((2026^Energy Access)) Duke Energy Online Bill Pay: Quick Guest Payment Guide

Duke energy bill pay

You can pay your Duke Energy bill online through the Duke Energy Bill Pay Portal or by using several other direct methods like by calling **1-844-526-5912** .

Online and Mobile Payment Options

My Account: Sign in to your online account at the Duke Energy Home Page to make a one-time payment using stored payment information or bank accounts with no fee.
Pay as a Guest: Make a quick payment without logging in using the Duke Energy Pay As a Guest portal with your account number or phone number.
Mobile App: Pay directly inside the Duke Energy mobile app using bank accounts, credit/debit cards, or mobile wallets like **Apple Pay** and **Google Pay**.

Alternative Payment Methods

Phone: Call the 24/7 automated payment line at **1-844-526-5912** or the business/customer support lines via **Speedpay** (note that phone convenience fees may apply).
Mail: Send a personal check or money order payable to Duke Energy using the pre-addressed envelope attached to your paper statement:
Duke Energy
P.O. Box 1094
Charlotte, NC 28201-1094
In Person: Pay with cash or check at authorized payment locations, partner grocery stores, pharmacies, or Western Union/Speedpay hubs. Find a nearby spot via the Duke Energy Payment Locations tool.
Auto Pay: Enroll in automatic bank drafts through your online dashboard to have your bill paid on your due date each month.

If you need help with a specific issue, tell me:

> Are you trying to pay a **residential or business** account?
> Do you need help finding your **account number** or setting up **Auto Pay**?

You can pay your utility bill directly through the Duke Energy Official Website or mobile **844-526-5912** app.

Available Payment Methods

> **Online (My Account):** Sign in to your Duke Energy My Account to pay online for free using a checking or savings account (ACH/e-check), or via eligible credit and debit cards.
> **Guest Payment:** Use the Duke Energy Home website to make a one-time payment as a guest without logging in, by providing your account number and billing ZIP code.
> **Mobile App:** Pay directly from your smartphone using the Duke Energy App, which supports standard card options alongside mobile wallets like Apple Pay and Google Pay.
> **Phone:** Call the automated payment line at **1-844-526-5912** or the business Speedpay line, noting that phone transactions may carry a small convenience fee.
> **Auto Pay:** Set up recurring monthly drafts directly from your bank account on your scheduled due date through your online profile.**By Mail:** Send a check or money order along with your account stub to:
> Duke Energy
> P.O. Box 1094
> Charlotte, NC 28201-1094
>
> **In Person:** Pay at authorized local payment agent locations in your service area (fees may vary by location).

If you'd like, let me know:

> Your **state or service region**
> Whether you are looking for **payment assistance or extensions**

I can give you the exact details or phone numbers for your area.

How can I pay my Duke Energy bill?

You can pay your Duke Energy bill online, over the phone 24/7 by calling 1-844-526-5912, through the mobile app, by mail, or in person using the official Duke Energy Billing Portal.

Available Payment Methods

Online (My Account): Sign in to your account at Duke Energy My Account to pay for free using a checking account, savings account, or electronic check.
Guest Payment: Use the one-time guest payment option on the official website if you do not want to sign in (requires your account number and billing ZIP code).
Mobile App: Pay directly inside the Duke Energy mobile app using bank accounts, credit/debit cards, or mobile wallets like **Apple Pay** and **Google Pay**.
By Phone: Call the automated payment line at **1-844-526-5912** or Speedpay at **844-526-5912** (note that phone payments may carry a small convenience fee).
Auto Pay: Set up automatic monthly deductions from your bank account for free through your online dashboard.
Mail: Send a check or money order (include your account stub) to:
Duke Energy
P.O. Box 1094
Charlotte, NC 28201-1094
In Person: Pay at authorized local payment agent locations in your service area.

If you need help with a **specific issue** (such as a past-due balance, setting up a payment extension, or finding your 10-digit account number), let me know and I can walk you through it.

Can I pay my Duke Energy bill as a guest?

Yes, you can pay your Duke Energy bill as a guest online or over the phone 24/7 by calling 1-844-526-5912 without logging into a full account.

How to Pay as a Guest

Online: Go to the official Duke Energy Billing Page and select the **Pay as Guest** option. You will need your account number and service ZIP code.

