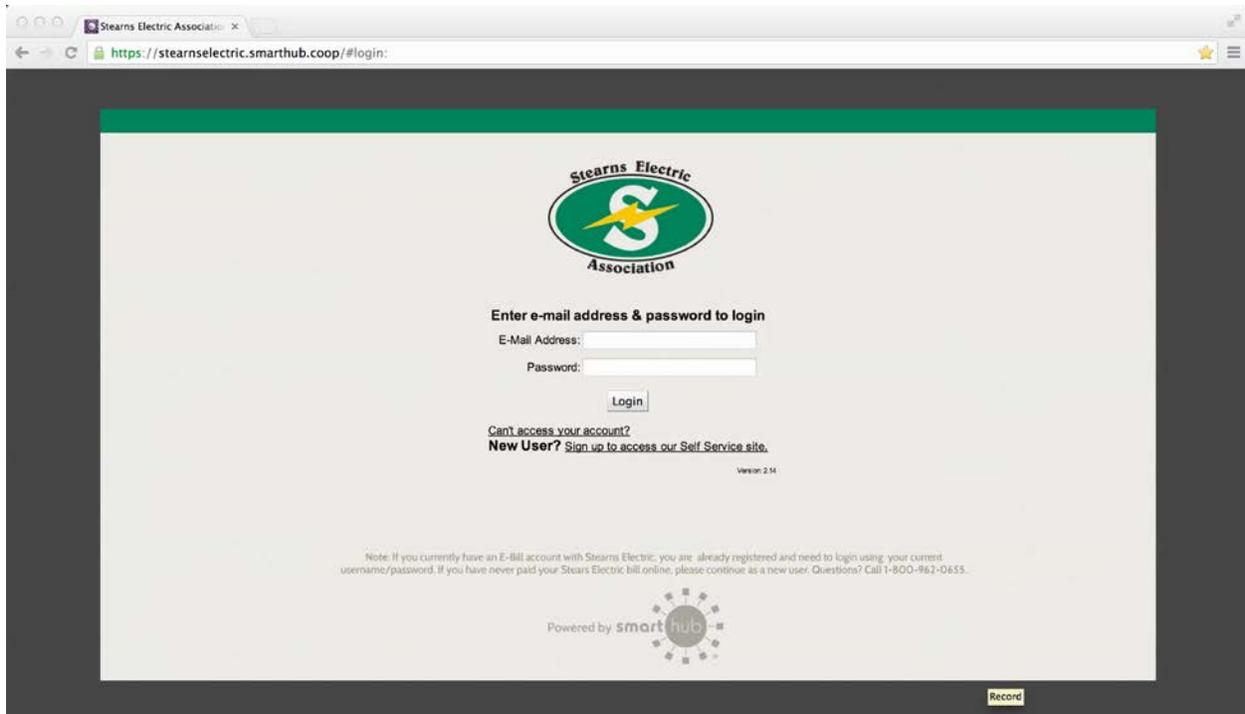


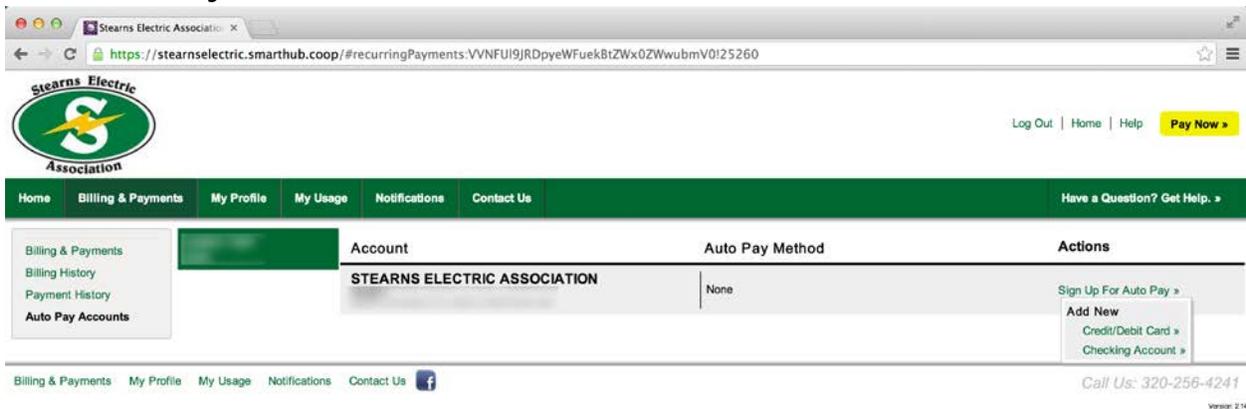
SmartHub Web: How to Setup AutoPay (recurring payments)

