Online Payment FAQ's

General

What are the benefits of paying a bill online?
Paying online with a credit card or electronic check saves time, gives you the flexibility to pay with your desired payment method, and saves money (no more stamps, paper checks, or envelopes). And Invoice Cloud will store your information for future use – but only if you choose to store it.

What is Invoice Cloud?
Invoice Cloud is a web-based, electronic invoice presentment and payment company that the Town of Groton has partnered with to provide faster, more convenient billing services to its taxpayers. By automating billing and collections, taxpayers can click and pay online while helping the environment and reducing clutter in their home or workspace.

What is the relationship between the Town of Groton and Invoice Cloud?
The Town of Groton wanted to make paying bills easier for its taxpayers, but didn't have the electronic presentment and payment systems required to display, safely process, and store financial information. Groton 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.

Is there one account number for all of my bills?
No, list numbers vary for the different tax types.

Using the System

How does the system work?
It is very simple. Here are the 2 steps taken by taxpayers:
1. Taxpayer locates and views invoice and enters payment information.
2. Taxpayer receives an email confirmation with the payment amount and payment process date.

Can I use an Apple /Mac to use the service?
Yes, many customers use a Mac.

What Browsers are supported?
Windows: Safari 4, 5 - Chrome 10, 11 - Opera 10, 11 - Firefox 3.6, 4 - Internet Explorer 7, 8, 9
iPhone and iPad: Mobile Safari 4x
Apple/Mac: Firefox 3.6, 4.0 - Chrome 11 - Opera 10.x, 11 - Safari 4, 5
Ubuntu (Linux): Opera 9.6 - Firefox 3.6

I cannot locate my bill.
Please scroll down on the page to view the matching items at the bottom. Otherwise, try re-reading the instructions for the search criteria.

Do I have to enter an email address to make a payment?
Yes, an email address is required for payment confirmation. A payment receipt is sent via email.

If I don't have email, can I still process an electronic payment?
No, to complete the online payment process, you will need an email address so that the system can deliver your payment confirmation. If you do not have an email address, you can obtain a free email account from any of the following services: yahoo.com, hotmail.com, or gmail.com.

When I try to pay my bill, it asks for credit card information and I want to pay by electronic check.
Under "How would you like to pay" click on the drop-down box and choose EFT Check.

Will I receive a confirmation email that my bill has been paid?
Yes, you will receive a confirmation email.

Can more than one person pay bills online for the same account?
Yes. Each person makes his payment separately and receives a separate confirmation.

Payment

What forms of payment can I use?
You can pay by credit or debit card or you may issue an electronic check from your bank account (checking or savings). Please check the Town's website for the credit and debit cards that are eligible.

What is a service or convenience fee?
A nonrefundable fee charged by the processing company and added to an invoice to cover various administrative costs associated with billing and accepting payment. The Town does not receive any portion of the convenience fee.

Which bills can I pay online?
You can pay real estate, motor vehicle, and personal property taxes online through Invoice Cloud and sewer use through Official Payments.

What are the costs for paying online?
The nonrefundable convenience fee when using an ACH transfer (electronic check) from your checking or savings account is $1.95 per transaction.

The nonrefundable convenience fee when using credit cards is a percentage-based fee that varies depending on the card type and the bill you are paying. 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.

Convenience fees are charged by the processing company and are added to the invoice to cover various administrative costs associated with billing and accepting payment. The Town does not receive any portion of the convenience fee. There are, however, fees imposed by the Town of Groton/Invoice Cloud for *returned* payments, and your bank may charge you a fee based on the bank's fee schedule.

May I pay my tax bill by credit card at the tax office?

The tax office does not process any credit cards at the window. There is, however, a computer terminal available for public use to access the Town's web site to make a payment with any type of credit card.

How should I enter my credit card information?
The information you enter on the payment screen must be exactly the same as it appears on your credit card. This information collected will be used to authorize your payment.

How will I 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. If your electronic check does not pass through the bank, you will receive an email informing you of the rejected payment.

Can I use more than one payment method per transaction?
Yes. Groton will accept partial payments, so you may use one payment method for part of the transaction and another payment method for other parts of the transaction.

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.

How long does it take for an EFT (electronic funds transfer) transaction to process if I pay online?
EFT 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. However, if you have arranged through your bank to automatically pay your bill, you need to contact your bank and discontinue the automated payment, otherwise you may pay your bill twice.

What information do I need to make a payment?
You will need your bank account or credit card information and your list (bill) number.

When can I pay?
You can make payment or review your account 24 hours a day, 7 days a week. It is always a good idea to pay before the due date to allow for processing time.

Can I use a credit card to pay my bill(s)?
Yes, you can. There is a convenience fee imposed by the processing company to cover various administrative costs associated with billing and accepting a credit card payment. The fee varies based upon the type of card, type of bill, and payment amount. The exact convenience fee amount will be displayed during the payment process prior to submitting the payment. The Town does not receive any portion of the convenience fee.

Can I use a debit card to pay my bill(s)?
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 and varies based upon the type of card, type of bill and payment amount. The exact convenience fee amount will be displayed during the payment process prior to submitting the payment.

Can I tell if my payment has been posted?
Yes, once your payment has been received by the Town of Groton, posted to your account, and uploaded back to the website. Depending upon the time of day you make your payment, it may take a day or two before you see the payment reflected on your account.

Will I have online access to my account?
Yes, you will have 24/7 access to your account for invoice review and payment and payment history.

Will I be able to print a copy of my bill?
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.

What is a partial payment?
A partial payment occurs when only part of an invoice is paid.

Why am I being charged a late fee?
If you feel that this fee has been assessed in error or you would like more information about late fee charges, please contact the Town of Groton tax office at (860) 441-6670 option 4.

Getting Help

Who do I contact with questions about a bill?
If you are unable to find the information you need in your online payment history or open invoices, please call the office at (860) 441-6670 option 4.

What if this website is down or for some reason I am unable to use this site?
Please be aware that interest and fees will not be waived if this website is inoperable for any reason or if data entry errors occur. If the website is inoperable, payments can be made by mail, at or the office, or through www.officialpayments.com. It is always a good idea to go online and schedule your payment a few days prior to the last day to pay to avoid having your payment be late.

If I have additional questions, who should I call?
The Groton Tax Division can answer most questions, but if the website is down or inoperable, please call Invoice Cloud customer service at (781) 848-3733.

Security

Is my information secure?
Invoice Cloud uses the highest standards in Internet security. Account information displayed within the customer and Town's portals is truncated to protect confidential data. Any information retained is not shared with third parties.

Are 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 Groton 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 the 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 the Town of Groton's authorized staff. No one 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 security precaution, we don't even show your full financial information back to you.