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## I. Overview

The **Billfold** allows you to save multiple Credit/Debit Card(s) information or Electronic Check (eCheck) information to your account, so you don't have to re-enter the information each month to pay your bill online.

When making a payment with a Credit/Debit Card saved in the **Billfold**, you will need the CVV2 (Card Security Code (CSC)) number (typically on the back of the card).

It is possible to **Add**, **Edit** or **Remove** payment types in the **Billfold**.

If you are unable to **Edit** a section of a payment type that needs changing (for example the Credit/Debit Card number cannot be changed once it is added to the Billfold), then **Remove** the payment type and re-**Add** it in the **Billfold** with the current/correct information.

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## II. Add Electronic Check &/or Credit/Debit Cards to Billfold.

1. Logon to your OCWS Online account.
2. Click on the [**Make Payment**] button on the left navigational bar.
3. Click on the [**On-Demand**] button at the top of the page.
4. There will be **Billfold** box at the bottom of the page.

*Example of empty Billfold:*

**Billfold**

Account Type	Account Number
<input type="text" value="Select a payment to add"/> <input type="button" value="Add"/>	

5. To add an Electronic Check (eCheck) and/or Credit/Debit Card, click on the **arrow** (circled in red) of the **drop down menu box** and select Electronic Check or the type of Credit/Debit Card you wish to add to your Billfold.

<input type="text" value="Select a payment to add"/> <input type="button" value="Add"/>
Electronic Check
Mastercard
Visa
American Express
Discover

6. Once you've selected which type of payment to add, click on the [**Add**] button.
7. A new screen will come up for you to enter in your information. Once you are finished with the form click on the [**Submit**] button.

8. You will be taken back to the main **Billfold** page. Notice how in the **Billfold** box at the bottom the page the Electronic Check or Credit/Debit Card you just entered is now listed.

*In this Example a Mastercard Debit/Credit Card was added to the Billfold:*

**Billfold**

Account Type	Account Number			
MC	*****1234	Pay Now	Edit	Remove
<input type="text" value="Select a payment to add"/>		<input type="button" value="Add"/>		

9. Repeat steps in **Section II., 5.-7.** to add more payment types to your Billfold.

*Example of Billfold with multiple payment types:*

**Billfold**

Account Type	Account Number			
MC	*****1234	Pay Now	Edit	Remove
Visa	*****1234	Pay Now	Edit	Remove
Electronic Check	***1234	Pay Now	Edit	Remove
Electronic Check	**4321	Pay Now	Edit	Remove
<input type="text" value="Select a payment to add"/>		<input type="button" value="Add"/>		

9. Click on the **[Return]** button at the bottom of the page to return to the main menu.

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### III. How to Make Payments Using the Billfold

1. Logon to your OCWS Online account.
2. Click on the [Make Payment] button on the left navigational bar.
3. Click on the [On-Demand] button at the top of the page.
4. There will be a **Billfold** box with your saved Credit/Debit card(s) and/or Electronic Check (eCheck) information.
5. Click on the [Pay Now] button next to the Credit/Debit Card or Electronic Check that you want to use to pay your Water & Sewer Bill.

*In this Example we want to pay using the Visa Credit/Debit Card, so we would click on the [Pay Now] button next to the Visa's Credit/Debit Card's last four numbers (circled in red).*

#### Billfold

Account Type	Account Number			
MC	*****1234	Pay Now	Edit	Remove
Visa	*****1234	Pay Now	Edit	Remove
Electronic Check	***1234	Pay Now	Edit	Remove
Electronic Check	**4321	Pay Now	Edit	Remove

Select a payment to add



6. Put in payment amount you wish to pay.

When using a Credit/Debit card that will be a next screen where you will be asked to enter in your CVV2 (Card Security Code (CSC)) number for security reasons. The CSC is a 3 or 4-digit code listed on the back of your credit card immediately following your card number.

7. Click on the [Continue] button to finish making the payment. Be sure to note if payment is "Approved" and write down the Approval Number for your records.

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## IV. Edit or Remove Electronic Check or Credit/Debit Cards

1. Logon to your OCWS Online account.
2. Click on the [**Make Payment**] button on the left navigational bar.
3. Click on the [**On-Demand**] button at the top of the page.
4. There will be a **Billfold** box with your saved Credit/Debit card(s) and/or Electronic Check (eCheck) information.
  -  Click on the [**Edit**] button next to the payment type to change or update any of the Credit/Debit Cards or the Electronic Checks listed. If the website won't allow you to edit the information on the payment type that you want to change (*example: Credit/Debit Card Numbers cannot be changed once added to Billfold*), you will need to Remove the payment type and re-Add it to the Billfold.
  -  Click on the [**Remove**] button next to the payment type to remove/delete any of the Credit/Debit Cards or the Electronic Checks listed.

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## V. Contact Customer Service

Contact [Customer Service](#) during business hours with questions (850) 651-7171.

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