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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

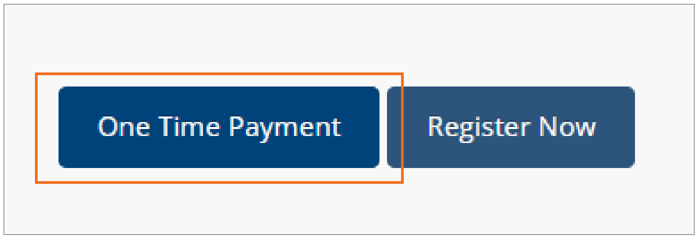
2. Payer PIN

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.

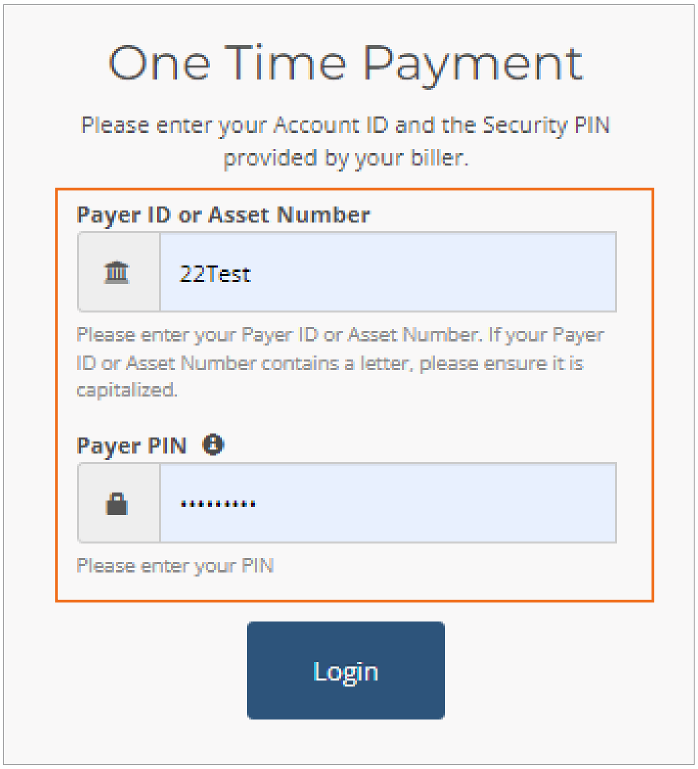
1. Visit www.trustetc.com/online-payment-center

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



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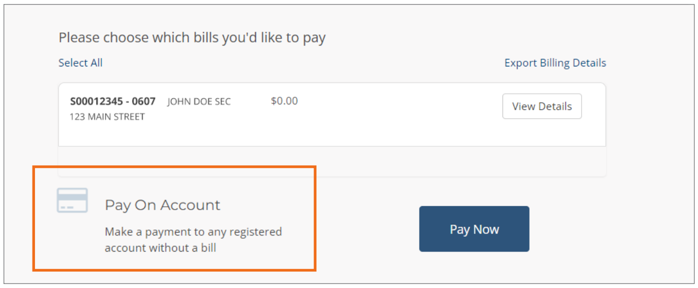
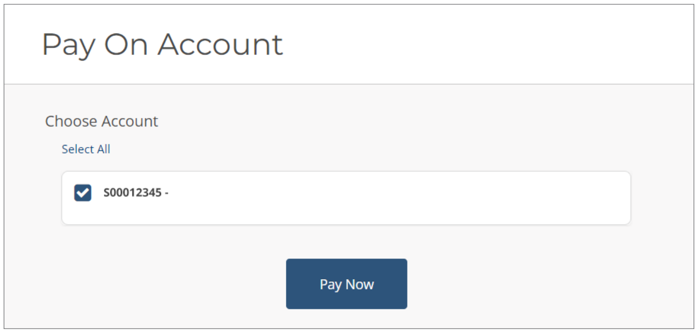
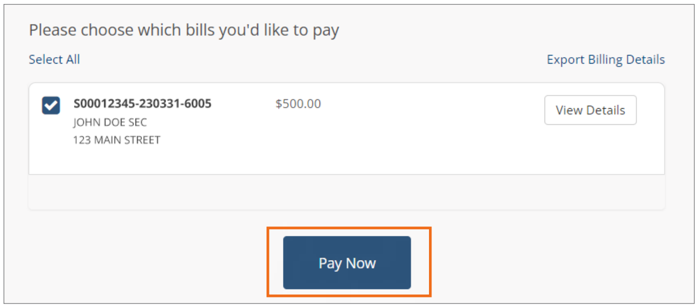
4. The invoice dashboard will then display. If the invoice dashboard displays a $0.00 invoice, click on the **Pay on Account button**, to access the Pay on Account screen

