

New phone payment procedures effective July 1

Earlier this year, the global financial regulation group Payment Card Industry Data Security Standards (PCI DSS) made changes to the requirements for processing payments made over

the phone. These new guidelines require businesses worldwide to use an automated interactive voice response system (IVR) when a member or customer provides their bank or debit/credit card details over the phone. These changes were put in place to provide additional protection to prevent a consumer's sensitive financial information falling into the wrong hands.

To adhere to these new guidelines, Firelands Electric will be transitioning to an automated IVR system over the next two months.

Members will still speak with a co-op employee when they call during regular business hours.

Those <u>WITH</u> a payment method saved in Firelands Electric's system will not experience any changes. Billing representatives will still verify the last four digits of your payment method and then process your payment for you. With the updated system, those <u>WITHOUT</u> a bank account or debit/credit card saved to their Firelands Electric account and who wish to pay their bill over the phone will be forwarded to a secure automated payment system to complete their transaction.

Please note that as of July 1, the cooperative's billing representatives will not be able to personally process a payment over the phone for members without a saved payment method on file.

To meet the financial industry's new guidelines, the member must be transferred to the secure automated payment system. All other interactions with the co-op will remain the same.

Members will have the option to save their payment method to their Firelands account at the end of the automated process. Saving the payment method WILL NOT sign a member up for auto pay, but simply allows future over-the-phone payments to be handled by the co-op's billing staff, rather than through the automated system. Those who would like to opt for the convenient, secure auto pay option may sign up through their SmartHub account.

Plus, if you enroll in auto pay between now and the end of June, you will receive a one-time \$5 bill credit. Both new and existing auto pay members will also automatically be entered in a drawing for a chance to win an additional \$25 bill credit. Check out the next page for details.

Our billing department is working to make the transition to this new procedure as smooth as possible for our members, and we thank you for your patience and understanding. For additional payment options, visit www.firelandsec.com/payment-options. For any questions regarding payment methods, please contact our billing department at 1-800-533-8658 or billing@firelandsec.com.