City of Lincolnton

Auto Pay Decline Policy

Purpose
This policy establishes guidelines for managing declined auto pay transactions for account holders using the City of Lincolnton automatic bill payment service.

Policy

1. Auto Pay Enrollment
Account holders may enroll in auto pay for the convenience of recurring automatic payments for utility services bills.

2. Declined Payments
If an auto pay transaction is declined due to insufficient funds or any other reason, the account holder will be promptly notified via email, postal mail or by telephone.

3. Decline Fee
A $5.00 service charge will be assessed for each declined auto pay transaction. This charge will be added to the customer's next bill.

4. First Decline
Following the first declined transaction, the account holder will be notified of:
The failed payment,
The assessed $5.00 fee, and
Instructions to resolve the issue to avoid future disruptions.

5. Second Consecutive Decline
If the auto pay transaction is declined again in the following billing cycle, the City will:
Automatically cancel the customer's auto pay enrollment, and
Apply an additional $5.00 fee.

6. Manual Payment Requirement
Once auto pay is canceled, the customer is responsible for making alternate method payments until they successfully re-enroll in the program.

7. Re-Enrollment
Customers may re-enroll in auto pay after resolving the cause of the prior declines. Approval of re-enrollment is at the discretion of the City of Lincolnton Utility Billing Department.

8. Exception Handling
The Utility Billing Department may grant exceptions on a case-by-case basis based on demonstrated extenuating circumstances.

Review and Amendments
This policy will be reviewed periodically by the Billing Department. Revisions may be made as necessary to reflect changes in procedures, technology, or regulatory requirements.

Contact
For questions regarding this policy, contact the City of Lincolnton Utility Billing Department at 704-736-8980.