- 1.) Go to Stearns Electric Associations website at www.stearnselectric.org
- 2.) Click on [SmartHub](#) under Quick Links
- 3.) Enter "**E-Mail Address**" you used to signup for SmartHub
- 4.) Enter "**Password**" you used to signup for SmartHub



- 5.) Click the "**Login**" button
- 6.) Click "**Billing & Payments**"

7.) Click "Auto Pay Accounts"



8.) Click "Sign Up For Auto Pay" and use the pop-up menu to choose either Credit/Debit Card or Checking Account

If you selected "Add New > Credit/Debit Card" the following Terms of Agreement message displays.

EFT Credit Card Setup Close X

I authorize Stearns Electric Association to initiate variable entries to my checking, savings or credit card account. This authority will remain in effect until I notify the cooperative at least four working days prior to the due date on my electric bill.

I can also stop payment of any entry by notifying the cooperative four business days before the due date on my electric bill. I can have the amount of an erroneous charge immediately credited to my account up to 15 days following issuance of my bank or credit card statement or 46 days after posting, whichever occurs first.

I understand that an NSF Fee may be assessed each time an ACH debit entry is rejected due to insufficient funds.

Once you have signed up for recurring payments, if eligible, you will see messages on your electric bill alerting you that the automatic payment plan is in effect. Examples of the messages are as follows:

- "The Draft Amount will be deducted from your authorized payment arrangement on the Draft Date shown",
- "Draft Date:(DATE OF SCHEDULED DRAFT)",
- "DO NOT MAIL PAYMENT. Your bill will automatically be paid on the draft date listed above, per your authorized payment arrangement".

The amount will be automatically deducted from your bank account or charged to your credit card on the Draft Date shown.

Remember: The amount currently due on your account should be paid in your usual manner. It will NOT be automatically drafted. Please continue to make payments in your usual manner until you see the messages printed on your electric bill stating your bank draft or credit card Draft Date.

I have read and agree to the Terms and Conditions

a. Select the "check box" indicating you agree.

- b. Click “Accept” button. The Payment Gateway screen displays.

EFT Credit Card Setup Close X

Account Number: *

Service: ELEC *

Payment Method: Choose One *

Cardholder Name: *

Address 1: *

Address 2:

Address 3:

City: *

State: Minnesota *

Zip Code: *

Card Type: Choose One *

Card Number: *

Exp. Date: Choose One * Choo *

Description:

Fields marked with a '*' are required.

Security Phrase: [What's this?](#)
MySEA-Passphrase

I (we) hereby authorize Stearns Electric - MN to initiate debit entries to my (our) credit or debit card entered above. I (we) acknowledge that the origination of charges to my (our) credit or debit card account must comply with the provisions of U.S. law. This authorization is to remain in full force and effect until Stearns Electric - MN has received mail, fax or internet notification from me (or either of us) of its termination in such time and in such manner as to afford Stearns Electric - MN opportunity to act on it.