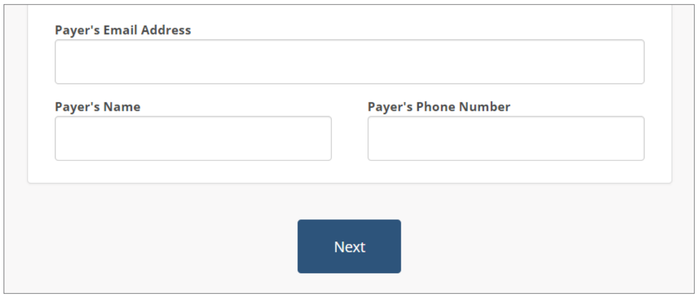




If an invoice with a dollar amount other than $0.00 displays, click the **Pay Now** button

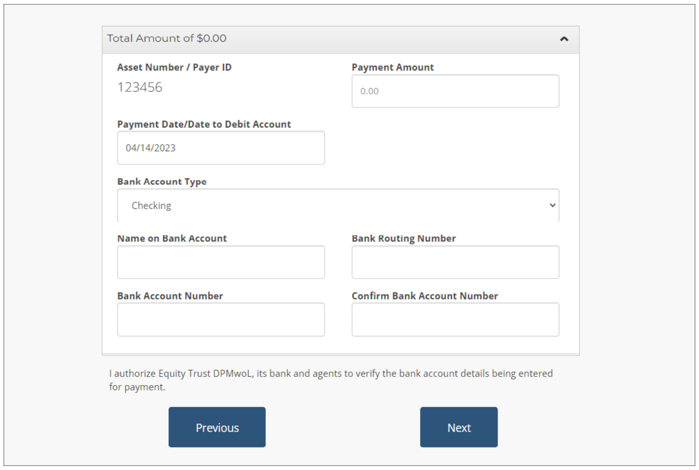


5. On the first payment screen, **enter your email address, name, and phone number and click Next**

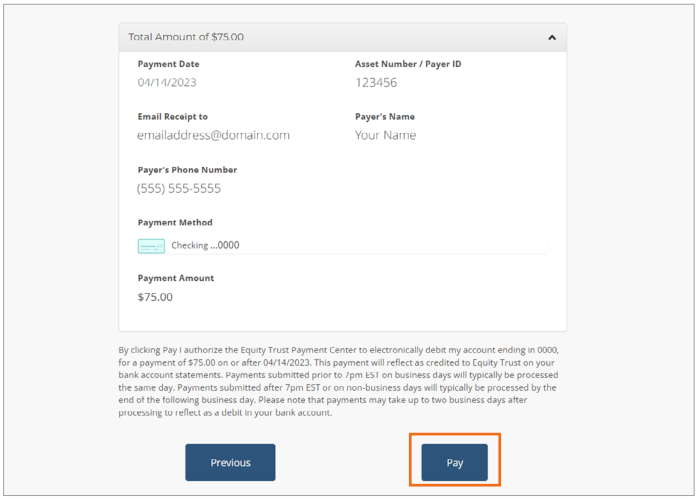


6. The next screen will request **the payment amount** (already populated if paying an invoice that was previously generated), **the date to process the payment, and your bank account information. Once entered, click the Next button**

- 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



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



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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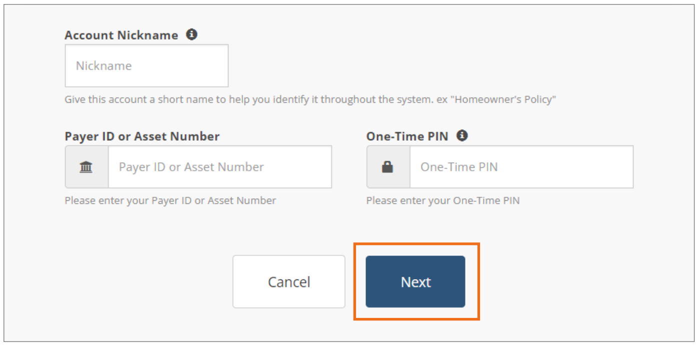
REGISTERING FOR AN ONLINE PAYMENT CENTER ACCOUNT

