Alliance Association Bank®

A division of Western Alliance Bank. Member FDIC.

Homeowner's Portal – Online Payment Site Guide

April 2020

Overview

Welcome!

Welcome to Alliance Association Bank (AAB), a division of Western Alliance Bank, Member FDIC. We are looking forward to working with you and building a dynamic partnership. The information in this guide will assist you with processing payments through the Alliance Online Payment Site, including:

- Making a scheduled payment on a monthly, quarterly, semi-annual or annual basis.
- Scheduling a one time payment for a future date, for homeowners who have setup a user profile.
- Canceling a transaction that is in a pending status within the user profile.
- Viewing all payment related notifications within the user profile.
- Opting to store and pay with multiple checking and savings accounts within a single user profile.

Homeowner's Online Payment Site Portal

The Homeowner's Online Payment Site Portal is a payment management system that enables homeowners to effectively make payments, manage profile information, create and edit user information.

General Information

This user guide shows new and returning users how to navigate the Homeowner's Online Payment Site Portal. Users will be guided on how to:

- Set up an account.
- Set up scheduled payments.
- Add a payment method.
- Make and/or cancel payments.
- Manage profile information.
- View payment history.

The Homeowner's Online Payment Site Portal can be accessed from any personal computer, tablet or mobile device through Internet Explorer or Google Chrome, but Google Chrome is recommended for optimal user experience. Please access your Management Company or Association website to reach the Homeowner's Online Payment Site Portal.

The homeowner must have:

- Coupon, statement or letter from Management Company or Association with the Management Company ID, Association ID, and Property Account Number.
- Valid credit/debit card or routing and account number.
- Active connection to either a wi-fi or mobile network.

Please feel encouraged to contact us at **(844) 739-2331** or payments@allianceassociationbank.com with any questions.

Contact Information
(844) 739-2331
payments@allianceassociationbank.com
www.allianceassociationbank.com

Table of Contents

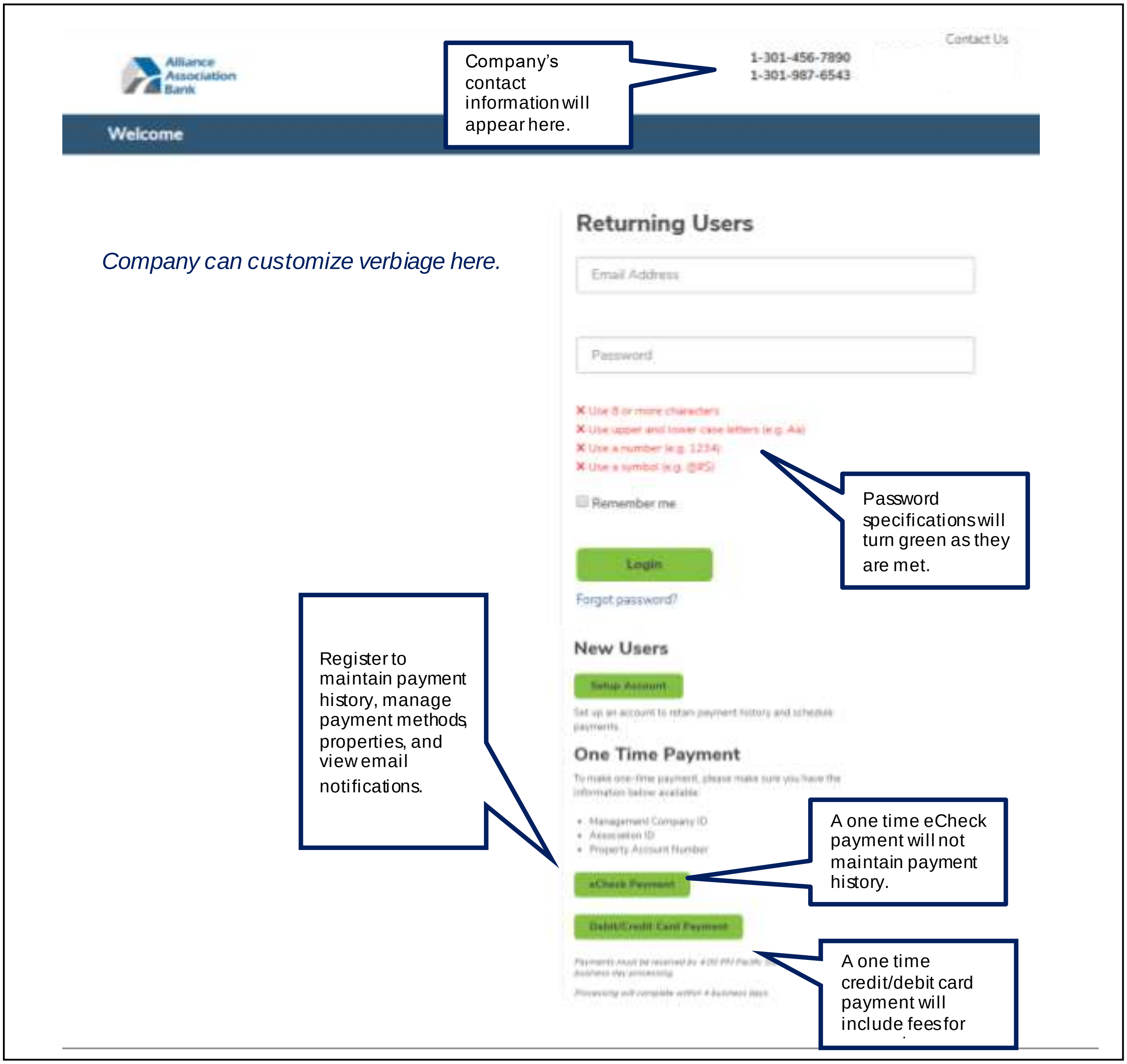
Terminology

- **ACH:** Automated clearinghouse.
- **ACH Entry:** An order or request for withdrawal of money from Deposit Account of Homeowner.
- **Association:** The applicable HOA, a management company on behalf of the applicable HOA, or a management company on behalf of another legal entity for the purpose of collecting Assessments.
- **Assessment(s):** Dues, assessments (periodic and special), and Other Amounts due from Homeowner to Association.
- **Bank:** Alliance Association Bank, a division of Western Alliance Bank.
- **Business Days:** Monday through Friday, excluding Saturdays, Sundays, bank holidays, and any other day that Bank chooses or is required by law to be closed.
- **CC&R:** The Declaration of Covenants, Conditions, and Restrictions applicable to Homeowner's property.
- **Card:** A credit or debit card validly issued by one of the major card networks including but not limited to Visa U.S.A. Inc., MasterCard International Incorporated, DFS Services LLC or American Express Travel Related Services Company, Inc.
- **Card Transaction:** A charge to Homeowner's Card account.
- **Deposit Account:** A consumer checking (demand deposit) or savings account at a financial institution with an ABA routing number.
- **Effective Entry Data:** The Business Day specified by Homeowner on which it intends to settle the ACH Entry.
- **HOA:** Homeowners' association.
- **Homeowner:** Each person subscribing to Service, and each person who uses Service provided hereunder with the permission of the subscriber.
- **Other Amounts:** Any fixed or variable dollar amount including, but not limited to late fees, fines for CC&R violations, or charges for ancillary services.
- **Property Account:** Certain account established by an Association on its records for the purpose of tracking Assessments.
- **Service:** The Bank's online payment service.
- **Terms and Conditions:** These Online Payment Service Terms and Conditions, as may be amended by Bank from time to time.

Welcome Screen

When a user first accesses the Alliance Association Bank website they will be brought to a **Welcome Screen** which allows:

