

Pay By Text – Frequently Asked Questions (FAQ)

Q. What is Pay By Text?

A. Pay By Text is an additional payment option for customers to conveniently pay their full account balance directly from their mobile devices via text message. With this new feature, customers will be able to make payments using most major credit cards, including American Express.

Q. How do Customers Enroll in Pay By Text?

A. Customers can enroll by visiting their Manage My Account (MMA) page and selecting the option to pay by credit or debit card, or by using the EZ Pay One-Time Payment service online.

- After successfully completing an online payment, a pop-up message will appear offering the option to activate Pay By Text.

Q. How does the payment process work?

A. Customers receive a text message five days before their due date with the total amount due.

- The message includes a unique code.
- To make a payment, customers simply reply to the text with the code, and the full balance will be charged to the card on file.

Q. Is there a Fee to use Pay By Text?

A. Yes, there is a \$2.35 convenience fee per transaction.

Q. Which payment method will be used for the Pay By Text payments?

A. The card used during the initial enrollment/payment will be saved and used for all future Pay By Text transactions.

Q. How can customers change the payment method used for the Pay By Text?

A. To change the payment method, customers must:

1. Unsubscribe from Pay By Text.
2. Re-enroll using their preferred card during a new online payment.

Q. Can customers pay less than the full balance via text??

A. No. Pay By Text is designed to process full balance payments only.

- If a customer wishes to pay a partial amount, they must log in to MMA or use the EZ Pay One-Time Payment option.
- Partial payments are not recommended, as they may result in collections activity.

Q. How can customers stop Pay By Text payments?

A. Customers can unsubscribe in two ways:

1. Reply “STOP” to any Pay By Text message. They will receive a confirmation text indicating they’ve been unsubscribed.
2. Log in to their Kubra EZ Pay account, select “Details” on the overview screen, and choose “Deactivate” to opt out of Pay By Text.