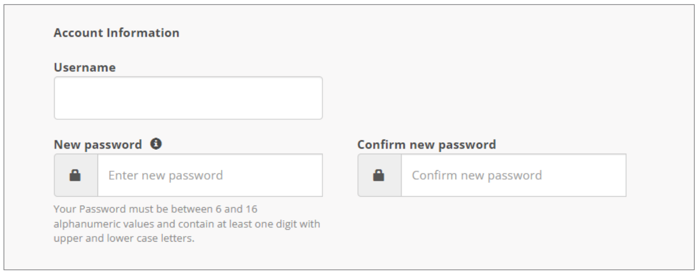
Registering for an Online Payment Center account allows you to review your payment history, save your preferred payment method, and establish recurring payment plans.

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

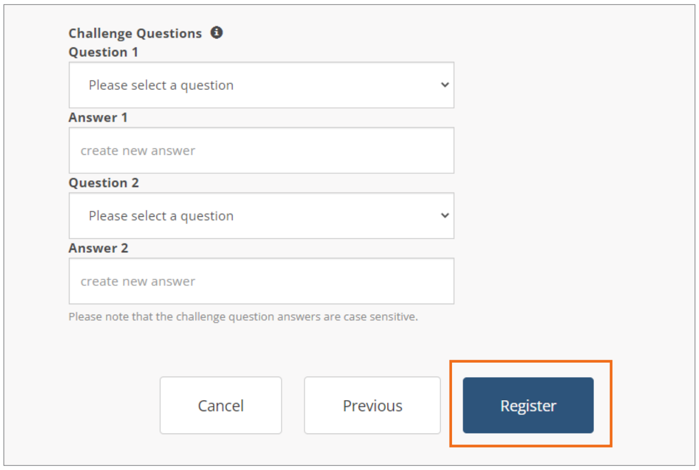
3. **Enter a nickname for the payment account** so that you can easily identify it throughout the payment system.
4. **Enter the Payer ID or Asset Number and Payer PIN** provided to you by the Equity Trust Company account holder
   - Please note that if your Payer ID or Asset Number includes a letter, 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



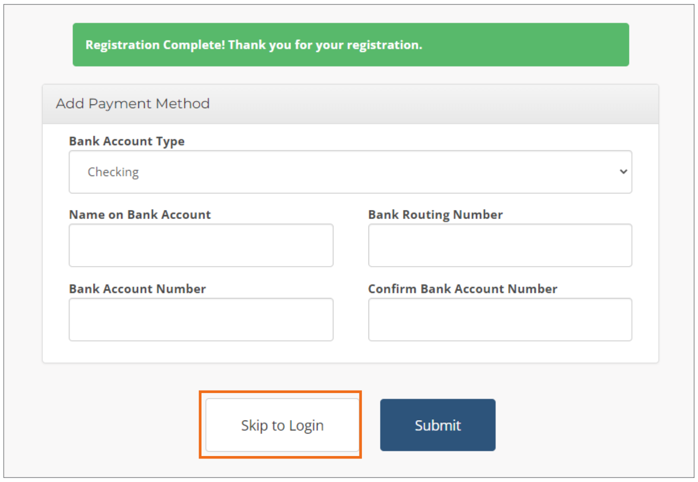
6. Enter your **contact information, preferred username, and password**



