewal notice from the Town of Derry and you no longer live in Derry, you should destroy the renewal notice and contact your new town or city clerk for information on your payment options to license your dog in that municipality.

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## **Making Motor Vehicle and/or Dog License Payments**

What does “Register” mean?

Registering on the Invoice Cloud portal means that you are creating an account with Invoice Cloud (i.e. with a user name and password) with which you can review past invoices, manage current and future payments, and configure future paperless notification and payment options. This is separate from “registering” a motor vehicle or dog – i.e. **simply registering with Invoice Cloud is not the same as actually registering your motor vehicle and/or dog.**

Do I need to register with Invoice Cloud to pay a bill?

You may need to register to receive electronic bills through email but **registration with Invoice Cloud is not required for one time payments** (Express Pay). One time payments require that you enter your payment information each time you make a payment. By registering your payment method with Invoice Cloud, you avoid that step in the future and gain access to your payment history.

What forms of payment can I use?

You can pay by Visa, MasterCard or Discover credit card or VISA debit card or you may issue an electronic check from your bank account (checking or savings).

Can I still send in a paper check?

Yes, your motor vehicle or dog license renewal can be paid by mailing the appropriate renewal stub and check to the town office.

### What is a service or convenience fee?

The service fee is a non-refundable fee added to an invoice to cover various administrative costs of the service provider associated with billing and accepting payment. In most retail scenarios, the cost to you of using a credit card is transparent to you as the fee has already been absorbed by the merchant and added by the merchant into the prices for all of the merchant's products and services. However, the Town is not permitted to accept less than the full cost of renewing your vehicle registration or dog license. As such, the administrative costs associated with processing these transactions appear as and added convenience fee.

### What are the costs for paying online?

There are no signup costs or subscription fees. When you make a payment, the non-refundable convenience fee when using an electronic check (ACH) from your checking or savings account is \$0.95 per transaction.

The non-refundable convenience fee when using credit cards is a 2.95% percentage-based fee. The convenience fee is automatically calculated based upon the type of credit card used and the dollar amount of the bill being paid and is shown on the payment page before you submit your payment for processing.

There are also fees imposed by Invoice Cloud for returned payments, in addition to any fees your bank may charge you.

### Can I use a debit card to pay online?

Yes. Although technically your debit card will be processed like a credit card and you will not be asked to enter a pin number. The convenience fee is the same as credit cards. The exact convenience fee amount will be displayed during the payment process prior to submitting the payment.

### Can I pay my to renew a motor vehicle registration or dog license by credit card at the town office?

No. The Town only accepts credit card payments online via Invoice Cloud.

### How will 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. It will show an approved number for credit cards or a processed number for electronic check. 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.

What will appear on my bank statement if I make an online payment using an electronic check (ACH)?

There will be two entries on your bank statement – one for the bill amount, and one for the convenience fee.

What will appear on my credit card if I make an online payment using my credit card?

There will be two transactions on your statement– one for the bill amount, and one for the convenience fee. The first transaction listed will be the amount paid to the town (the name will be the transaction title) and the second transaction will be the convenience fee amount. The convenience fee transaction will lists the amount paid to Invoice Cloud and it will include the company name and phone number for any questions regarding the transaction.

How long does it take for an electronic check (ACH) transaction to process if I pay online?

ACH transactions typically take 48 – 72 hours to settle.

Do I need to notify my bank or change bank accounts?

No. Your current bank account (checking or savings) will work fine. So many payments are made electronically now that banks are already prepared for online payments.

How long does it take for a credit card transaction to process if I pay online?

Credit card transactions typically take 48 hours to settle. An authorization is issued immediately; however, it takes 48 hours for the money to be moved.

What information do I need to make a payment?

The only information you need to have available to complete a payment transaction is your current registration (in the case of motor vehicle registrations) or your current renewal notice, your email address, and your bank account or credit card information.

When can I pay?

You can make payment or review your account 24 hours a day, 7 days a week. However, **motor vehicle registrations are not renewed or valid until you receive your decals and registration in the mail.** As such, you should plan to leave adequate time – typically five business days – between the time at which you make your online payment and the date on which your current registration expires.