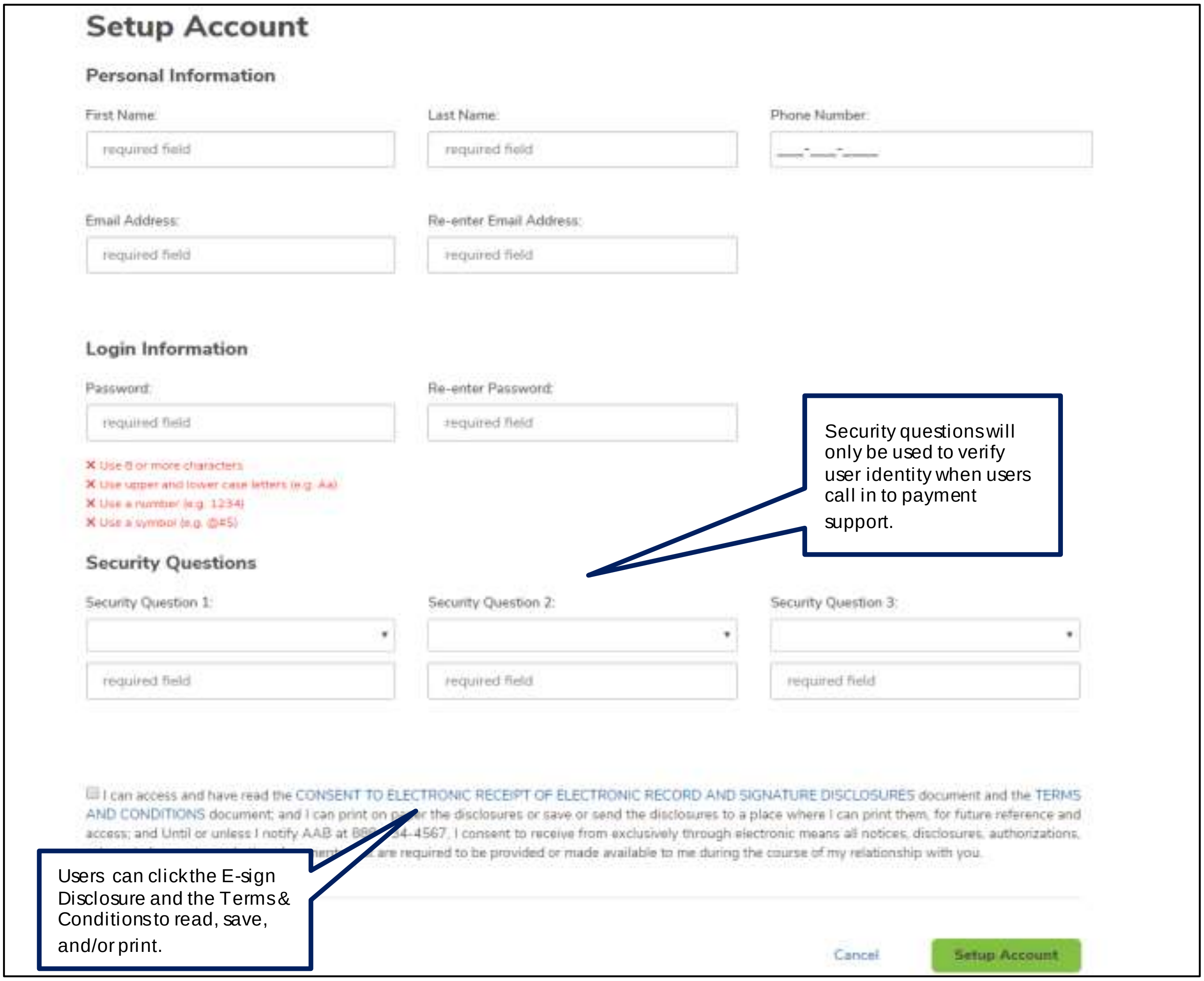
- Returning users who have previously created an account may login using established credentials.
- New users who have not previously created an account will need to setup a profile by clicking *Setup Account.*
- If users would like to process a one time payment without creating an account, required information includes:
    - Management Company ID
    - Association ID
    - Property Account Number



New Users – Setup Account

New users will be directed to the **Setup Account** page which will allow them to:

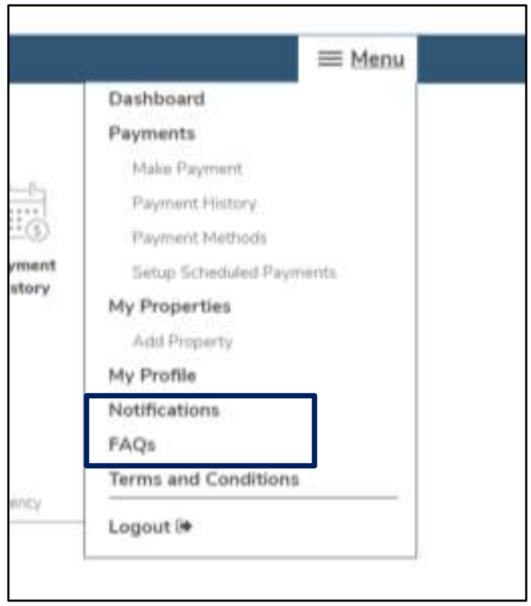
- Create a new profile by clicking Setup Account on the **Welcome Screen**.
- Enter the required information (see image below).
- Once completed, click Setup Account at the bottom of the page.



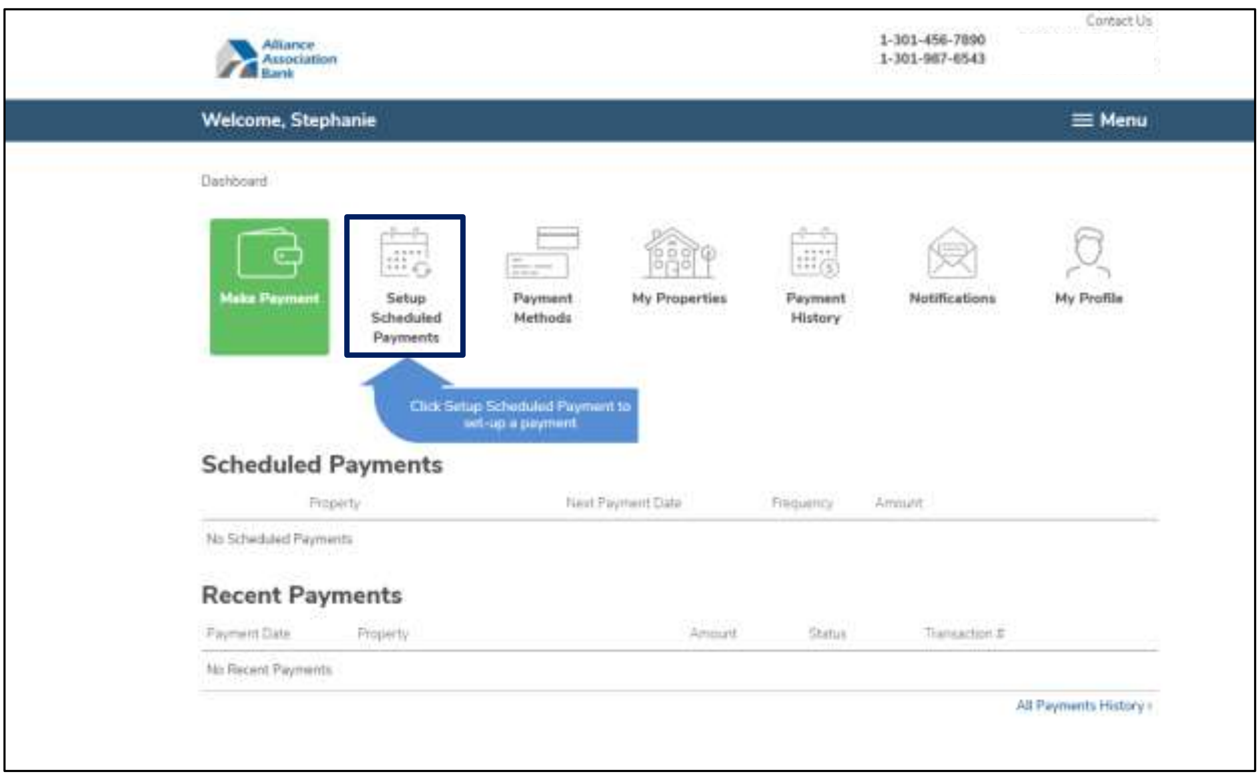
User Dashboard

When new and existing users log in, the **User Dashboard** shows all available options within the user profile.

- The **Dashboard Menu** contains items from the dashboard in a drop down, including a link to the portal FAQs and Terms & Conditions.

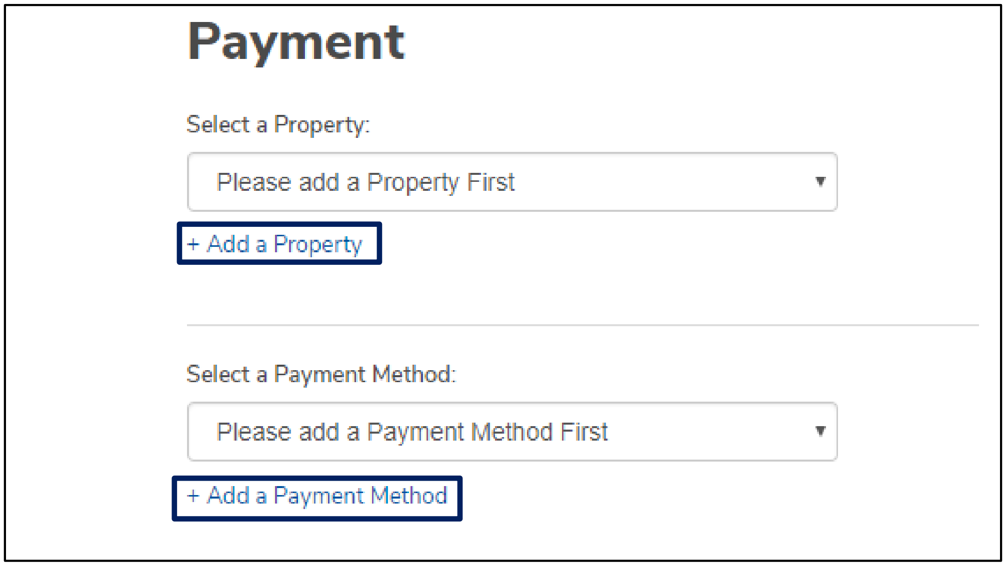


- As a first time user, a blue arrow will guide users to **Setup Scheduled Payments.**

