



TOWN OF HENRIETTA

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WHY ONLINE BILL PAY IS NOT RECOMMENDED FOR TAX PAYMENTS

Online bill pay through your bank is the newest and at times most convenient method of paying your bills. But utilizing online bill pay to pay your taxes can be risky, and every tax season online bill pay results in many of our residents owing additional interest. Listed below are reasons why you are much better off either coming in person or mailing in your tax payments:

- **It's not paperless**
Although it appears as if you are making the payment electronically and saving paper, not every bill can be paid electronically, including property tax payments. Instead, the bank mails us a check for your payment. Since it arrives without the stubs at the bottom of the bill, we then have to print a new bill so that we can process your payment, resulting in more paper than if you pay via other methods.
- **There's no USPS postmark on the envelope**
USPS postmark is utilized as date of payment (no postage meters), but all online bill payments arrive without one. If there is no USPS postmark, whatever date the envelope is actually received is used. If mail is lost or delayed by the Post Office, you are responsible for any accrued interest.
- **Delays in processing – Your check is not actually mailed the same day it comes out of your bank account**
Your bank moves the money to a holding account when you request the check. Your bank then transfers money to a third party check processing company – once a certain number of payments to a particular payee are received or 'x' numbers of days pass, then the third party check processing company actually mails a physical check. If you make the payment close to the deadline, this extra time can result in you owing additional interest.
- **There is no payment stub included, so payment processing is much slower**
Our bank's processing team separates online payments in order to research what parcel was meant to be paid. If we are not able to determine what parcel the payment is for, it will be returned to the sender. The process could take weeks to resolve.
- **You won't know if there is a problem**
Your balance will go down when your bank moves the money from your account to their holding account. If the envelope gets lost in the mail, destroyed by a sorting machine, etc., you will have no way of knowing we didn't receive your payment.