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News Release

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Credit card draft program being phased out on Feb. 15 *Participating customers must choose alternate method of payment*

MURPHY (December 10, 2018) Prior to the upcoming Feb. 15 deadline which changes the policy on credit card use, some Murphy utility customers will be required to declare their preference on how electronic payment for service can be submitted. After Feb. 15, all credit card numbers on file at Utility Billing will be destroyed, and those customers who submitted their card number to Utility Billing will be required to choose an alternate method of payment.

Affected customers who take no action run the risk of nonpayment of utility charges, which may incur penalties or service interruptions.

In an effort to clarify the new policy, which affects those customers who submitted their credit card numbers to City staff before last Nov. 12, Teresa Thompson, Customer Service Manager responds to questions on the new policy.

Q: What are the major aspects of the new policy?

A: First and foremost, we are increasing the security for those utility customers who choose to use a credit card account for paying their bills. With the proliferation of security breaches involving credit card numbers, we are choosing to eliminate the transfer of card numbers from customers to staff. After Feb. 15, all customers who choose to pay utility bills with a credit card must enter the card number into a secure third-party portal, rather than provide the number to the City of Murphy. There are other enhancements as well, but this point is the most significant.

Q: Since you have these numbers already, why can't you simply transfer the number to the new system?

A: As stated, we are permanently destroying the card numbers we have on file. Between now and Feb. 15, customers who have entrusted us with their credit card number can visit <http://murphytx.org/141/Billing-Payments> and start the process.

Q: If I pay my utility bill by using cash, check or bank draft, and I want to keep doing that, will I have to change anything?

A: No. Customers who are using these options, and who want to continue using them, are not affected by the new policy.

Q: What happens if I am using the old credit card draft system and I do nothing before the Feb. 15 deadline?

A: Customers who are on the old credit card draft system, i.e., those who provided their credit card number to Utility Billing prior to Nov. 12, and who do nothing will be in default of payment. That can incur penalties, and eventually lead to a disconnection of service.

Q: Once I switch over to the new system by Feb. 15, what are my payment options using a credit card?

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A: After setting up an account on the payment portal, customers can elect to make an immediate one-time payment, schedule a one-time payment for a specific date, or set up a recurring payment using the credit card. The recurring payment system is called Auto Pay. Auto Pay allows for full 24-hour, seven-day-a-week control of the payment process, and it's totally secure. Updating or switching between several credit cards is completely left up to the customer.

Q: Is there a charge for the new system?

A: The two percent (2%) charge for use of MasterCard and Visa remains in place.

"We're committed to helping affected customers make the switch, but they must contact us for assistance," said Thompson. "They should not assume that we will automatically alert them. As always, we are available to assist with any questions on their accounts."

The Customer Service staff can be reached by calling 972-468-4100 or by sending an email message to customerservice@murphytx.org. Visits to the Customer Service desk, on the first floor of City Hall, 206 North Murphy Road, do not require an appointment. The office is open during normal business hours.

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ABOUT MURPHY -- Murphy is a fast-growing community located in Collin County. The population is approximately 20,010, generally characterized as highly educated with a median household income well above the state average. With more than 80 percent of the land developed, the community is dominated by single-family residences. City planners strive to preserve a family-oriented community with a strong sense of place. Money Magazine has dubbed Murphy as the 27th Best Place to Live in America for small cities, and D Magazine placed Murphy as the fifth best suburb in the 2014 list, where it has consistently ranked in the top 10.