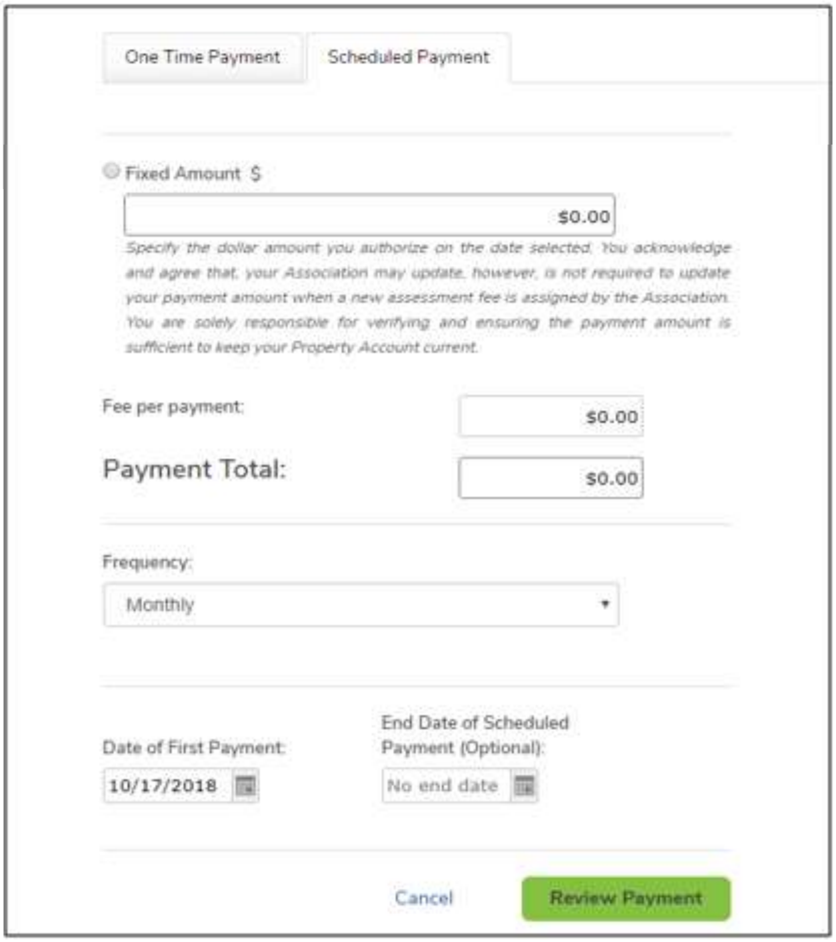


Setup Scheduled Payments

- **Setup Scheduled Payments** will walk users through setting up a scheduled payment based on a frequency of choice.
- If there are no properties or payment methods established for the profile, users can add them by clicking on the links shown below.

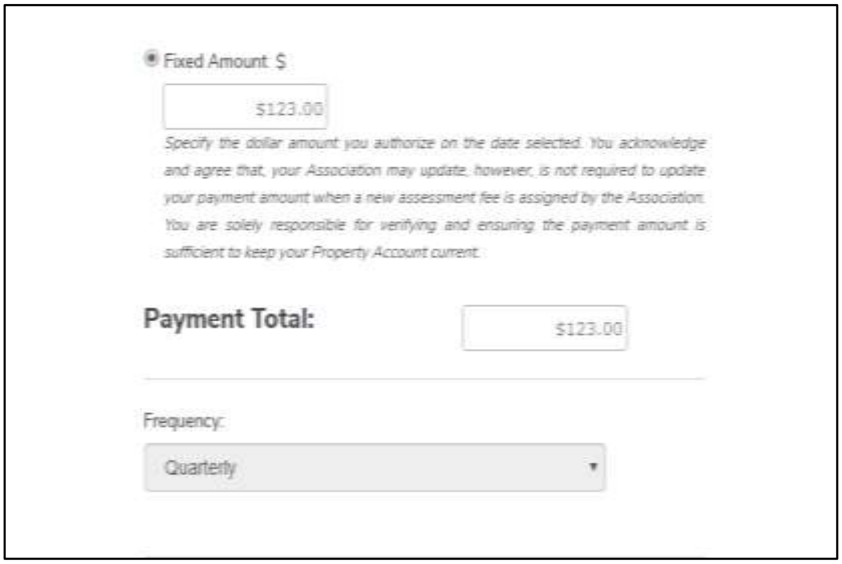


- The payment type will automatically default to the **Scheduled Payment** tab, however, users may toggle between **Scheduled Payment** and **One Time Payment.** Users can make a scheduled payment on a monthly, quarterly, semi-annual or annual basis.
- The **End Date** defaults to *No End Date*, however, users have the ability to establish an end date.

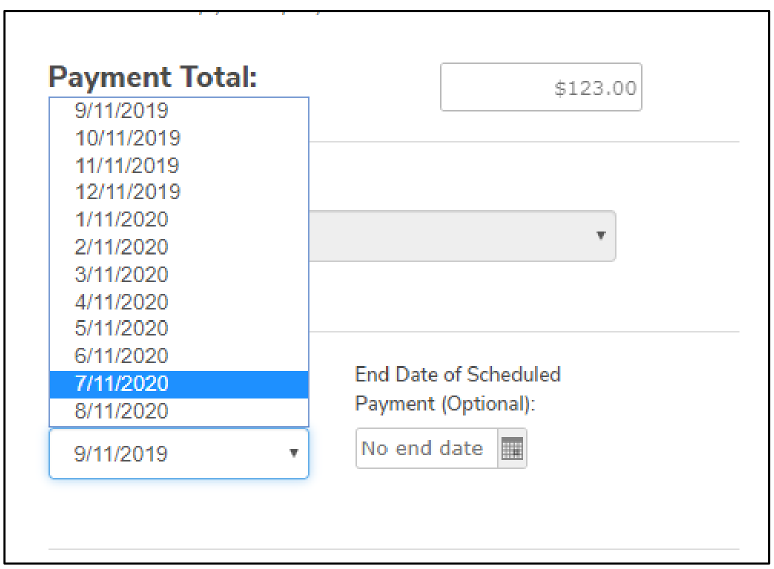


- Management Companies can set a predefined value for the following fields when a user is setting up a Scheduled Payment
  - Payment Amount
  - Payment Frequency
  - Date of First Payment
- If the Management Company charges an eCheck fee for Scheduled Payments, it will be displayed as "Fee Per Payment" under the Fixed Amount and is included in the Payment Total. This fee will be charged each time a payment is processed in the schedule.

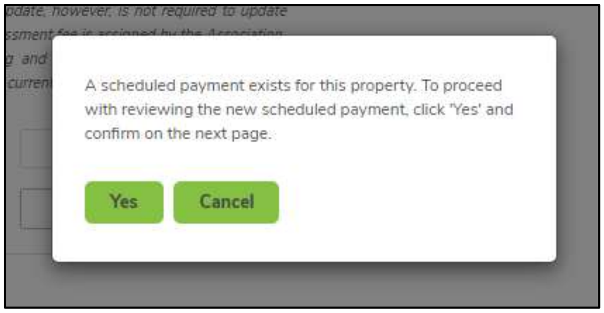
- If the Payment Amount and/or Payment Frequency is predefined, the use will not be able to edit these field



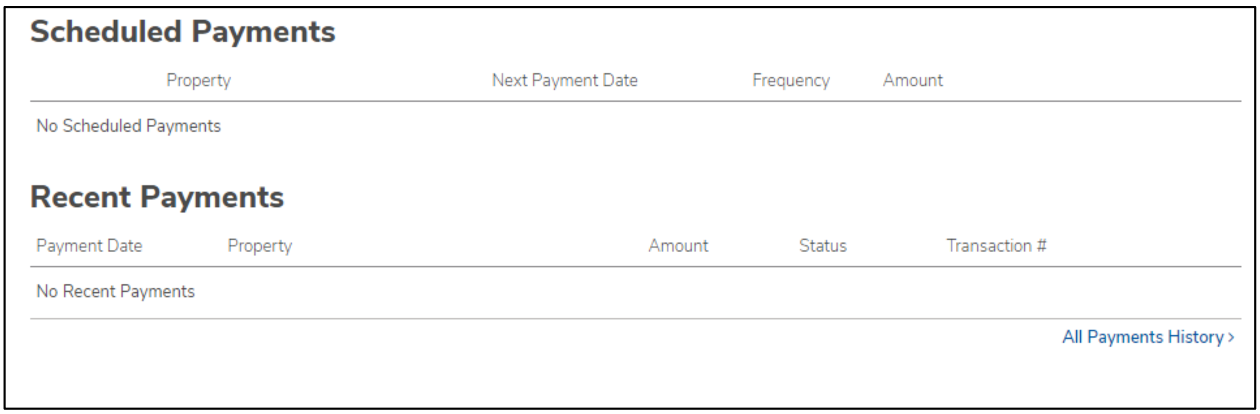
- If the Date of First Payment is predefined, the user will only be able to start their payment on the predefined date



- If a recurring payment already exists for the chosen Property, a popup is displayed warning the user that completing the action may result in a duplicate payment. The user can either click *Cancel* and be routed back to the dashboard, or click *Yes* and proceed with the payment.

