

# THE FACTS ABOUT ONLINE DUES PAYMENTS

Paying homeowner dues has never been easier than right now! In addition to the many payment options available up until now, homeowners can now pay association dues 24 hours a day, 7 days a week online! We have compiled some of the most frequently asked questions about online payments through your management company:

## *Why should I pay online?*

Here are 4 good reasons why you should pay online:

1. **It's simple** – Setting up an account is as easy as entering in your personal information. After that, you are ready to go!
2. **It's safe** - All transactions are 128-bit encrypted for your security and peace of mind.
3. **It's fast** – Once your account is initially set up, you can pay dues in less than two minutes!
4. **It's convenient** - You can make an online payment 24 hours a day, 7 days a week, 365 days a year with the exception of any unforeseen technical problems that prevent this service being available.

## *What payment options are available?*

You can pay your dues using your Visa, MasterCard or Discover cards. Additionally, you can pay via your standard checking account using e-checks.

## *How do I know my payments have gone through?*

Every time you initiate a payment online, a reference number and transaction receipt are automatically generated and sent to you via email. These are then kept in the database and can be printed for your records.

## *What security measures are in place?*

Your personal information is encrypted and stored on a secure server under a login and password that you define. This information is completely separate from your community web site profile, and can be changed by you at any time. The transmission of credit card or bank account information takes place over a secure connection.

## *How much does it cost?*

There is flat transaction fee of \$9.95 for one-time transactions, and a \$2.00 charge for recurring eCheck transactions. To prevent against fraud, payments larger than \$3,000 will not be processed.

## *Once I pay online, do I have to pay online every month?*

No. This service is available for your convenience. If you pay online this month, you can send a check next month. There are no automatic payments unless you specifically define them, so you remain in control.

## *When will the funds be deducted from my account?*

A payment may take up to 5 business days before it appears on your account. However, payments will typically be processed within 48 hours.

## *How do I setup my account?*

Log in to your community web site, click on the Account Info screen to view your account balance, account history, and last payment info. Click "Pay Dues" to go to the new online payment feature. Click "Create Login". Only one login can be created for each property. Select your street, and click next. Select the address of the property, and enter your first and last name, and the user name and password you wish to use.

*NOTE: The online payment interface identifies a valid owner by matching the street address with the owner name entered by the user. If the name entered by the user does not match the name on the community website, the account is rejected. This stricture helps prevent fraud and user error.*

Next, confirm your profile information. Much of this information is pre-populated, so the setup should just be a matter of confirming the information is correct. Once this section is complete, an account has been successfully created, and you may now set up a bank account or credit card from which to make payments.