



TOWN OF CONCORD MUNICIPAL UTILITIES

ELECTRIC | WATER | SEWER | TELECOMMUNICATIONS

Paying Your Utility Bills

We are pleased to offer our customers a number of different options to pay your Concord utilities (Electric, Water, Sewer or Broadband):

- **SmartHub®** – pay your bill immediately with secure online payments, or set up an automatic bank draft so you never miss a payment
- **PayNow** (residential accounts only) – make a one-time credit card payment on our web portal
- **SecurePay** (residential accounts only) – make a one-time credit card payment using our automated phone system
- **Online Bank Payments** (Internet Banking) – make electronic payments from your bank or other financial institution's website, if available
- **Mail or Drop Off Payments** – continue to mail your check or money order, pay your bill in person at the Town House or 1175 Elm Street, or utilize our Night Drop Box located outside our front door

Below are more details about each of the payment options. Contact **Customer Service at 978-318-3101** or concordutilities@concordma.gov if you have any questions regarding paying your utility bills.

SmartHub® — <https://concord.smarthub.coop>

SmartHub is our self-service web portal and mobile app that gives you access to even more services and options. You can register for a SmartHub account and manage your account, view billing and usage history, set up automatic bank drafts, or pay your bill immediately with secure online payments.

To use on a computer, go to <https://concord.smarthub.coop> and follow to the New User prompt. To use on a smart phone or tablet, download the free SmartHub app from the Apple iTunes App Store or Google Play stores. Type SmartHub in the search box, click on the New User prompt if you've not used this before, download the app, and then find "Concord Municipal Utilities" either by location or name.

Credit Card Payment Options – Residential Accounts Only

We cannot accept credit card payments from Commercial accounts at this time. Residential customers can make a one-time credit card payment (MasterCard, Visa, or Discover) and can choose from two payment options: **PayNow** or **SecurePay**. Important information to know about using our credit card payment options:

- A \$3.95 convenience fee will be applied to your credit card
- Maximum single charge of \$500 (multiple charges allowed), including the \$3.95 fee per transaction
- We take great care to comply with all payment card industry compliance laws which protect your credit card information

- These options do not allow recurring payments; to set up recurring payments, please enroll in SmartHub and set up an automatic bank draft utilizing your bank or savings account – there is no fee using SmartHub

PayNow Web Portal

PayNow is a quick way to pay via your smart phone, tablet, or computer that does not require registering for a SmartHub account. To pay this way, go to <https://concord.smarthub.coop/PayNow.html> from any browser. You will be prompted to enter your utility account number and last name. (Billing and payment history; however, is only available through a SmartHub account.)

SecurePay Automated Phone System — 888-255-5147

Our **SecurePay** Automated Phone System is available 24 hours a day, 7 days a week at **888-255-5147** to pay your bill over the phone. You can inquire about your account balance, update your phone number, or make payments. You will be required to enter your account number and know your amount due as well as set up a Personal Identification Number (PIN) for your safety against fraud.

Online Bank Payments

Online banking, also known as Internet banking, is also available to electronically pay your Concord utilities from your banking institution's website. Details of this setup are specific to your banking institution.

When searching under Town of Concord within your bank's Internet banking setup, you may find a listing for "Concord Municipal Utilities" which is strictly for utility payments. **Concord Municipal Utilities** (Electric, Water, Sewer or Broadband) payments should be sent to the following address: Town of Concord, PO Box 590, Concord MA 01742.

NOTE: If you set up online bank payments for Concord Municipal Utilities AND Town of Concord Personal Property taxes (real estate, motor vehicle excise, etc.), each **must be set up as a separate provider** from your bank so the payments can be applied correctly to your accounts. Payments are not sent to the same mailing address or processed in the same manner.

For payment of your Personal Property taxes, you will need to set up the **Town of Concord** under Other Company selection. **Town of Concord** (real estate, motor vehicle excise, etc.) payments should be sent to: Town of Concord, PO Box 535, Concord MA 01742.

If you have any questions, contact Customer Service at 978-318-3101 or concordutilities@concordma.gov.

Thank you for being a Concord Municipal Utility customer!