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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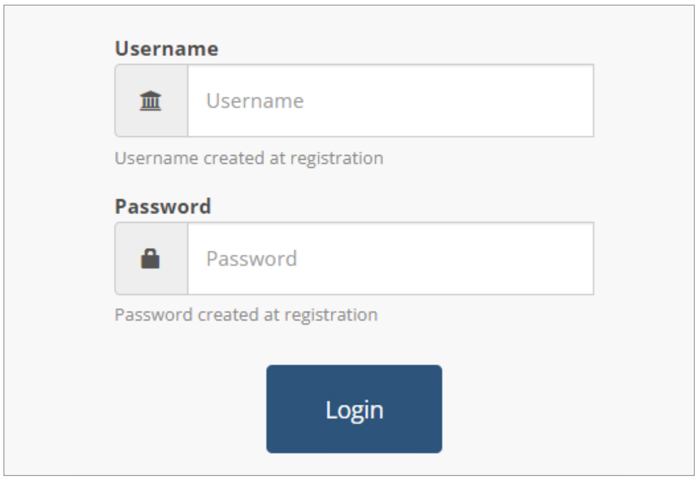
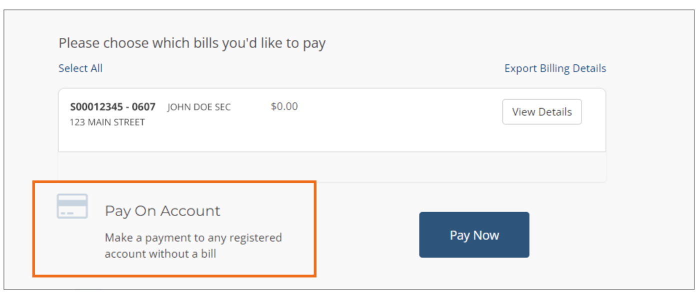
LOG IN AND MAKE A PAYMENT

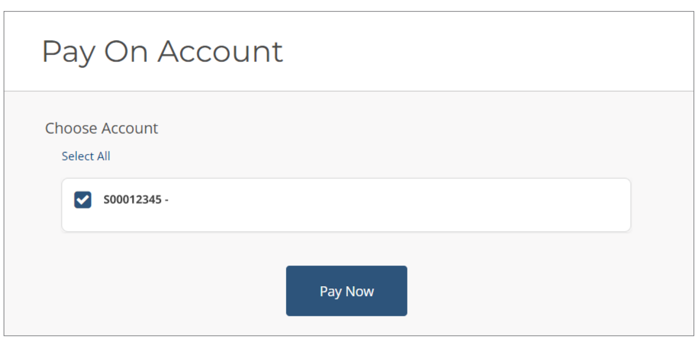
After registering as a user, you will be able to log into the portal to submit payments by following the below steps.

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

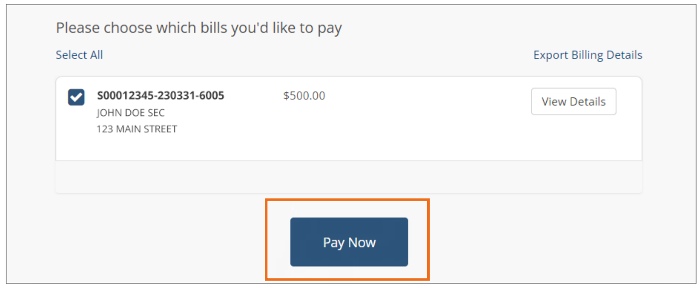


2. The invoice dashboard will then display. If the invoice dashboard displays a $0.00 invoice, click on the **Pay on Account** button to access the Pay on Account screen and select the asset number associated to the payment

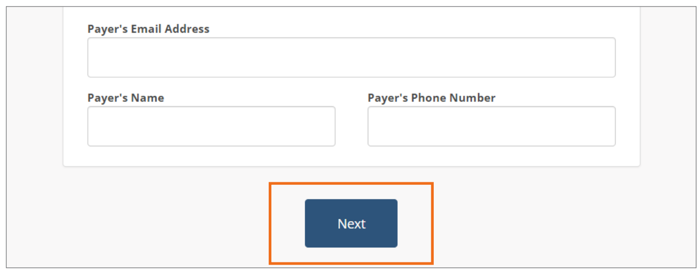




If an invoice with a dollar amount other than $0.00 displays, click the **Pay Now** button