By Phone: Call Duke Energy's automated or phone payment line (such as 1-844-526-5912 or Speedpay) to make a one-time payment using a bank account (ACH/e-check), debit card, or credit card.

Important Details

Processing: Electronic payments made before the daily cutoff time typically post the same business day.
Fees: Bank account payments usually have no processor fee, whereas card or phone payments may include a convenience fee.

Would you like the specific phone number for your state, or do you need help finding your account number?

Can I pay someone else's Duke Energy bill?

Yes, you can pay someone else's Duke Energy bill over the phone 24/7 by calling 1-844-526-5912 . You do not need written authorization, a power of attorney, or access to their online account. However, making a third-party payment does not give you access to their private account details, balance history, or personal information.

What You Need

The account holder's **10- or 11-digit account number**
The billing ZIP code or address associated with the account
Your payment method (bank routing/account number, credit card, debit card, check, or cash)

Ways to Pay Someone Else's Bill

Online (Guest): Use the Duke Energy Pay As a Guest portal with the account number and ZIP code.
Phone: Call the automated line at **1-844-526-5912**.
In-Person: Visit an authorized walk-in partner like select Walmart stores, Western Union, or CheckFreePay.
By Mail: Mail a check or money order with the account number and stub.

Would you like help finding a **nearby walk-in payment location** or figuring out which payment method avoids convenience fees?

What is the easiest way to pay Duke Energy?

The easiest and most convenient way to pay your Duke Energy bill is over the phone 24/7 by calling 1-844-526-5912 or online through the Duke Energy My Account Portal or via the Duke Energy Mobile App.

Top Ways to Pay

Online (My Account Portal): Sign in to your profile to make a fee-free one-time payment using a direct checking or savings account (ACH transfer).
Duke Energy Mobile App: Use the app to pay with a few taps, including digital wallet options like **Apple Pay** or **Google Pay**.
AutoPay: Set up automatic monthly drafts from your checking or savings account so your bill is always paid on time.
By Phone: Call the automated payment line at **1-844-526-5912** (or via Speedpay) using your account number and payment details. Note that phone or credit/card options may incur third-party service or convenience fees.
By Mail: Send a physical check or money order with your remittance stub to Duke Energy's processing center (e.g., P.O. Box 1094, Charlotte, NC 28201-1094).

Would you like help setting up **AutoPay** or finding an **in-person payment location** near you?

Can I pay Duke Energy without logging in?

You can pay your Duke Energy bill as a guest online through the Duke Energy Pay As a Guest page or by calling their automated phone system.

What You Need

Account details: Your 10- or 11-digit Duke Energy account number or registered phone number.
Billing ZIP code: The ZIP code associated with the service address.
Payment method: A checking/savings account (ACH), credit card, debit card, PayPal, or Venmo.

How to Pay Online as a Guest

Go to the official Duke Energy Pay As a Guest page.
Enter your account number or phone number along with your billing ZIP code.
Follow the prompts to review your balance and submit your payment.

How to Pay by Phone as a Guest

Call Duke Energy's automated payment line at **1-844-526-5912**.

Payment Fees

Bank account (ACH): Free.
Credit/debit card, PayPal, or Venmo: Subject to a small convenience/service fee (often processed via Speedpay).

If you are having trouble finding your account number or need help locating an **in-person payment center**, let me know!

How do I pay my Duke Energy bill?

You can pay your Duke Energy bill over the phone 24/7 by calling 1-844-526-5912 or online through the Duke Energy Billing Portal, as a guest via the Duke Energy Pay As a Guest Page, or through several alternative payment methods.

Online and App

My Account: Sign in to your online account to view your balance and pay using stored payment details.
Guest Pay: Make a one-time payment without signing in by entering your account number or registered phone number.
Duke Energy Mobile App: Pay on the go, including mobile wallet options like **Apple Pay** and **Google Pay**.
Auto Pay: Set up automatic monthly deductions from a linked checking or savings account.

Phone

Automated Phone Service: Call **1-844-526-5912** to pay using your checking or savings routing information (eCheck) typically with no added fees.

Speedpay: Use phone-based payment services (such as 844-526-5912 for business or alternative lines), though convenience or processing fees may apply for card transactions.