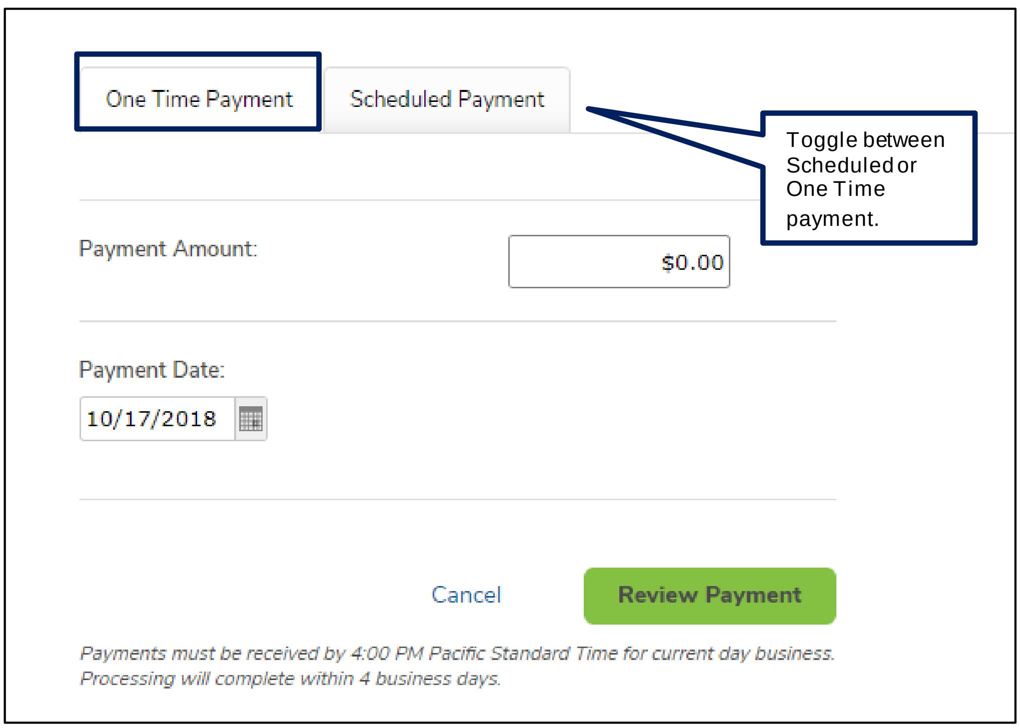


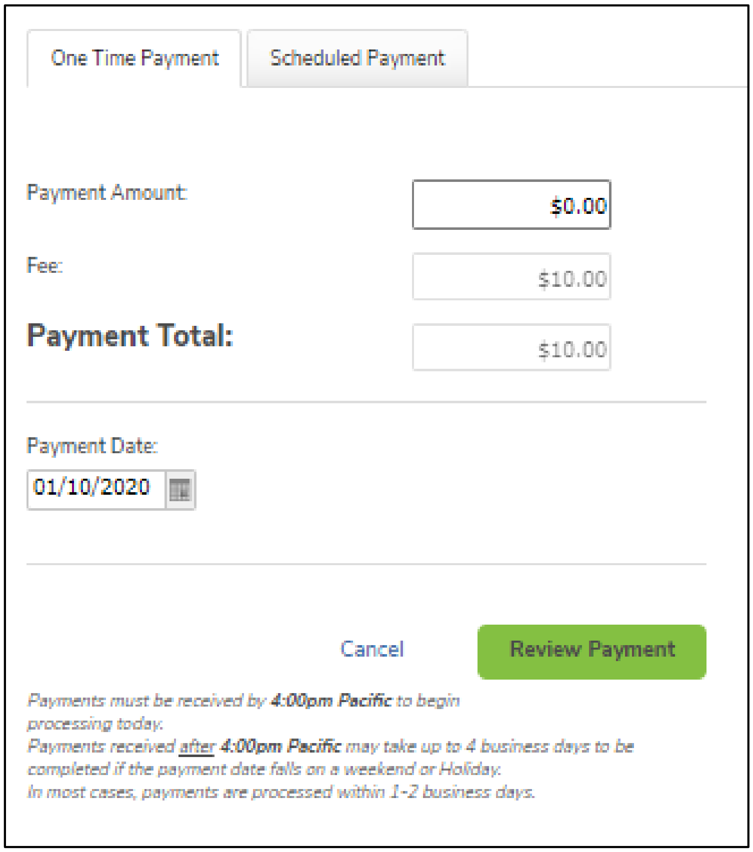
- Once the payment is reviewed and confirmed, it will be presented under **Scheduled Payments** on the **User Dashboard.**



Make a Payment

Selecting *Make Payment* from the **User Dashboard** allows a setup of a one time payment or scheduled payment. By default, the payment type will be set to one time.



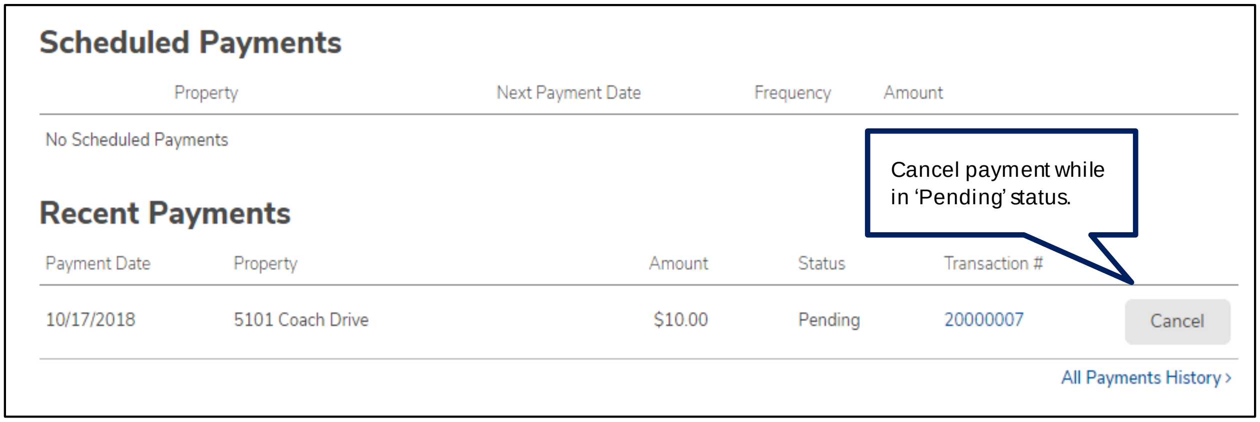


- If the Management Company charges an eCheck fee for One Time Payments, it will be displayed as “Fee” under the Payment Amount and is included in the Payment Total.

Cancel a Payment

Users can cancel a payment from the **User Dashboard** if the payment has not yet been pulled for processing and reflects a 'Pending' status.

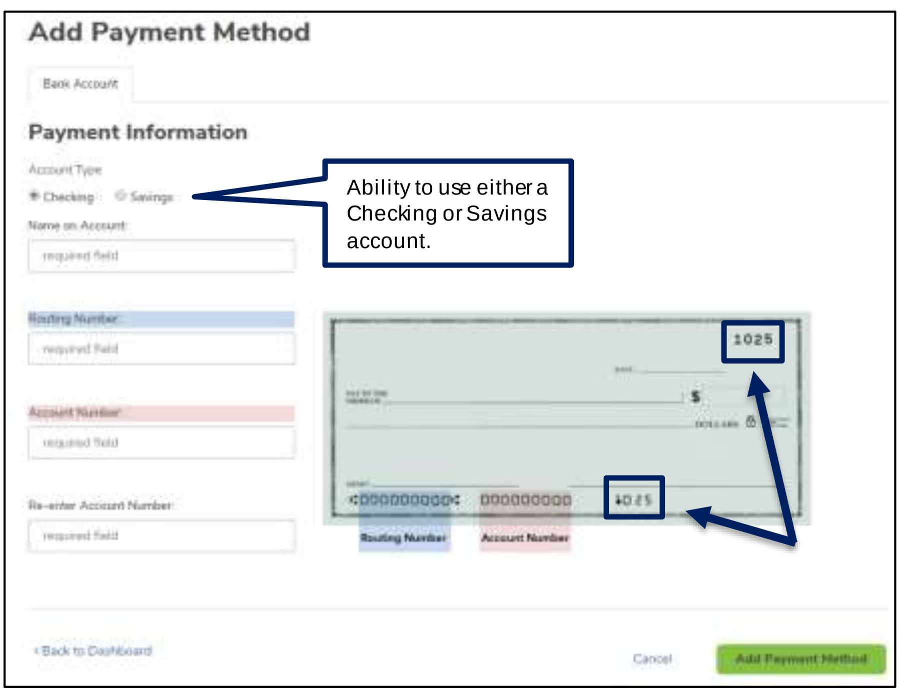
- If the cancel option is not available, the payment has already begun processing and cannot be canceled.



