

## **What is Western Union Speedpay?**

Western Union Speedpay is a third-party vendor that provides electronic payment service to KIUC customers. The service provided gives customers the freedom and convenience to pay their electric bill when and how they want, using their savings/checking account, or Visa, MasterCard, Discover or debit (ATM) card.

## **When can I use Western Union Speedpay?**

Western Union Speedpay is available 24 hours a day, seven days a week, 365 days a year.

## **How can I make a payment using Western Union Speedpay service?**

Visit [www.kiuc.coop](http://www.kiuc.coop) and click on the [KIUC Easy Pay Options](#) link or call Western Union Speedpay at 1-888-813-2247.

## **When will the payment be posted to my account?**

Payments made before 3 p.m. HST on a KIUC business day will be posted to your KIUC account two (2) business days after the transaction takes place.

## **Is there a charge if I use Western Union Speedpay to pay my electric bill?**

Western Union Speedpay charges a convenience fee of \$4.95 for residential accounts and \$19.95 for commercial accounts. KIUC does not receive any portion of the convenience fee. The fee, which is in addition to your KIUC electric bill payment, is paid directly to Western Union Speedpay for providing this service to our customers.

## **Why is there a fee associated with this service?**

Other companies are able to add the price of processing to what they charge for their goods and services. As a regulated utility, KIUC is not able to do that. Thus, charging the processing fee to only the customers who use the Speedpay service is an equitable way to cover the cost of this convenient payment option.

## **Is there a minimum or maximum payment a customer can make through Western Union Speedpay?**

Yes. There is a maximum payment amount of \$600.00 per transaction for residential accounts and a maximum payment amount of \$2,500.00 per transaction for commercial accounts.

### **Can I use this service to pay multiple accounts?**

Yes. However, you will need to make a separate payment for each account and a convenience fee will be associated with each payment. The convenience fee for residential accounts is \$4.95, with a maximum payment amount of \$600.00 per transaction and for commercial accounts is \$19.95, with a maximum payment amount of \$2,500.00 per transaction.

### **Can I use this service if I have a residential account and need to make a payment of \$900.00?**

Yes, but there is a maximum payment amount of \$600.00 per transaction for residential accounts. This means you will need to make two payments – one payment for \$600.00 and another for \$300.00. There will also be a \$4.95 convenience fee for each payment transaction. There is a maximum of three payments allowable in a 15-day period.

### **Can I use the Western Union Speedpay service to automatically deduct from my savings/checking account, ATM/debit, or credit card every month?**

The Speedpay option is not intended for recurring payments. If you'd like to have your monthly bill payments automatically withdrawn from your savings or checking account, at no cost, you can sign up for our Automatic Bill Payment by registering online at [www.kiuc.coop](http://www.kiuc.coop) and click on the E-biz Online Account Inquiry.

### **Will I receive a confirmation or receipt of payment if I use Western Union Speedpay?**

When making payments over the phone, you will receive a confirmation number at the end of the transaction. If you use Western Union Speedpay online, a confirmation page will be provided at the end of the transaction. Please record this confirmation number for future reference.

### **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.

### **Do I have to enroll in Western Union Speedpay before I use it?**

Western Union Speedpay does not require enrollment or subscription. Western Union Speedpay can be used as needed, whereas enrollment is required for KIUC's Automatic Bill Payment service.

### **Can I use the Western Union Speedpay service if I live outside the U.S.?**

Western Union currently does not accept payments made outside the U.S.

### **If I have more questions, can I contact Western Union Speedpay?**

KIUC customer service representatives will handle questions regarding your electric bill. For any questions related to the Western Union Speedpay payment service, call 1-866-812-7820.

### **Important Information:**

Western Union Speedpay is an independent payment service provider and is not affiliated with KIUC. The Convenience Fee charged by Speedpay to process payments is paid directly to Speedpay and not to KIUC, and is an entirely separate charge from any amounts due to KIUC for electric utility services provided to you. KIUC is not a party to these transactions and does not accept any responsibility for payments not received as a result of payment processing. You shall remain solely responsible for ensuring that all payments due to KIUC are appropriately received by KIUC. If any amounts due are not received by KIUC on or before the date due, your account will be subject to KIUC's tariff provisions for non-payment of bills.

When scheduling a Speedpay payment, please allow at least two (2) business days prior to the due date for processing, or such other time period as Speedpay may establish from time to time. Please contact Speedpay directly for any additional information regarding their program and requirements.