

## **SpeedPay Frequently Asked Questions:**

### **How does Western Union's SpeedPay on-line/telephone bill payment work?**

- On-line/telephone bill payment is a service available to make a payment to Cheyenne Light, Fuel & Power using your checking, your ATM or debit card, or your MasterCard, Visa or Discover credit card. This is not a recurring service. As a result, you will need to use the SpeedPay service each time you wish to make an on-line/telephone payment.

### **Why is there a fee in addition to my Cheyenne Light, Fuel & Power payment?**

- The fee is the amount Western Union SpeedPay charges to cover processing fees and transaction costs. Other companies are able to add the price of processing to what they charge for their goods and services. As a regulated utility, we are not able to do that. Thus, charging the processing fee to only the customers who use the SpeedPay service is an equitable way to pay for this convenient payment option. Only the customers who choose to pay through SpeedPay will incur the fee. If the convenience fee could not be included as a separate charge, we would not be able to offer this additional payment option.

### **What credit or debit cards can be used over the SpeedPay payment system?**

- Visa, MasterCard and Discover credit cards
- Debit cards containing the Pulse, Star, Accel, and NYCE logos

### **How will I know my transaction was completed?**

- The Western Union SpeedPay web site will provide a confirmation number once the transaction is complete. Please print this confirmation number for future reference.
- The Western Union SpeedPay toll-free phone number will also provide a confirmation number. Please record this confirmation number for future reference.

### **When will my payment be posted to my Cheyenne Light, Fuel & Power account?**

- All payments made before 5:30 p.m. MST Sunday through Thursday, will be post to the account the next business day. Payments made after 5:30 p.m. MST Thursday will be posted in 2 business days.

### **Is my service going to be shut-off?**

- Once your SpeedPay payment is complete, and you have received a confirmation number, Cheyenne Light Fuel & Power will be notified of your payment.
- If your utility service has been disconnected, contact customer service at 1-866-264-8003 with your confirmation number to have your service restored.

**NOTE:** Your service cannot be restored until you contact Cheyenne Light, Fuel & Power.

### **My transaction was rejected, what should I do now?**

- Verify that you entered your checking, savings or money market account number, debit card number, or credit card number and expiration date correctly
- Contact your Credit Card Company or banking institution for further information

### **IMPORTANT INFORMATION:**

- Payment Authorization Agreement: If I elect to use this service, I understand that I will be charged a Western Union SpeedPay convenience fee in addition to any fees that may be charged by my financial institution, and I request Cheyenne Light, Fuel & Power to use the amount I enter into the SpeedPay system as payment for my utility bill. This authorization is in effect for this payment attempt only.
- I may not be able to make an on-line/phone payment to my account for the following reasons: (a) there may be insufficient funds in my checking, savings or money market account to authorize the transaction amount that I have requested; (b) the Credit Card issuer where I have my account fails for any reason to honor Western Union SpeedPay's transaction request.
- In the event my Credit Card issuer refuses the transaction for any reason or in the event my checking, savings, or money market account has insufficient funds, any credit for the payment which Cheyenne Light, Fuel & Power makes to my account will be reversed.
- I understand that once I initiate a payment, it can take up to two banking business days from the date I make the request for the payment to be posted to my Cheyenne Light, Fuel & Power account.
- If Cheyenne Light, Fuel & Power receives my payment request before 5:30 p.m. MST, Sunday through Thursday, it will be submitted to my credit card issuer or bank within one (1) banking business day. Any request received after 5:30 p.m. MST Thursday will be submitted to my credit card issuer the following Sunday.
- Cheyenne Light, Fuel & Power's business days are Monday - Friday 8:00 a.m. - 5:00 p.m., excluding weekends and holidays.
- The maximum payment amounts:
  - Residential customers = maximum \$1000.00 per transaction
  - Commercial customers = maximum \$2000.00 per transaction