

Online Payment Center — Payer Guide



Equity Trust Company's Online Payment Center makes it easy for tenants and borrowers to remit payments to Equity Trust client accounts online through an electronic ACH (Automated Clearing House) payment.

Equity Trust account holders may choose to generate individual invoices to be paid through the Online Payment Center or request the payer to remit a payment without a pre-established invoice. Payers can register for an Online Payment Center account or remit one-time payments without requiring a login.

WHAT IS NEEDED TO SUBMIT A PAYMENT:

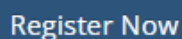
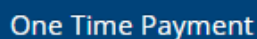
Prior to registering for an Online Payment Center account or making a one-time payment, the following information will be required, and can be provided to you by the Equity Trust account holder:

1. Payer ID or Asset Number
2. Payer PIN

MAKING A ONE-TIME PAYMENT, NO LOGIN OR REGISTRATION REQUIRED

To make a payment without registering for an account, follow the below steps. Please note that when making one-time payments as a non-registered user, you will not be able to see historical payments, schedule recurring payments, or save your payment information for future use in the system.

1. Visit www.trustetc.com/online-payment-center
2. Scroll down on the page and click on the **One Time Payment** button



3. Enter the Payer ID or Asset Number and Payer PIN

provided to you by the Equity Trust Company account holder and click the Login button

- Please note that if your Payer ID or Asset Number includes a letter, the letter must be capitalized
- The Payer PIN is the last 4 digits of the Equity Trust account that will be receiving the payment

One Time Payment

Please enter your Account ID and the Security PIN provided by your biller.

Payer ID or Asset Number



22Test

Please enter your Payer ID or Asset Number. If your Payer ID or Asset Number contains a letter, please ensure it is capitalized.

Payer PIN ⓘ



.....

Please enter your PIN



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4. The invoice dashboard will then display. If the invoice dashboard displays a \$0.00 invoice, click on the **Pay on Account button**, to access the Pay on Account screen

Please choose which bills you'd like to pay

Select All Export Billing Details

S00012345 - 0607	JOHN DOE SEC	\$0.00	View Details
123 MAIN STREET			

Pay On Account
Make a payment to any registered account without a bill

[Pay Now](#)

Pay On Account

Choose Account

Select All

☒ **S00012345 -**

[Pay Now](#)

If an invoice with a dollar amount other than \$0.00 displays, click the **Pay Now** button

Please choose which bills you'd like to pay

Select All Export Billing Details

<input checked="" type="checkbox"/> S00012345-230331-6005	JOHN DOE SEC	\$500.00	View Details
123 MAIN STREET			

[Pay Now](#)

5. On the first payment screen, **enter your email address, name, and phone number and click Next**

Payer's Email Address

Payer's Name

Payer's Phone Number

[Next](#)

6. The next screen will request **the payment amount** (already populated if paying an invoice that was previously generated), **the date to process the payment**, and **your bank account information**. Once entered, click the **Next button**

- Note: Payments submitted after 7pm EST or on a non-business day will be processed the following business day. It may take up to two business days to see the funds debited from your bank account after the payment is processed

Total Amount of \$0.00

Asset Number / Payer ID 123456	Payment Amount 0.00
Payment Date/Date to Debit Account 04/14/2023	
Bank Account Type Checking	
Name on Bank Account	Bank Routing Number
<input type="text"/>	<input type="text"/>
Bank Account Number	Confirm Bank Account Number
<input type="text"/>	<input type="text"/>

I authorize Equity Trust DPMwL, its bank and agents to verify the bank account details being entered for payment.