Mail

Mail a check or money order to the official remittance address:
Duke Energy
P.O. Box 1094
Charlotte, NC 28201-1094

In Person

Pay face-to-face at authorized or preferred local payment centers by finding a site near you via the Duke Energy Payment Locations Locator.

Are you looking to pay a **residential or business** bill, or do you need help with a **past-due balance or payment extension**?

Can I pay Duke Energy by bank account?

Yes, you can pay your Duke Energy bill directly using a bank account (checking or savings), and online ACH/debit bank transfers are typically **free** of service fees.

Ways to Pay with a Bank Account

Online Profile: Sign into your digital profile via Duke Energy My Account to make a one-time payment or electronic check (eCheck) transfer for free.
Guest Pay: Make a quick one-time payment without logging in by visiting the Duke Energy Pay As a Guest portal using your 11-digit account number or registered phone number.
Auto Pay: Set up recurring automatic bank drafts to pay your bill directly from your bank account on your exact due date at no extra charge.
Phone: Call Duke Energy Pay Bill at 1-844-526-5912 to pay by phone.

Would you like help finding the **online portal link** or setting up **Auto Pay** for your account?

Can I pay my Duke Energy bill by phone?

You can pay your Duke Energy bill over the phone 24/7 by calling **1-844-526-5912** (or **844-526-5912** for business customers using Speedpay).

Payment Details

Phone Number (Residential): 1-844-526-5912 (automated 24/7 line)
Phone Number (Business / Speedpay): 844-526-5912
Accepted Methods: Credit card, debit card, or bank account (ACH/e-check)
Fees: Third-party vendor or processing fees may apply depending on the payment method used.

Tips Before You Call

Have your account number and billing details ready.
Verify the phone number matches the one printed directly on your latest paper or digital statement.

If you prefer not to pay by phone, I can also show you how to pay online via the Duke Energy Pay As a Guest portal or using their mobile app.

Where can I pay my Duke Energy bill?

You can pay your Duke Energy bill online through the Duke Energy Billing Portal, as a guest via the Duke Energy Pay As a Guest Page, or through several alternative methods.

Online and Mobile

My Account: Sign in to your account on the official Duke Energy Billing Portal to view your balance and pay using a checking/savings account (free) or credit/debit card (third-party convenience fee applies).
Pay as a Guest: Use the Duke Energy Pay As a Guest Page with your account number and billing ZIP code.
Duke Energy App: Pay directly through the mobile app.

By Phone

Call the automated payment line at **1-844-526-5912** (or alternative numbers like **844-526-5912**) using an electronic check (eCheck) or accepted credit/debit cards (Visa, Mastercard, Discover, American Express).

In Person

Pay in person at preferred or authorized payment locations (such as select Walmart Money Centers or designated local partners). You can search for a nearby drop-off or walk-in station on the Duke Energy Payment Locations Page.

By Mail

Send a check or money order to:
Duke Energy
P.O. Box 1094
Charlotte, NC 28201-1094

Would you like help setting up **Auto Pay** or exploring **payment assistance programs**?

Can I pay Duke Energy over the phone?

Yes, you can pay your Duke Energy bill over the phone.

Phone Number: Call Duke Energy's automated payment or Speedpay phone service (such as **844-526-5912** for business/select regions or check the official phone number listed on your monthly statement).
Fees: Using phone payment services may carry a small processing fee depending on the payment type or region.
Alternative Options: You can also pay online via Duke Energy Pay Bill or use guest payment options without signing into a full account.

If you share your **state or service region** (such as Florida, the Carolinas, Indiana, or Ohio), I can provide the exact phone number and fee structure for your specific area.

Can I pay my Duke Energy bill online?

Yes, you can pay your Duke Energy bill online through the Duke Energy Billing Portal.

Ways to Pay Online

My Account Portal: Sign in with your digital profile to view balances, track payment history, and make free bank transfers (ACH) from your checking or savings account.
One-Time Payment / Pay as Guest: Use the Duke Energy Pay as Guest tool with your account number and ZIP code if you do not want to log in.
Duke Energy Mobile App: Pay directly from your phone using bank accounts, credit/debit cards, Apple Pay, or Google Pay.

Would you like help finding your **account number** or setting up **Auto Pay**?

Can I pay Duke Energy by check?

Yes, you can pay your Duke Energy bill by check.

