

## **PLEASE READ**

### **Online Payments (PrestoPay) - Frequently Asked Questions**

**Is Online Payments (PrestoPay) mandatory for online ordering?**

No. You may also pay for an online order by cash/check.

**Does Online Payments (PrestoPay) accept credit cards?**

No. A checking or savings account is needed for PrestoPay.

**Is an Online Payment (PrestoPay) account safe?**

Indeed. PrestoPay relies on the Automated Clearing House network, the same trusted banking system used for direct deposit, social security, and tax refunds.

**If I sign up for Online Payments (PrestoPay), do I have to pay with an Online Payments (PrestoPay) every time?**

No. You still have the choice during the checkout process to choose "Check" or "PrestoPay".

**What if I change my mind after I sign up?**

You can de-activate your PrestoPay account at any time.

**Is there a charge for Online Payments (PrestoPay)?**

There is a small convenience fee of 15¢ for each PrestoPay transaction. The convenience fee is added to your order total. For example, if your order totals \$200, the PrestoPay amount deducted from your account is \$200.15.

**Can I pay for some of my online order with Online Payments (PrestoPay) and the rest of my order with a check?**

No. You must pay the entire balance with PrestoPay OR pay the entire balance with cash/check. Split payments are not permitted. You may, however, place 2 separate orders: one online order paid in full through PrestoPay and a second online order paid by cash/check.

**When is the money transferred from my bank account to Online Payments (PrestoPay)?**

Plan on a same-day debit from your bank account to PrestoPay. Here's an example: On Wednesday, you log on to [shopwithscrip.com](http://shopwithscrip.com), place an order, and use PrestoPay to pay for that order. You can expect your bank account to be debited on Wednesday, the same day you placed the online order. **Funds are usually transferred on the day you pay, not on the Smart Money order day.**

**What if I have insufficient funds in my account?**

Play it safe. If your PrestoPay payment is returned for insufficient funds, you will have to pay an insufficient funds fee of \$30.00.

**Can my friends and relatives who order also pay by Online Payments (PrestoPay)?**

Yes. We encourage you to ask friends and relatives to place orders online and use their own PrestoPay account. Contact the Smart Money Office for help.

**I still have questions. Can I speak with a Smart Money representative?**

Absolutely. Contact the Smart Money office (273-3731, ext. 331, or [lcsmart1@hotmail.com](mailto:lcsmart1@hotmail.com)) We welcome your questions.