**If your registration expires in the next several days you should visit the town office in person to make your payment to avoid the risk of having an expired registration.**

### Will the Town of Derry have access to my bank account or credit card information?

At no point during the payment process will the town be in possession of your electronic check or debit/credit card information.

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## **Paperless Options**

### What is Paperless Billing?

When you enroll in paperless billing you will receive an email notification, rather than a traditional mailed invoice, when your future motor vehicle or dog license renewal notices are posted online. From that email you will be able to click on a link and easily process your transaction online. Additionally, you will receive multiple reminder email notices prior to the due date of your invoice if you have not forgotten to pay it.

### How does Paperless Billing work?

Paperless Billing is very simple. Here is how it works:

- First, when making an online payment for an existing invoice you opt in when asked if you'd like to receive future invoices paperlessly.
- You will receive a confirmation email from Invoice Cloud to verify that you've entered your email address correctly and that Invoice Cloud is able to send you an email. Simply click on the link on the confirmation email to verify that you wish to enroll in paperless billing.
- The next time your motor vehicle or dog license is due for renewal, you will receive an email notification rather than a traditional paper invoice in the mail.
- By clicking on a unique link within the email you can locate your invoices online without having to enter your search criteria.
- You can view the invoice online and either enter your payment information for an express payment or register to schedule a payment.
- If you forget to respond to the email you will receive up to two subsequent reminder email notices prior to the due date of the invoice.

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## **Creating an Account with Invoice Cloud**

### What are the benefits of creating an Invoice Cloud account versus just making a one-time payment using Express Pay?

By creating an Invoice Cloud account you can take advantage of additional services such as paperless billing enrollment, Auto-Pay, scheduled payments, and invoice history.

### Can I tell if my payment has been posted?

Yes. If you have an Invoice Cloud account simply login to your account and select “View paid or closed invoices.”

### How long will Invoice Cloud maintain my payment history?

The standard retention period is 18 months.

### Will I be able to print a copy of my invoice?

Yes. Each invoice is presented in PDF and HTML format. Electronic storage is recommended because it saves paper and has a beneficial impact on our environment.

### How do I change my Invoice Cloud account information?

Simply log into your account and change any of your personal information.

### What is Auto-Pay?

If you elect to opt in to Auto-Pay, it means that your invoices will be paid automatically on their due date or on a date you choose using your default credit card or bank account. This will avoid any late fees and free you from having to remember when to pay.

### Can I cancel Auto-Pay?

Yes. To cancel Auto-Pay simply go into your profile and uncheck the auto-pay box that you had previously checked when you elected to opt into Auto-Pay.

### What are scheduled payments?

Scheduled payments are set up individually for each invoice due on a specific date by you.

### Can I schedule payments?

Yes. You can set up a future payment at any time prior to the bill due date.

### Can I change a scheduled payment?

Yes. You can change a scheduled payment as long as you do so before the date on which it was scheduled to be paid.

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## Security

### Is my information secure?

Yes. Invoice Cloud uses the highest standards in Internet security. Account information displayed within the customer portals is truncated to protect confidential data. Any information retained is not shared with third parties.

### Is my credit card and checking account information safe when I pay online?

Absolutely. Invoice Cloud will safely store all of your financial information using Payment Card Industry (PCI) Compliant systems. This includes truncating (abbreviating) account numbers so that even the Town of Derry does not see your complete account information.

### What is PCI Compliance and why is it so important?

PCI stands for Payment Card Industry and compliance with the industry standards is a requirement for those that accept major credit cards and for software providers who have applications which involve the transmission and/or storage of credit card information. If breaches are found on systems that are not PCI compliant, the major credit card companies have the ability to levy significant fines on the offending parties.

### Who has access to my account?

You and authorized staff within the Town will have access to your account information (i.e. your email address and the invoices you've paid). However, no one at the Town will have access to your financial information as all check routing numbers and credit card numbers are truncated, so you never have to worry about security. As a precaution, we won't even show your financial information back to you.

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## Help

### What do I do if I still have questions?

If you still have questions about the online payment service or your specific motor vehicle registration or dog license you should contact the office responsible for each type of transaction:

Motor Vehicle Registrations: Office of the Tax Collector – 432-6106

Dog Licenses: Office of the Town Clerk – 432-6105.

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