



SpeedPay Frequently Asked Questions:

How does Western Union’s Speedpay on-line/telephone bill payment work?

- On-line/telephone bill payment is a service available to make a payment to Black Hills Power using your checking, , your ATM or debit card, or your MasterCard, Visa, or Discover credit card. This is not a recurring service. As a result, you will need to use the SpeedPay service each time you wish to make an on-line/telephone payment.

Why is there a fee in addition to my Black Hills Power payment?

- The fee is charged by Western Union SpeedPay to cover processing fees and transaction costs. Other companies are able to add the price of processing to what they charge for their goods and services. As a regulated utility, we are not able to do that. Thus, charging the processing fee to only the customers who use the SpeedPay service is an equitable way to pay for this convenient payment option. Only the customers who choose to pay through SpeedPay will incur the fee. If the convenience fee could not be included as a separate charge, we would not be able to offer this additional payment option.

What credit or debit cards can be used over the SpeedPay payment system?

- Visa, MasterCard and Discover credit cards
- Debit cards containing the Pulse, Star, Accel and NYCE logos

How will I know my transaction was completed?

- The Western Union SpeedPay web site will provide a confirmation number once the transaction is complete. Please print this confirmation number for future reference.
- The Western Union SpeedPay toll-free phone number will also provide a confirmation number. Please record this confirmation number for future reference.

When will my payment be posted to my Black Hills Power account?

- All payments made before 5:30 p.m. MST Sunday through Thursday, will post to the account the next business day.
- Payments made after 5:30 p.m. MST Thursday will be posted to the account the following Monday.

Is my service going to be shut-off?

- If your service is scheduled for disconnection and you are paying your utility bill in full, including past due fees, Black Hills Power will be notified of your payment to prevent the scheduled disconnection.

If your payment covers only a portion of the delinquent amount due, to prevent disconnection, contact your local Black Hills Power office or Customer Service Representative immediately to make alternate payment arrangement.

- If your service has already been disconnected for non-payment, you will need to contact your local Black Hills Power office or Customer Service Representative so that your service can be restored.

Black Hills Power office hours:

Rapid City

Monday – Friday, 8 a.m. - 5:30 p.m. MST

Outside of Rapid City:

Monday – Friday 8 a.m. to 12 p.m. and 1 p.m. to 5 p.m. MST

Black Hills Power Customer Service - 1-800-742-8948.

NOTE: Your service cannot be restored until you contact Black Hills Power.

My transaction was rejected, what should I do now?

- Verify that you entered your checking account number, debit card number, or credit card number and expiration date correctly
- Contact your Credit Card Company or banking institution for further information

IMPORTANT INFORMATION:

- Payment Authorization Agreement: If I elect to use this service, I understand that I will be charged a Western Union Speedpay convenience fee in addition to any fees that may be charged by my financial institution, and I request Black Hills Power to use the amount I enter into the SpeedPay system as payment for my utility bill. This authorization is in effect for this payment attempt only.
- I may not be able to make an on-line/phone payment to my account for the following reasons: (a) there may be insufficient funds in my checking, account to authorize the transaction amount that I have requested; (b) the Credit Card issuer where I have my account fails for any reason to honor Western Union SpeedPay's transaction request.

- In the event my Credit Card issuer refuses the transaction for any reason or in the event my checking, account has insufficient funds, any credit for the payment which Black Hills Power makes to my account will be reversed.
- I understand that once I initiate a payment, it can take up to two banking business days from the date I make the request for the payment to be posted to my Black Hills Power account.
- If Black Hills Power receives my payment request before 5:30 p.m. MST. Sunday through Thursday , it will be submitted to my credit card issuer or bank within one (1) banking business day. Any request received after 5:30 p.m. MST Thursday, will be submitted to my credit card issuer the following Sunday
- Black Hills Power's business days are Monday - Friday 8:00 a.m. - 5:30 p.m. for Rapid City, and 8:00 a.m. -12:00 p.m. and 1:00 p.m. – 5:00 p.m. for offices outside of Rapid City, excluding weekends and holidays.
- The minimum & maximum payment amounts:
 - Residential - payment amount is \$0.01 and the maximum is \$1000.00.
 - Commercial - payment amount is \$0.01 and the maximum is \$2000.00

By clicking 'I Agree' to the terms and conditions I understand that if Black Hills Power is unable to obtain funds from my Credit Card issuer for any reason, Black Hills Power will reverse the payment made to my account and I may be subject to disconnection.