[Previous](#)
[Next](#)

7. Review the summary for the payment and **click the Pay button to submit** the payment for processing.

Total Amount of \$75.00

Payment Date 04/14/2023	Asset Number / Payer ID 123456
Email Receipt to emailaddress@domain.com	Payer's Name Your Name
Payer's Phone Number (555) 555-5555	
Payment Method Checking ...0000	
Payment Amount \$75.00	

By clicking Pay I authorize the Equity Trust Payment Center to electronically debit my account ending in 0000, for a payment of \$75.00 on or after 04/14/2023. This payment will reflect as credited to Equity Trust on your bank account statements. Payments submitted prior to 7pm EST on business days will typically be processed the same day. Payments submitted after 7pm EST or on non-business days will typically be processed by the end of the following business day. Please note that payments may take up to two business days after processing to reflect as a debit in your bank account.

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[Pay](#)

8. **A success message will appear once the payment has been submitted for processing.** Please note that it could take up to two business days for this payment to reflect as a debit in your bank account.

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REGISTERING FOR AN ONLINE PAYMENT CENTER ACCOUNT

Registering for an Online Payment Center account allows you to review your payment history, save your preferred payment method, and establish recurring payment plans.

1. Visit www.trustetc.com/online-payment-center
2. Click the **Register Now** button

3. Enter a **nickname** for the payment account so that you can easily identify it throughout the payment system.
4. Enter the **Payer ID or Asset Number and Payer PIN** provided to you by the Equity Trust Company account holder
 - Please note that if your Payer ID or Asset Number includes a letter, the letter must be capitalized
 - The Payer PIN is the last 4 digits of the Equity Trust account that will be receiving the payment
5. Click the **Next** button

6. Enter your **contact information, preferred username, and password**

7. **Select two challenge questions** and enter answers for each.

- The challenge questions will be used in the future should you forget your password for the account
- Please note that the responses to the challenge questions are case-sensitive

8. Click the **Register** button

9. If desired, **enter your bank account information for a checking, savings, or business checking account to be saved to your profile.** To skip this step for now, click the Skip to Login button

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LOG IN AND MAKE A PAYMENT

After registering as a user, you will be able to log into the portal to submit payments by following the below steps.

1. On the homepage, **enter the username and password** that you had created during registration and click the Login button

The login screen features two input fields: 'Username' and 'Password'. Below the 'Username' field is the text 'Username created at registration'. Below the 'Password' field is the text 'Password created at registration'. A blue 'Login' button is positioned at the bottom center.

2. The invoice dashboard will then display. If the invoice dashboard displays a \$0.00 invoice, click on the **Pay on Account** button to access the Pay on Account screen and select the asset number associated to the payment

The invoice dashboard shows a table with one row: 'S00012345 - 0607 JOHN DOE SEC 123 MAIN STREET' with a value of '\$0.00'. Below the table, there is a 'Pay On Account' button (highlighted with an orange box) and a 'Pay Now' button. The 'Pay On Account' button has a subtext: 'Make a payment to any registered account without a bill'.

The 'Pay On Account' screen has a 'Choose Account' section with a 'Select All' link and a dropdown menu showing 'S00012345 -'. A blue 'Pay Now' button is at the bottom.

- If an invoice with a dollar amount other than \$0.00 displays, click the **Pay Now** button

The invoice dashboard shows a table with one row: 'S00012345-230331-6005 JOHN DOE SEC 123 MAIN STREET' with a value of '\$500.00'. A blue 'Pay Now' button (highlighted with an orange box) is at the bottom.

3. On the first payment screen, **enter your email address, name, and phone number** and click Next

The payment screen has three input fields: 'Payer's Email Address', 'Payer's Name', and 'Payer's Phone Number'. A blue 'Next' button (highlighted with an orange box) is at the bottom.

4. The next screen will request **the payment amount** (already populated if paying an invoice that was previously generated), **the date to process the payment**, and **your bank account information**. Once entered, click the Next button

- Note: Payments submitted after 7pm EST or on a non-business day will be processed the following business day. It may take up to two business days to see the funds debited from your bank account after the payment is processed

The payment screen shows a 'Total Amount of \$0.00' at the top. It has several input fields: 'Asset Number / Payer ID' (123456), 'Payment Amount' (0.00), 'Payment Date/Date to Debit Account' (04/14/2023), 'Bank Account Type' (Checking), 'Name on Bank Account', 'Bank Routing Number', 'Bank Account Number', and 'Confirm Bank Account Number'. At the bottom, there are 'Previous' and 'Next' buttons.