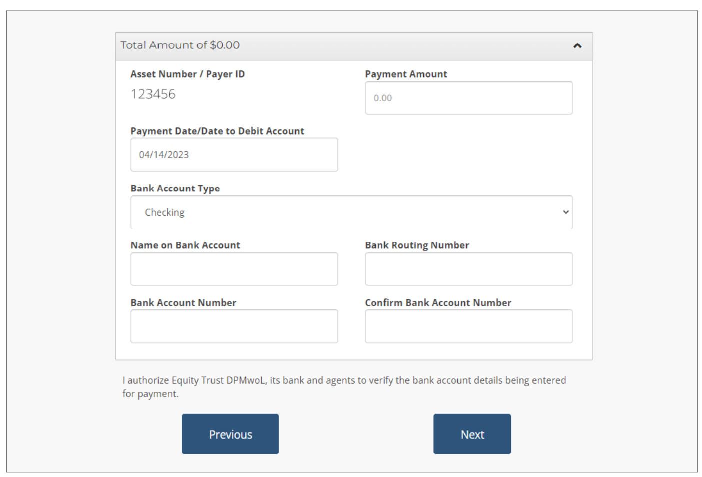


3. On the first payment screen, **enter your email address, name, and phone number and click Next**



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



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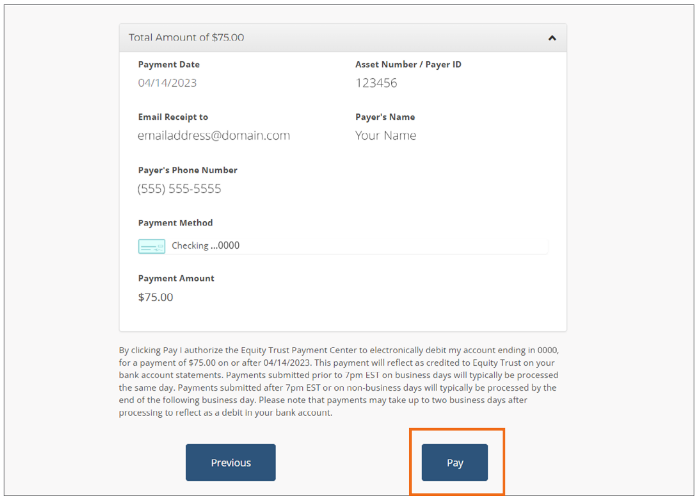
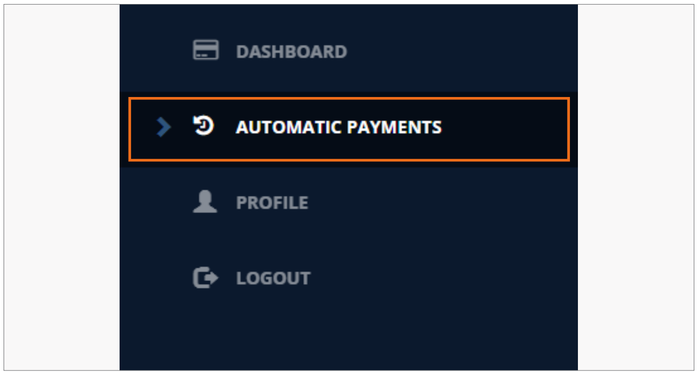
5. **Review the summary for the payment and click the Pay button** to submit the payment for processing.



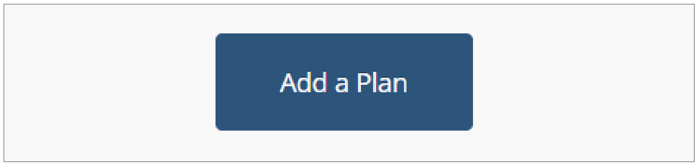
6. **A success message will appear once the payment has been submitted for processing.** Please note that it could take up to two business days for this payment to reflect as a debit in your bank account.

SETTING UP A RECURRING PAYMENT (AFTER LOGGING IN)

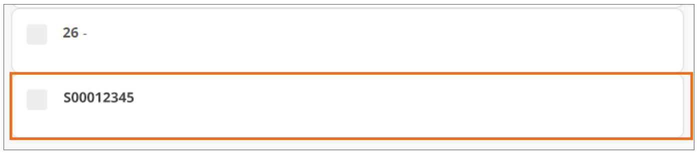
1. After logging into your payer account, **select Automatic Payments** from the side navigation