Payment Methods

A user may view or delete any existing payment methods as well as add new methods of payment.

- To add or delete payment methods, click *Payment Methods* from the **User Dashboard.**
- Users can add payment details by selecting *Add Payment Method.* This will require user routing and account information.



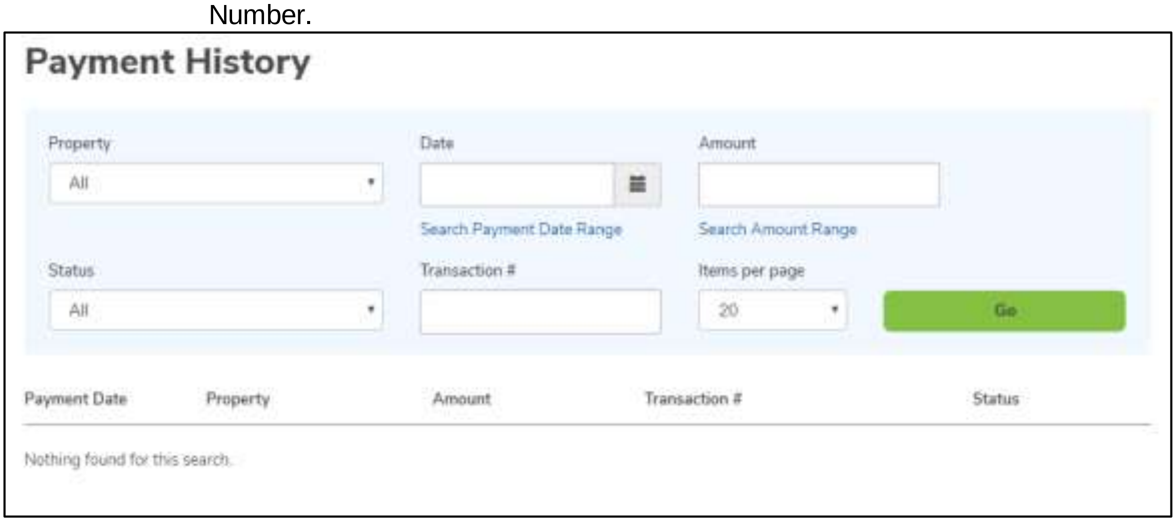
Please be sure that the check number is **not included** when entering the account number. The check number appears at the top right corner of the check and at the end of the account number on the bottom right.

Manage My Properties

- The Homeowner’s Online Payment Site Portal allows users to add, edit, or delete a property. Click *My Properties* from the **User Dashboard** to get started.
  - Management Company ID, Association ID, Property Account Number are required fields which can be gathered from the coupon, statement or directly from the Management Company.
  - **Note: Leading zeros are not required and will be ignored.**
  - Nickname (optional) is used to help differentiate between properties.

Review Payment History

- **Payment History** provides the ability to view and search through all transactions, including cancelled and returned payments (also includes one time payments made outside of the profile using the same email address).
  - Users have the ability to search by Property, Date, Amount, Status or Transaction Number.

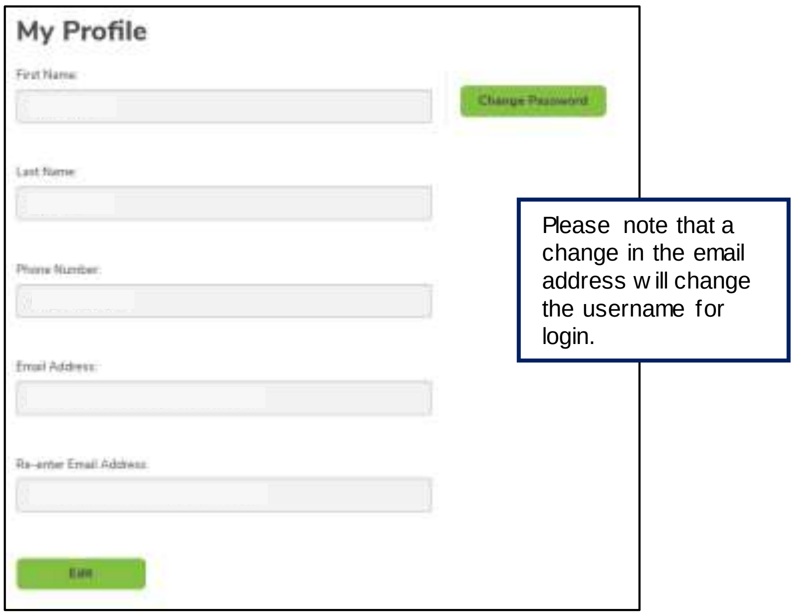


Notifications Overview

- **Notifications** will reflect the correspondence that have been sent to the email address registered with the profile.
    - Notifications include: Payment reminders, confirmation of payments, return notices, changes made to the profile, password resets, and change in payment schedule.

My Profile

- **My Profile** allows users to edit/update name, phone number, email address and password information.



Payment Options as a Guest

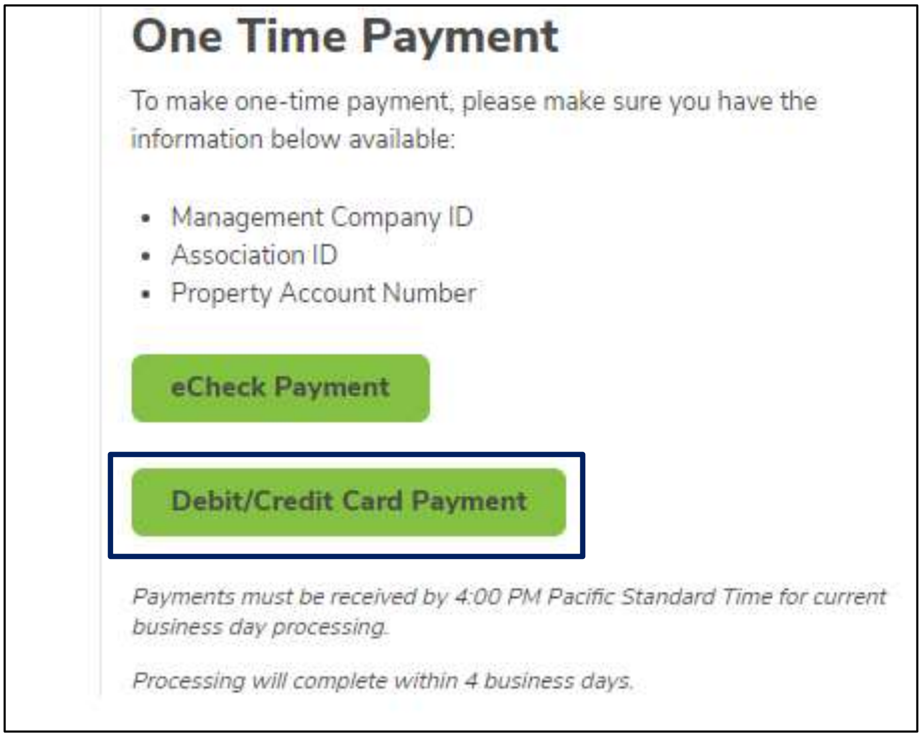
Users can select to make payments in the following manner from the **Welcome Screen**:

- One Time Debit/Credit Card Payment
- One Time eCheck Payment

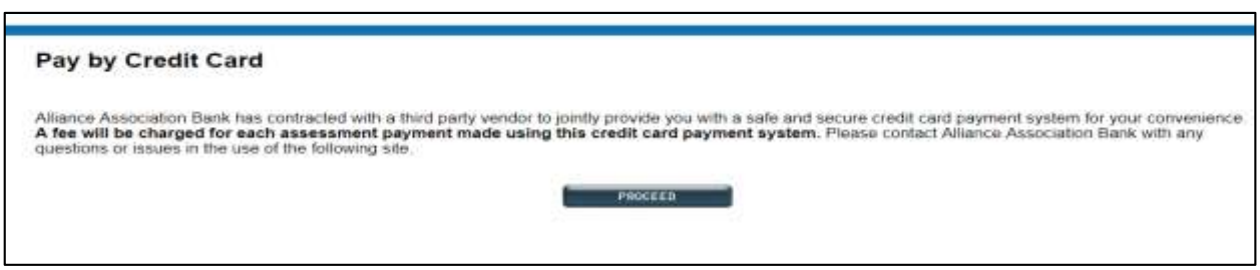
Information is also provided below on how to navigate the Debit/Credit Card User Portal.