Submit **Reset**

2/13/14

- c. Verify that the “Security Phrase” located in the top right corner of the dialog box is yours
- d. All * fields are required and the top section will default to your account information
- e. Select “Card Type” (MASTER CARD, VISA, DISCOVER)
- f. Enter “Card Number”
- g. Select “Exp. Date” (Month & Year)
- h. Enter “Description”, this is optional, to help you identify card later when managing stored accounts.
- i. Click “Submit” button. If all information has been entered without errors, you will see a confirmation appear at the top of the EFT Credit Card Setup Payment Gateway screen stating “Thank you, you Auto Pay payment has been successfully added”
- j. Click “Close X” button to return to SmartHub
- k. You will receive a confirmation email (you can enable SMS text message in SmartHub Notifications)

If you selected “Add New > Checking Account” the following Terms of Agreement message displays.

EFT Checking Account Setup

Close X

I authorize Stearns Electric Association to initiate variable entries to my checking, savings or credit card account. This authority will remain in effect until I notify the cooperative at least four working days prior to the due date on my electric bill.

I can also stop payment of any entry by notifying the cooperative four business days before the due date on my electric bill. I can have the amount of an erroneous charge immediately credited to my account up to 15 days following issuance of my bank or credit card statement or 46 days after posting, whichever occurs first.

I understand that an NSF Fee may be assessed each time an ACH debit entry is rejected due to insufficient funds.

Once you have signed up for recurring payments, if eligible, you will see messages on your electric bill alerting you that the automatic payment plan is in effect. Examples of the messages are as follows:

- "The Draft Amount will be deducted from your authorized payment arrangement on the Draft Date shown",
- "Draft Date:(DATE OF SCHEDULED DRAFT)",
- "DO NOT MAIL PAYMENT. Your bill will automatically be paid on the draft date listed above, per your authorized payment arrangement".

The amount will be automatically deducted from your bank account or charged to your credit card on the Draft Date shown.

Remember: The amount currently due on your account should be paid in your usual manner. It will NOT be automatically drafted. Please continue to make payments in your usual manner until you see the messages printed on your electric bill stating your bank draft or credit card Draft Date.

I have read and agree to the Terms and Conditions

Accept Cancel

- a. Select the "**check box**" indicating you agree
- b. Click "**Accept**" button. The Payment Gateway screen displays.

EFT Checking Account Setup Close X

Account Number: *

Service: *

Payment Method: *

Account Holder First Name: *

Last Name: *

Account Holder Address: *

Address 2:

Address 3:

City: *

State: *

Zip Code: *

Account Holder Phone: *

Bank Routing Number: *

[Where do I find it?](#)

Account Number: *

[Where do I find it?](#)

Account Type: *

Account Description:

Email Address *

[Why is this required?](#)

Password *

[Why is this required?](#)

Security Phrase: [What's this?](#)
MySEA-Passphrase

Fields marked with a '*' are required.

- c. Verify that the "Security Phrase" located in the top right corner of the dialog box is yours
 - d. All * fields are required and the top section will default to your account information
 - e. Select "Payment Method" (Checking Account, Savings Account)
 - f. Enter the "Routing Number" and "Account Number"
 - g. Select the "Account Type" from the dropdown list (Personal , Business/Commercial)
 - h. Enter "Account Description", this is optional, to help you identify account later when managing stored accounts
 - i. Enter "Email Address" you used to login to SmartHub this will act as electronic signature
 - j. Enter the "Password" you used to login to SmartHub this will act as electronic signature
 - k. Click the "Submit" button. If all information has been entered without errors, you will see a confirmation appear at the top of the EFT Credit Card Setup Payment Gateway screen stating "Thank you, you Auto Pay payment has been successfully added"
 - l. Click "Close X" button to return to SmartHub
 - m. You will receive confirmation of payment via email (you can enable SMS text message in SmartHub Notifications)
- 9.) After you have completed Signing Up for AutoPay you will be returned to SmartHub screen where you can manage other aspects of your account or you can click on "Log Out"