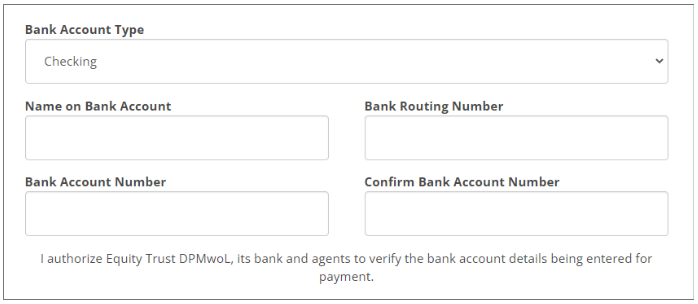
2. Click on the **Add a Plan button**



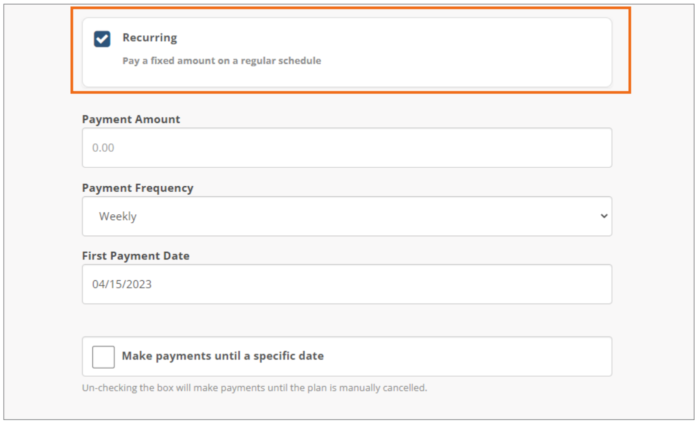
3. **Select the Asset Number or Payer ID** associated to the recurring payment



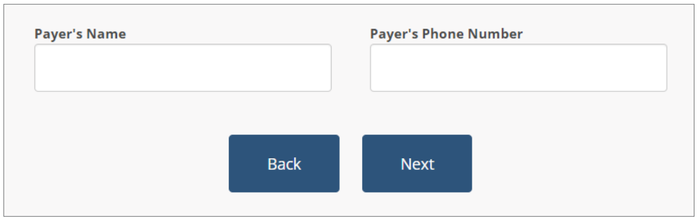
4. **Select an existing payment method** for the recurring payment, **or enter the details for a new payment method**



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



6. **Enter your contact information** and click the Next button



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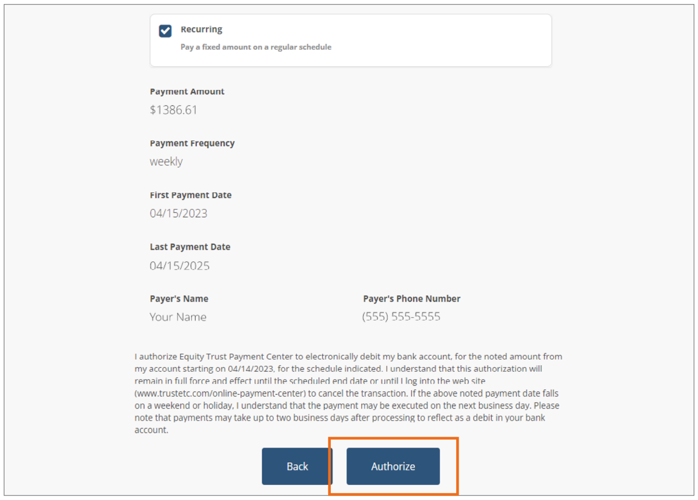
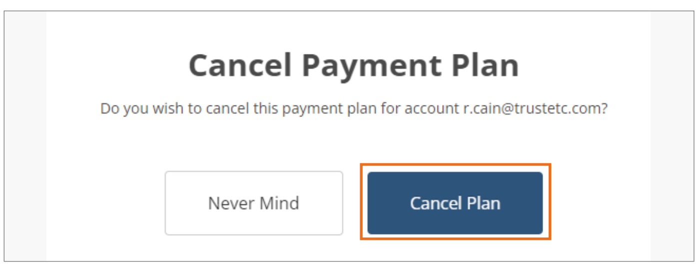
7. **Review the summary screen** for the recurring payment and **click the Authorize button** to confirm the establishment of the recurring payment plan