Debit/Credit Card Payment

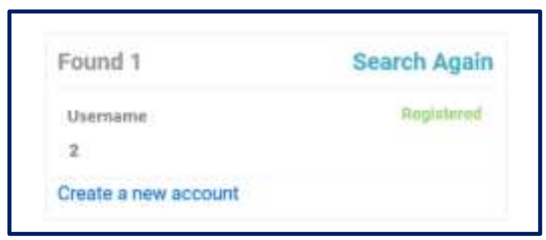
- Make a one time credit or debit card payment by selecting *Debit/Credit Card Payment* on the **Welcome Screen** at the bottom right.



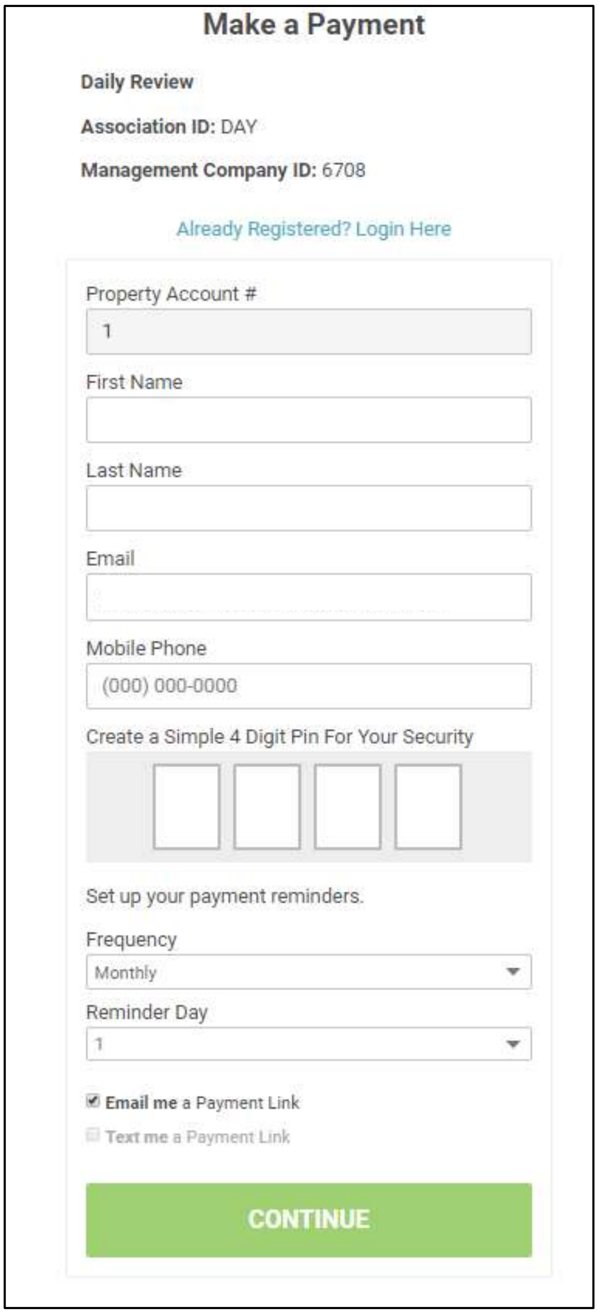
- Click *Proceed* on the following screen to acknowledge that a fee will be assessed at the time of the payment.



- The next screen will require that the user's Management Company ID, Association ID, Property Account Number and Email Address are entered. Select *Search*.
    - If property information and email address match a prior payment, the search results will reflect the user's found property. Select the found property and the option to *Register.*



- On the registration page, users will enter property details unless prepopulated.
    - A user's First Name, Last Name, Email and Mobile Phone are required fields.
    - A user's Email will be prepopulated if a previous payment was made.
- Verify the information represented is accurate and enter a 4 Digit PIN number of choice. This PIN number will be used when accessing the user profile in the future.
- Payment reminders are set up by default to occur the 1st of every month. Modify the reminder date, frequency, and type (email or text) prior to registration. If no mobile phone number is provided, text will **not** be an option.

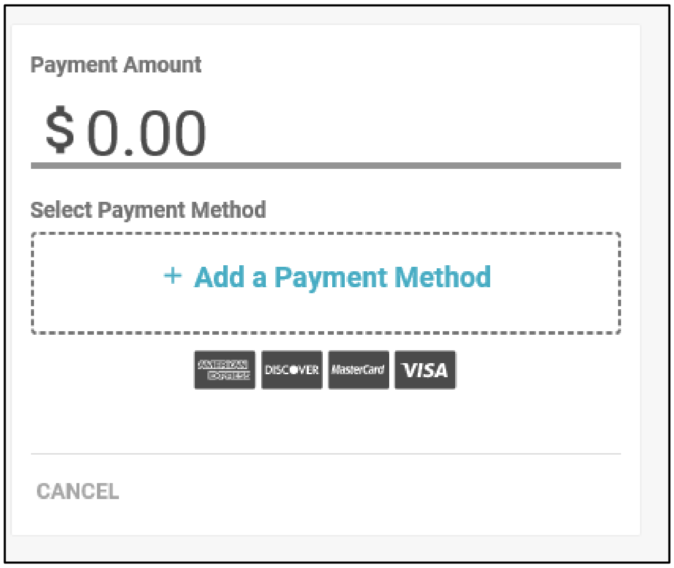


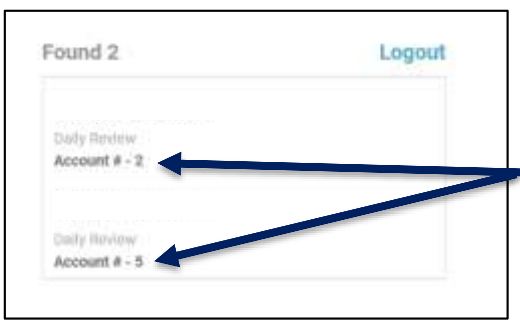
Users will enter property details unless prepopulated.

Create a unique 4 Digit PIN. This PIN number will be used when accessing the user profile in the future.

Payment Reminders are set up by default to occur on the 1st of every month. Modify the reminder date, frequency, and type (email or text) prior to registration. If no mobile phone number is provided, text will **not** be an option.

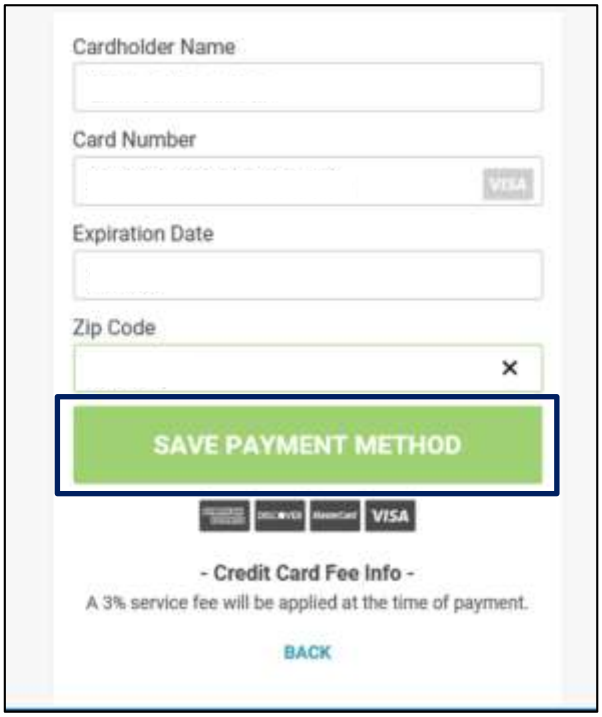
- The payment page will be presented along with a previously used payment method, if available.
- Enter the payment amount and choose a payment method or select *Add a Payment Method*. If multiple properties exist, these will be presented to the user with associated payment methods.



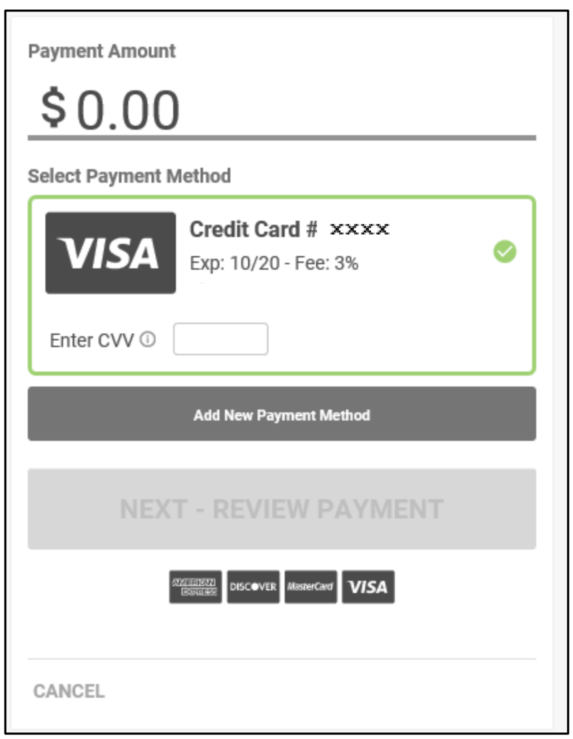


If multiple properties exist, these will be presented to the user with associated payment methods.