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5. Review the summary for the payment and click the **Pay** button to submit the payment for processing.

Total Amount of \$75.00

Payment Date 04/14/2023	Asset Number / Payer ID 123456
Email Receipt to emailaddress@domain.com	Payer's Name Your Name
Payer's Phone Number (555) 555-5555	
Payment Method Checking ...0000	
Payment Amount \$75.00	

By clicking Pay I authorize the Equity Trust Payment Center to electronically debit my account ending in 0000, for a payment of \$75.00 on or after 04/14/2023. This payment will reflect as credited to Equity Trust on your bank account statements. Payments submitted prior to 7pm EST on business days will typically be processed the same day. Payments submitted after 7pm EST or on non-business days will typically be processed by the end of the following business day. Please note that payments may take up to two business days after processing to reflect as a debit in your bank account.

Previous Pay

6. A success message will appear once the payment has been submitted for processing. Please note that it could take up to two business days for this payment to reflect as a debit in your bank account.

SETTING UP A RECURRING PAYMENT (AFTER LOGGING IN)

1. After logging into your payer account, select **Automatic Payments** from the side navigation

DASHBOARD

AUTOMATIC PAYMENTS

PROFILE

LOGOUT

2. Click on the **Add a Plan** button

Add a Plan

3. Select the **Asset Number or Payer ID** associated to the recurring payment

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S00012345

4. Select an existing payment method for the recurring payment, or enter the details for a new payment method

Bank Account Type
Checking

Name on Bank Account

Bank Routing Number

Bank Account Number

Confirm Bank Account Number

I authorize Equity Trust DPMwOL, its bank and agents to verify the bank account details being entered for payment.

5. Select the option for **Recurring Payment** and enter the payment amount, payment frequency, first payment date, and final payment date, if desired

☒ Recurring
Pay a fixed amount on a regular schedule

Payment Amount
0.00

Payment Frequency
Weekly

First Payment Date
04/15/2023

☐ Make payments until a specific date

Un-checking the box will make payments until the plan is manually cancelled.

6. Enter your contact information and click the Next button

Payer's Name

Payer's Phone Number

Back Next

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7. Review the summary screen for the recurring payment and click the **Authorize** button to confirm the establishment of the recurring payment plan

☒ **Recurring**
Pay a fixed amount on a regular schedule

Payment Amount
\$1386.61

Payment Frequency
weekly

First Payment Date
04/15/2023

Last Payment Date
04/15/2025

Payer's Name
Your Name

Payer's Phone Number
(555) 555-5555

I authorize Equity Trust Payment Center to electronically debit my bank account, for the noted amount from my account starting on 04/15/2023, for the schedule indicated. I understand that this authorization will remain in full force and effect until the scheduled end date or until I log into the web site (www.trustetc.com/online-payment-center) to cancel the transaction. If the above noted payment date falls on a weekend or holiday, I understand that the payment may be executed on the next business day. Please note that payments may take up to two business days after processing to reflect as a debit in your bank account.

[Back](#) [Authorize](#)

8. Once authorized, the payment will then display on the **Recurring Plans Dashboard**

9. In the event that a recurring plan needs to be cancelled, it can be cancelled by clicking on the Cancel button found next to the recurring plan information on the Recurring Plans Dashboard and then confirming the cancellation in the popup window that will display

Account	Payment Method	Amount	Frequency	Start	End	Actions
S00012345	Checking _0000	1386.61	Monthly	04/15/2023	04/15/2025	Cancel

Cancel Payment Plan

Do you wish to cancel this payment plan for account r.cain@trustetc.com?

