Online payment terms

Chazy and Westport Telephone Company, doing business as Chazy and Westport Communications

DRAFT FOR REVIEW - NOT EFFECTIVE

Paying your bill, authorizations, errors, and payment security.

Scope and authorized use

These proposed terms cover payments to C&W through its authorized billing channels. Payment-provider terms may also apply where presented by that provider. These terms do not rename a third-party processor or alter an agreement you have with your bank or card issuer.

Use only an account or payment method you are authorized to use. Verify the C&W account number, amount, date, and funding details before submitting. Keep credentials private and update expired or changed payment details through the secure payment service.

One-time and recurring authorization

A one-time payment authorizes the amount and transaction you approve; it does not automatically authorize recurring withdrawals. Recurring payments require a separate authorization describing their amount or calculation, timing, and how to revoke authorization, with a copy made available as required.

Cancelling recurring authorization does not cancel your telecommunications service or erase a bill. To change service, contact customer service separately. You may also have stop-payment and other rights through your financial institution. Changes to variable recurring debits and electronic disclosures must follow applicable consent and notice rules.

Timing, failed payments, and fees

Submission and settlement may occur at different times. Review the processing information shown by the payment service and allow enough time before the bill's due date. Keep your confirmation and check that the payment posts to the correct account.

A declined, returned, or cancelled transaction may leave a balance due. Contact us if a payment failed or appears duplicated before retrying. Any C&W payment, returned-payment, or late fee must be disclosed and lawful; this draft sets no new fee. Your financial institution may impose its own charges.

Corrections, cancellation, and refunds

Contact us promptly to request correction of a wrong amount, duplicate payment, misapplied payment, or overpayment. A scheduled payment may be editable or cancellable only before processing begins, subject to the actual payment service. A completed transaction may require a refund rather than cancellation.

We will review C&W billing and posting errors and coordinate corrections with the processor as appropriate. Refund method and timing depend on the transaction and applicable rules. We do not promise instant refunds or refuse responsibility for every payment problem simply because a processor is involved.

Unauthorized activity and disputes

Report suspected account compromise to C&W and contact your bank or card issuer promptly about unauthorized transfers or card transactions. Their deadlines and legal protections may differ from an ordinary service-bill dispute. These terms do not waive rights under applicable electronic-fund-transfer, credit-billing, or consumer-protection law.

Do not email full card or bank-account details, card security codes, passwords, or identity documents. We may verify identity through an appropriate channel before discussing protected information or changing payment arrangements.

Communications and changes

Payment confirmations and necessary service notices are separate from optional marketing. Providing a phone number for account service does not by itself provide every form of legally required marketing consent. Electronic-delivery consent, where required, must be obtained through the proper process.

Material changes will be disclosed with the notice and consent required by applicable law and the governing payment authorization. New York and applicable federal law govern. This proposed policy does not add a jury-trial waiver, require acceptance by mere page viewing, or diminish mandatory rights.

Contact C&W

Questions? Contact customerservice@chazywestport.net, call Westport at 518-962-8211 or Chazy at 518-846-7111, or write to 2 Champlain Avenue, Westport, NY 12993. Do not email passwords, full payment-card numbers, Social Security numbers, or sensitive records.

References and resources

CFPB electronic fund transfer rules

Before this draft takes effect

Billing team: reconcile with the actual payment processor's contract, supported payment methods, settlement/cancellation cutoffs, recurring debit authorization, refunds, fees, and electronic-notice consent.