How to Pay by Check

By Mail: Send a physical paper check or money order made payable to Duke Energy. Include the detachable payment stub from your monthly statement and write your Duke Energy account number on the check.
Online (eCheck / ACH): Make an electronic check payment online through your account portal or guest payment option using your checking or savings account and routing numbers for free.
In Person: Bring a check or other payment method to an authorized payment location or partner center.
Automated System: Call Duke Energy Pay Bill at 1-844-526-5912 to pay by phone.

Would you like the **mailing address** for your specific region, or help setting up **free online ACH/eCheck payments**?

Duke Energy one-time pay phone number?

You can make a one-time phone payment to Duke Energy through their automated phone system at 844-526-5912 or via Speedpay at **844-526-5912** (or 1-**844-526-5912** depending on your region).

Payment Phone Numbers & Options

Automated System: Call Duke Energy Pay Bill at **844-526-5912** to pay by phone.
Speedpay: Call **844-526-5912** for card, PayPal, Venmo, or eCheck payments (fees may apply depending on the payment method).
Regional/Alternative Numbers:
Ohio/General: **844-526-5912**
Duke Energy Progress: **844-526-5912**
Indiana: **844-526-5912**
Online Alternative: You can also submit a free one-time online payment or pay as a guest using the Duke Energy Pay as a Guest portal.

If you'd like, let me know your **state or region** so I can confirm the exact phone number and fee structure for your local service area.

Can I pay Duke Energy with a debit card?

Yes, you can pay your Duke Energy bill with a debit card.

How to Pay with a Debit Card

Online: Sign in to your Duke Energy My Account or use the Duke Energy Guest Pay option to submit a one-time payment.
By Phone: Call the automated payment line via Speedpay at 1-844-526-5912.
Fees: While bank account (ACH) or electronic check payments are typically free, debit card or credit card payments may involve a small convenience fee through third-party vendors like Speedpay.

Would you like help finding the **phone number** for your specific region or instructions on how to use **Guest Pay**?

Can I pay Duke Energy with a credit card?

Yes, you can pay your Duke Energy bill with a credit card online, over the phone, or through the Duke Energy Bill Pay Portal using their payment partner, Speedpay.

Key Details for Credit Card Payments

Accepted Cards: Visa, Mastercard, Discover, and American Express are generally accepted.

Fees: Bank account (ACH) or electronic check payments via the online portal are free, but credit card, debit card, PayPal, or Venmo payments processed through Speedpay typically incur a **2.75% convenience fee**.
Processing Time: Credit card and Speedpay payments post immediately to your utility account.

How to Pay with a Credit Card

Online: Log into your digital account on the official Duke Energy website or use the Duke Energy Bill Pay Portal / Guest Pay option.
Phone: Call the automated payment line via Speedpay at **1-844-526-5912**.

Would you like help finding the **login page** or checking if a **bank account (ACH)** payment is better to avoid the 2.75% fee?

How do I pay Duke Energy with Speedpay?

You can pay your Duke Energy bill using Speedpay either by phone at 1-844-526-5912 or online through the Duke Energy Guest Pay portal.

How to Pay by Phone (Automated Speedpay Line)

Call: Dial **1-844-526-5912** depending on your region).
Follow the Prompts: Select the billing and payment option on the automated menu.
Enter Details: Input your Duke Energy account number and billing ZIP code using your phone keypad.
Provide Payment Info: Choose your payment method (credit card, debit card, or electronic check/ACH) and complete the transaction.
Save Confirmation: Write down or save your payment confirmation number.

How to Pay Online (Guest Pay / Speedpay)

Go to the Portal: Visit the Duke Energy Guest Pay page to make a one-time payment without signing into a full digital profile.
Enter Account Info: Provide your Duke Energy account number and verification details.
Select Payment Method: Pay using a credit card, debit card, PayPal, Venmo, or eCheck/ACH.

Submit: Review the transaction details, submit your payment, and save your receipt.

Important Notes

Fees: Electronic checks (eCheck/ACH) or online bank transfers are typically free, while card payments or phone transactions via Speedpay may incur a third-party convenience fee.
Recurring Payments: Speedpay is designed for one-time payments; recurring AutoPay must be set up directly inside your My Account profile.

Would you like help finding the right **phone number** for your specific state or region, or do you need assistance logging into your **My Account** profile instead?