



## How the North Bergen Municipal Utilities Authority (MUA) Seamlessly Integrated Online Credit Card Payments

### Overview:

The North Bergen MUA desired to implement online credit card payments into their existing website, transitioning from static pages to a place their customers can conduct business. Accepting credit cards online would provide added service to customers as typical hours of operation may not be convenient for today's worker. Credit payments also offer the customer a method to pay over time, while the agency receives payment on time.

### Project:

Enable customers via the web to make credit card payments for their quarterly (and delinquent) water bills. Customers simply visit the North Bergen MUA's website, select the "Pay Bill Online" button, enter their billing information and pay their bill with a credit / debit card. After payment is complete, the customer can print a receipt while the MUA and customer receive an email confirmation.

### Solution:

ADS developed and hosted fully scalable (SSL) secure web based payment solution built within Microsoft's .NET architecture and powered by SQL databases. This real-time web based payment solution enables staffers and CFO's to create, view and generate numerous custom reports. \*Payment revenue is deposited into the MUA's dedicated checking account within 48-hours while payment status can be viewed online in real time. Once a payment is verified, it is processed just as it would be if a check payment was received.

\* Through AlphaDog's strategic partner relationship with a major credit card processor, the agency may typically receive 100% of payment without incurring any credit card fees.

### Result:

Nearly 10,000+ users are now able to pay their quarterly bills online without the need to physically visit the MUA office or mail a check. This convenience benefits both the MUA and their customers.

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