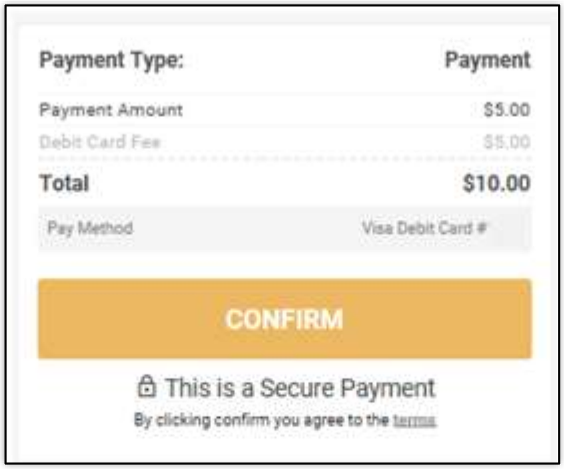
- When adding a payment method, the name on the payment profile is prepopulated. Enter the **Card Number** and **Zip Code**. Select *Save Payment Method.*



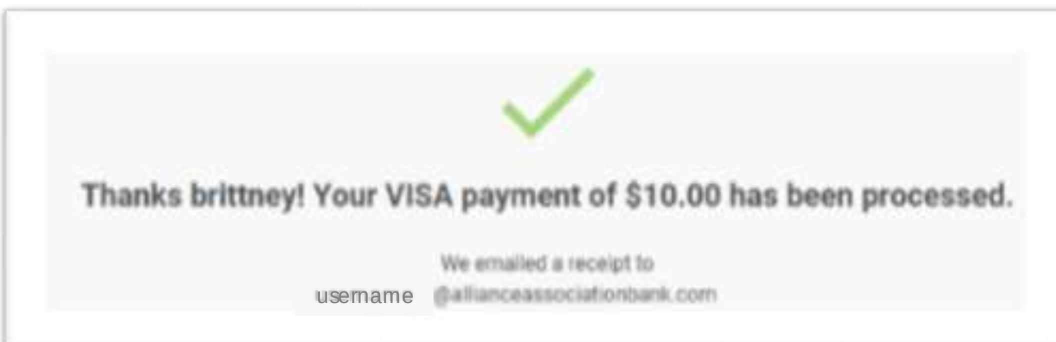
- If an account exists, user will be presented with saved payment method details.



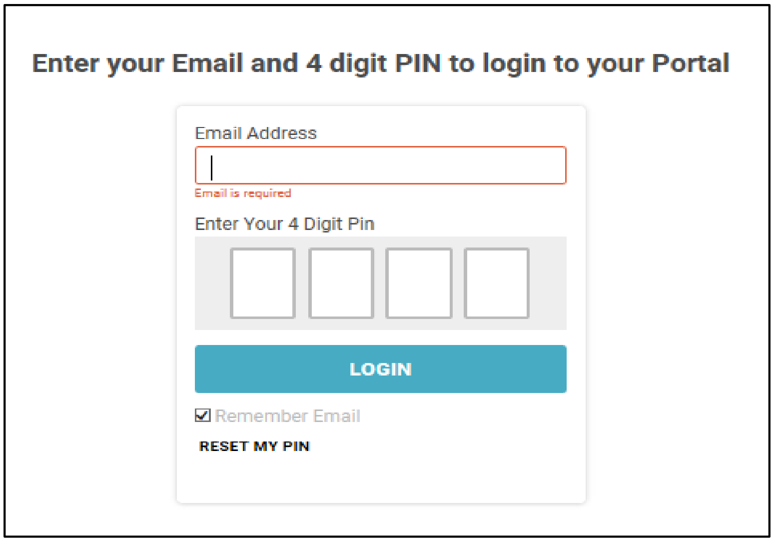
- Prior to confirming the payment, the payment amount plus the convenience fee is presented along with the payment total. Review the payment details and select *Confirm* to submit the payment.



- A confirmation page will be presented and emailed to the email address associated with the user profile.



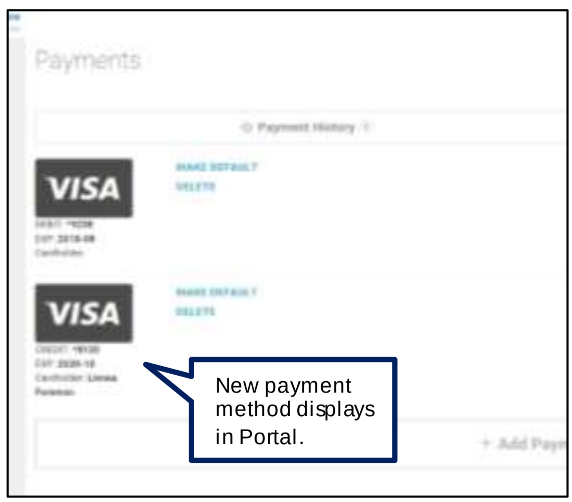
- When making a payment by card in the future, select *Already Registered? Login Here* from the **Make a Payment** page. Users will be prompted to enter an email address and the 4 Digit PIN created.
    - Within the Portal, users can make a payment, view payment history, maintain payment methods, change personal information, and view payment notifications.



Navigating the Debit/Credit Card User Portal

- Users will be prompted to enter an email address and 4 Digit PIN (as shown in the previous screenshot). All properties registered with this information will appear.
    - If a user has multiple properties, select the property to review by clicking on it.
- Once a selection has been made, users can access **Payment History, Payment Methods, My Settings**, and **Notifications** in the Portal.

- Payment History
    - This screen will display all payments made associated with the user account.
- Payment Methods
    - This screen will present all payment methods the user has on file.
    - Here, users can either add or delete payment methods.

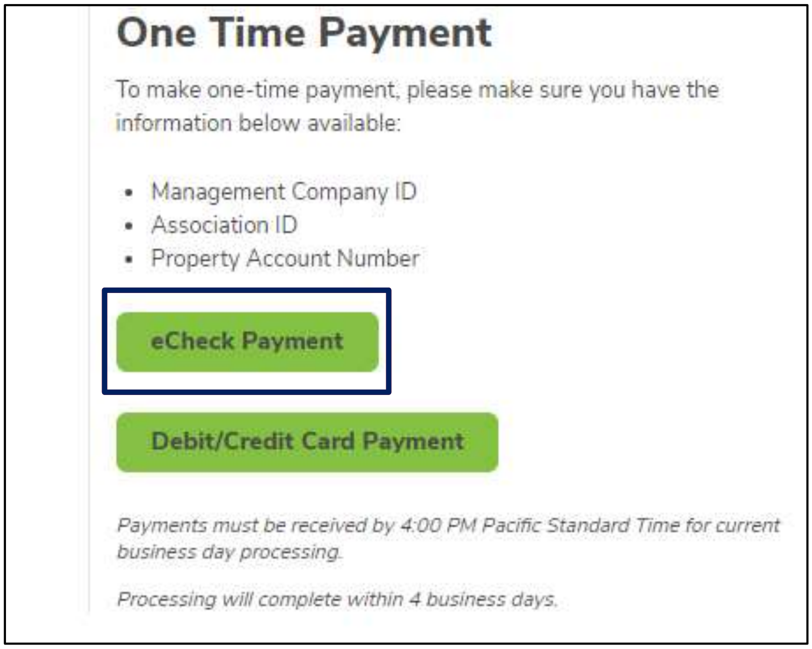


- Settings
    - This screen presents two tabs that the user can toggle between: **My Info** and **My Notifications.**
        - **My Info:** This tab allows users to edit/update name, email address, and phone number information. It also allows users to reset the 4 Digit PIN used to login.

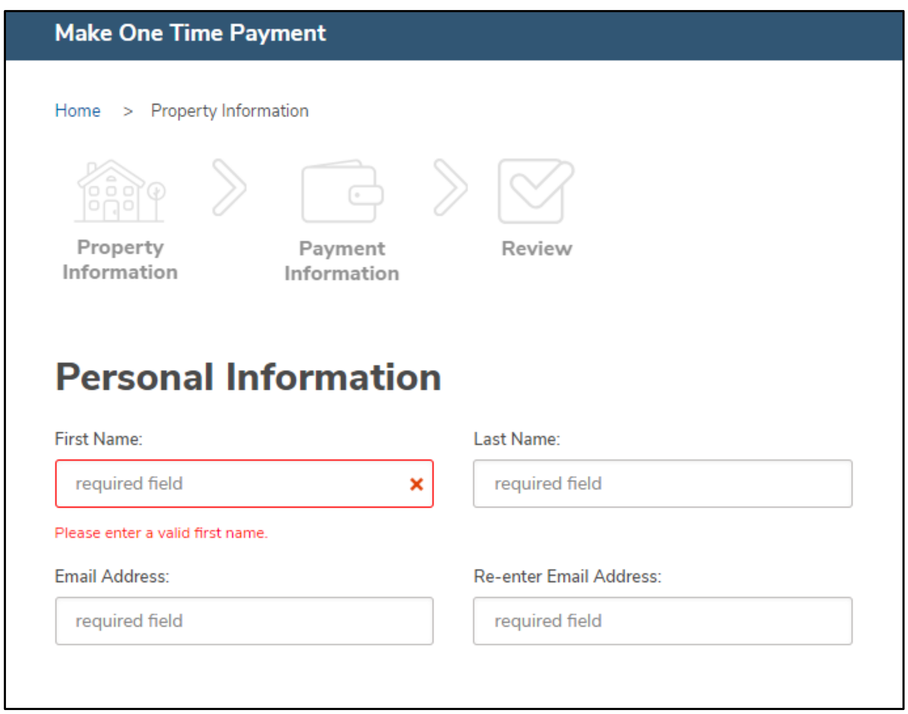
        - **My Notifications:** This tab allows users to make changes to how notifications are received.