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

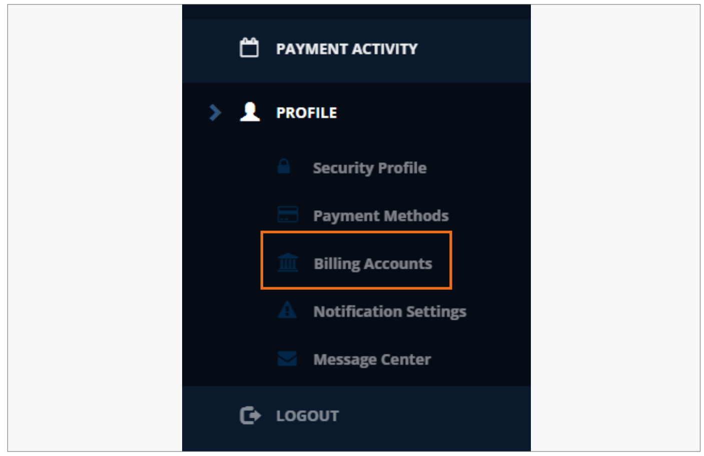
9. **In the event that a recurring plan needs to be cancelled,** it can be cancelled by clicking on the Cancel button found next to the recurring plan information on the Recurring Plans Dashboard and then confirming the cancellation in the popup window that will display

Account	Payment Method	Amount	Frequency	Start	End	Actions
S00012345	Checking ...0000	1386.61	Monthly	04/15/2023	04/15/2025	Cancel



ASSIGNING ADDITIONAL ASSETS TO YOUR LOGIN (AFTER LOGGING IN)

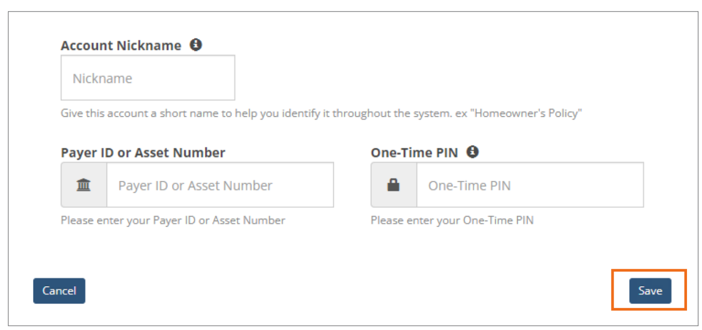
1. After logging in, **select Profile > Billing Accounts** from the side navigation



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

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



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

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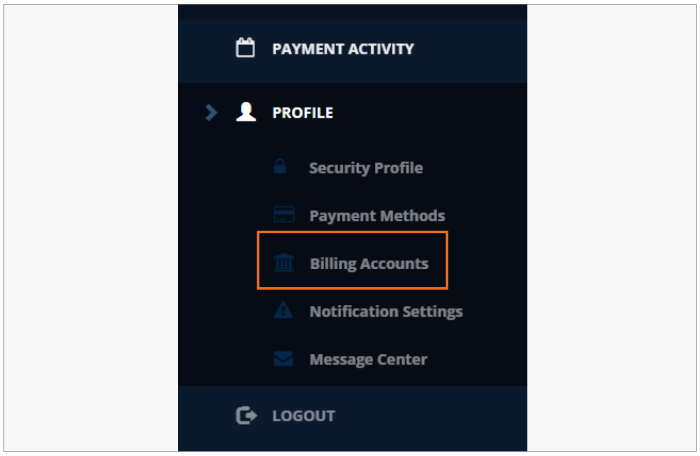
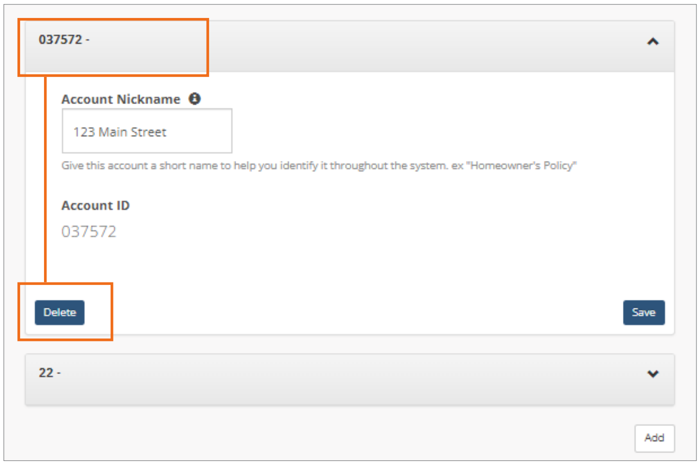
DELETING ASSET INFORMATION FROM YOUR PROFILE (AFTER LOGGING IN)

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