



## **Frequently Asked Questions**

1. **What are some of the benefits of paying a bill online?**

Paying online with a credit card/debit or electronic check gives you the flexibility to pay how and when you want. It saves you time from writing and mailing a check. In addition, for a faster payment experience, you can choose to store your information for future use.

2. **I forgot my password; how do I access my account?**

Go to [www.myempro.com](http://www.myempro.com) click on login, then select **Sign On**, click on “**Forgotten Password?**” . You will need your User Name and the answer to the Identity Confirmation question, a temporary password will be sent to your email address. If you’re unable to locate this information, you may call us and after verifying your identity, then we’ll be able to assist you.

3. **How do I change my email address?**

Go to [www.myempro.com](http://www.myempro.com) and login to the Insured Portal, click on the **MY Profile** tab, change email address and click **Update Profile**.

4. **Will I receive a payment reminder?**

Yes, you will receive 3 reminder notifications via email. You will review the first notification when your invoice has been generated, the second notification ten days from the due date, and the third notification will be sent one day prior to due date.

5. **Do I need to register to pay a bill?**

No, registration is not required for One Time Payment. However, by registering you’ll be able to view your history, set up automatic payments and store payment information.

6. **Are there any fees for using this service?**

EmPRO does not charge **any** fees for using this service.

7. **What forms of payment can I use?**

You can pay with credit (Visa, MC, Discover, Amex) or debit card or you may issue an electronic check (commonly referred to as ACH) from your bank account (checking or savings).

8. **Can I make a payment by phone?**

Yes, you can make a payment by phone 24/7- Call (844) 785-0991.

**9. Will I receive a confirmation email that my bill has been paid?**

Yes, you will receive a confirmation email.

**10. How long does it take for online payments to process?**

Credit card transactions are authorized immediately and typically take 48 hours to settle. ACH transaction typically take 48-72 hours to settle.

**11. How can I tell if my payment has been posted?**

Simply login to your account and select View paid or Closed Invoices.

**12. What is AutoPay?**

AutoPay is a convenient option in which bills will be paid automatically each billing cycle on their dates using your default credit card or bank account. Login to your account and click on AutoPay to enroll.

**13. Can I cancel AutoPay?**

Yes, simply login to your account and click on AutoPay. Next select Edit, change the status to "No, I do not want AutoPay" and save.

**14. I'm signed up for AutoPay but do not see anything showing under "Upcoming Scheduled Payments."**

The AutoPay date will not appear on the home page under Upcoming Scheduled Payments. However, when on the scheduled Payments page, AutoPay will show.

**15. What are scheduled payments?**

Scheduled payments are individual payments that are scheduled for a specific date prior to the bill due date. The date of a scheduled payment can be changed as long as it is adjusted before the date scheduled.

**16. What is the difference between AutoPay and a scheduled payment?**

AutoPay is an automated process which pays your balance in full each billing cycle on the due date. Scheduled payments are manually entered by you for your date you choose.

***17. What is pay by text?***

Pay by Text is a convenient way to pay your bill by text message. When signed up for Pay by Text, bill notifications will be sent by text message (this is in addition to email notifications) and you will then have the option to pay via text message with your default payment method by simply replying. You may enroll in Pay by Text when making an online payment or by accessing your account and selecting the Pay by Text Option. A confirmation will be sent to complete your enrollment.

***18. Is my information safe?***

Invoice Cloud uses the highest standards in Internet security. Account information displayed within the payment portal is truncated to protect confidential data. Any information retained is not shared with third parties.

***19. Is there an option to go paperless?***

EmPRO is currently working on a paperless option.