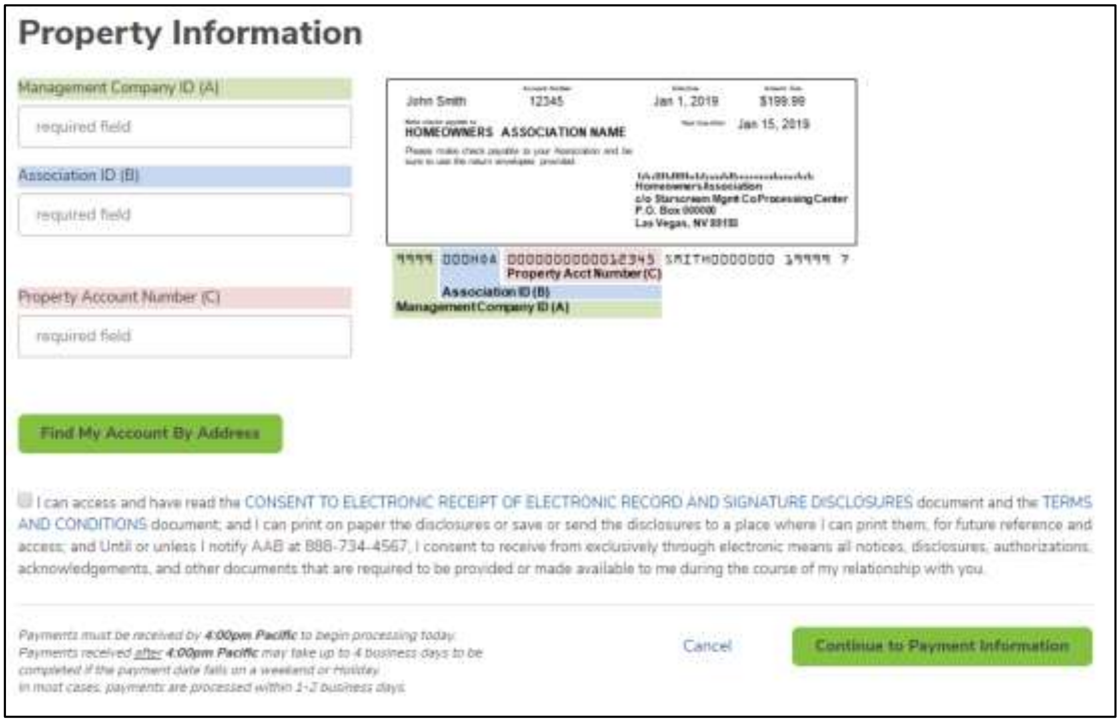
eCheck Payment

- Users can make a one time eCheck payment for a community assessment by visiting the designated Association or Management Company Website.
- Select *eCheck Payment* on the **Welcome Screen** at the bottom right.

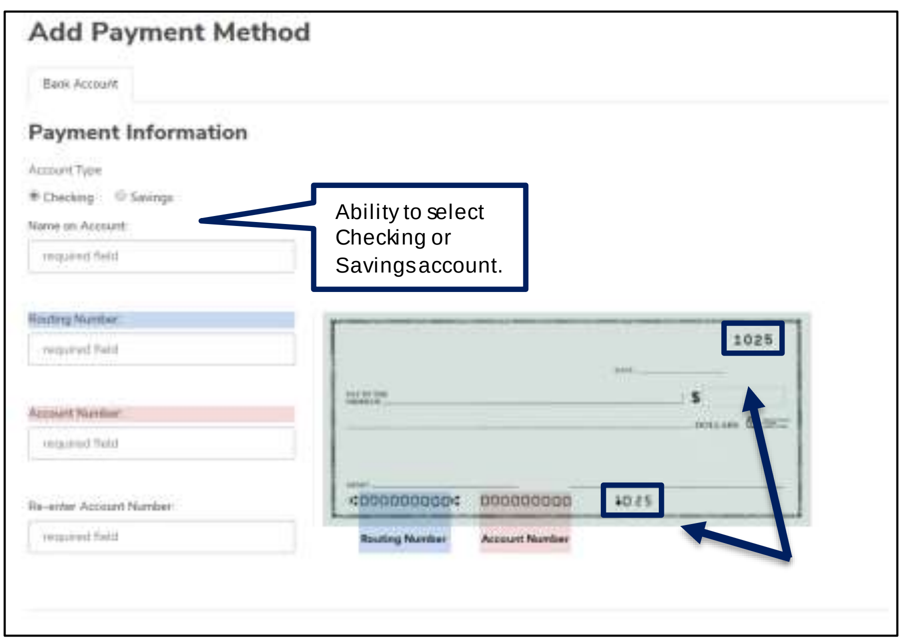


- Enter **Personal Information** and **Property Information.**

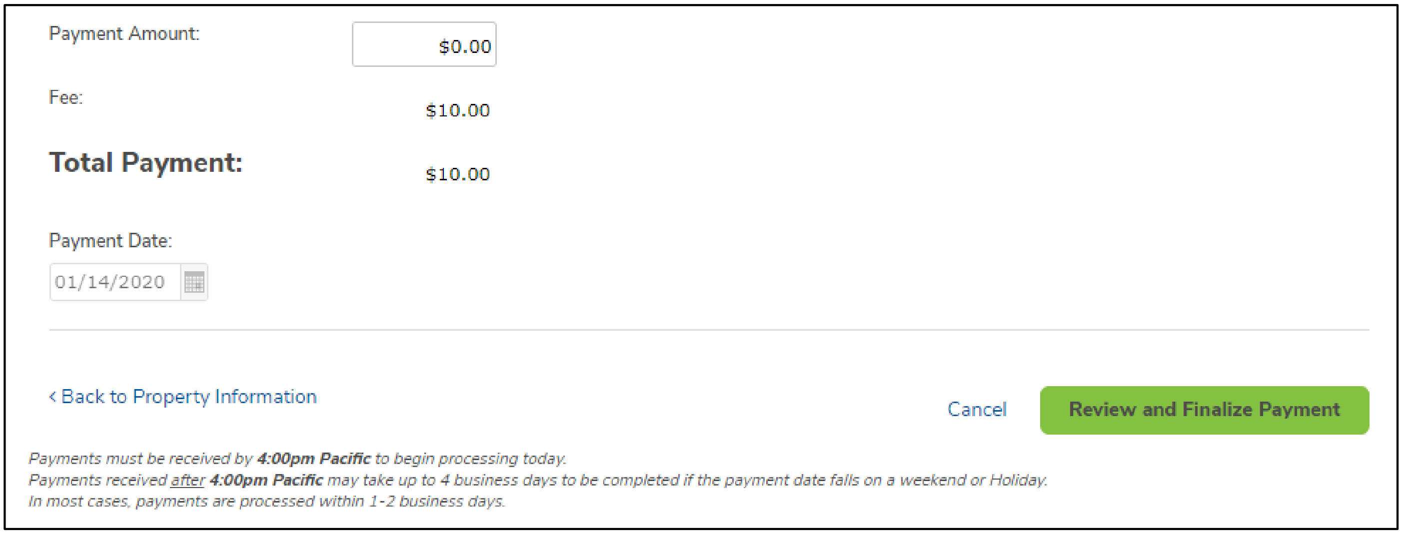




- Once the information is entered, click *Continue to Payment Information.*
- Now, enter the account and routing number, payment amount, and payment date.
  - Refer to the image below for reference on where to retrieve the account and routing information from a check.
  - **Note: Leading zeros are not required and will be ignored.**
  - One time payments within a profile can be setup with a future date.



Please be sure that the check number is **not included** when entering the account number. The check number appears at the top right corner of the check and at the end of the account number on the bottom right.



- Once the payment is reviewed and confirmed, users will receive a confirmation email with all details related to the payment established.
- If the Management Company charges an eCheck fee for One Time Payments, it will be displayed as “Fee” under the Payment Amount and is included in the Total Payment.