



Payment Processing Frequently Asked Questions

What is the fee associated with making a payment?

There is a vendor convenience fee of \$2.35 per transaction for both residential or commercial customers paying by ACH/eCheck, Debit Card or Credit Card over the phone or online. Payments made online through [Manage My Account \(MMA\)](#), using ACH/eCheck payment are FREE.

What are the limits on payments made on the non-MMA payment system?

The payment limit for residential and commercial customers is 50 payments in 26 days totaling \$7,500 for a maximum of \$1,500 per transaction.

Which credit cards are accepted for payments?

Visa, Mastercard, Discover, and American Express are accepted for payments. You can also pay using your Digital Wallet. A Digital Wallet is an app or online service that allows you to link your credit cards, debit cards, and bank accounts into a digital system for making electronic payments. Currently, CPS Energy accepts the following digital wallets for payment: Google Pay, and Apple Pay through your electronic wallet with an existing linked credit card or debit card.

How can payments be processed if the amount is more than the limits set by the vendor payment system?

There are several options available to process payments over the payment limits.

- [Manage My Account](#)
 - Pay My Bill – Pay by ACH/eCheck (Free Service) - Customers can schedule their ACH/eCheck payments up to 60 days in advance and can schedule up to 5 future payments at once.
 - [Auto-Pay](#) - Automatic ACH Monthly Payments (reoccurring monthly payments)
- Schedule payments through your bank
- Any authorized pay stations, such as Western Union (HEB), etc. can process payments. There is \$1 convenience fee.
- Customer walk-in centers – accept cash or check payments.

Can banking information be stored with the new payment processing system?

For payments over the phone, one payment type can be saved using the Fast Track option.

The Fast Track payment feature is currently not available when making a payment online using a credit card.

Can future dated payments be scheduled for processing?

Currently, the new payment system is not able to accept future dated payments. Future dated payments can be scheduled using ACH/eCheck through [Manage My Account](#) for FREE.

Can donations to REAP be made through the new payment system?

Yes, customers can donate to REAP through the new payment system.

Is the payment system available 24/7?

The automated phone payment system and web payment system are available 24/7 to process customer payments. Payment assistance representatives are available Monday – Friday, 7 a.m. – 8 p.m. CST and Saturday, 8 a.m. – 6 p.m. CST. Payment assistance representatives observe bank holidays.

Can payments be made on behalf of a customer?

The one-time payment option available online will allow payments to be made on behalf of a customer with an account number and the phone number or zip code associated with the account.