[Never Mind](#) [Cancel Plan](#)

ASSIGNING ADDITIONAL ASSETS TO YOUR LOGIN (AFTER LOGGING IN)

1. After logging in, select **Profile > Billing Accounts** from the side navigation

PAYMENT ACTIVITY

PROFILE

- Security Profile
- Payment Methods
- Billing Accounts**
- Notification Settings
- Message Center

LOGOUT

2. On the Your Accounts page, select the **Add** button

S00012345

[Add](#)

3. Enter a nickname for the Asset Number or Payer ID being added to your profile, then **enter the Asset Number or Payer ID and the Payer PIN** and click **Save** to link it to your login

- The Payer PIN is the last 4 digits of the Equity Trust account that will be receiving the payment

Account Nickname

Nickname

Give this account a short name to help you identify it throughout the system. ex "Homeowner's Policy"

Payer ID or Asset Number

Payer ID or Asset Number

Please enter your Payer ID or Asset Number

One-Time PIN

One-Time PIN

Please enter your One-Time PIN

[Cancel](#) [Save](#)

4. The **Asset Number or invoices** associated to the Payer ID will now display on your Dashboard

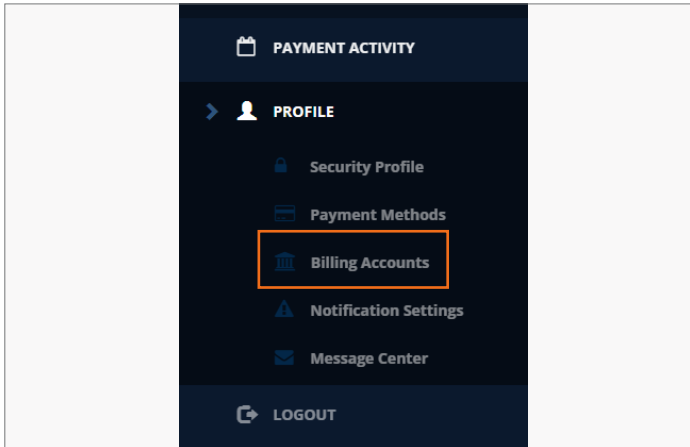
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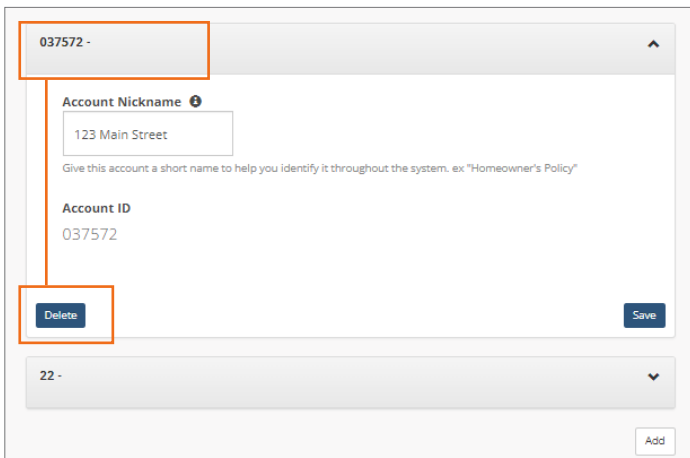


DELETING ASSET INFORMATION FROM YOUR PROFILE (AFTER LOGGING IN)

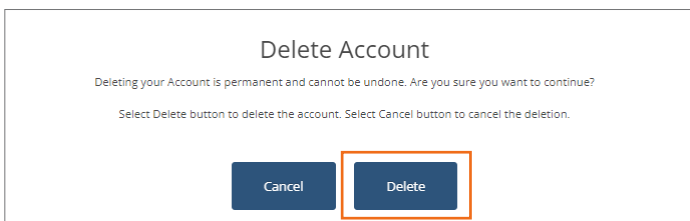
1. After logging in, **select Profile > Billing Accounts** from the side navigation



2. **Click on an asset number** to expand the information and **click Delete**



3. Confirm deletion



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