You can now send your loan repayments via Automated Clearinghouse (ACH) direct debits using the Online Payment Center. There are options to send individual, one-time payments or to schedule recurring payments directly from your checking or savings account.

**To get started using the Online Payment Center** [click here](#).

For more details regarding specific features available within the Online Payment Center, click on the subject below:

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One-Time Payment

To make a one-time, immediate payment, without registration, click on the “One Time Payment Button” on the Sign In Page.

If you would like to track and manage your payments through the Online Payment Center, first complete the registration process and then click “Pay Now” after logging in.

Before starting the process to submit a one-time payment be sure you have the following information:

- An asset reference number provided by the Equity Trust Account Owner (Asset Reference Number)
- The name of the individual you received the loan from (Equity Trust Account Holder Name)
- The name of the borrower on the loan (Borrower on Loan)
- The principal and interest amounts associated with the payment (Principal, Interest)
- Your checking or savings account information, including:
  - Bank Routing Number
  - Bank Account Number

After entering the information on the web form, a confirmation screen will appear to allow for a final review of the information before submitting your payment.

After clicking “Pay” your payment will be processed and a final receipt will be available for your recordkeeping. Click on “View Details” to review your receipt and print.

Prior to making any investment decisions, please consult with the appropriate legal, tax, and/or investment professionals for advice. As a self-directed IRA custodian, ETC will not provide investment advice or risk assessment of any investment. The digital currency market may experience a high degree of volatility and clients should consult with an investment professional before any investment is made.
Recurring Payments
To set-up and manage your recurring payments through the Online Payment Center, first complete the registration process.

After logging into the Payment Center, click on “Automatic Payments” and then click on “Add a Plan”.

Setting up a New Recurring Payment
In the Add Payment Method window enter your bank information for your checking or savings account, including the Bank Routing Number and Bank Account Number.

Next enter the details for your recurring payment, including:
• Payment Amount (must equal interest + principal amounts)
• Frequency
  ◦ Options available are weekly, every 2 weeks, or monthly
• Date of the first payment
• Payment Type (Loan Repayment)
• The asset reference number provided by the Equity Trust Account Owner (Asset Reference Number)
• The name of the individual you received the loan from (Equity Trust Account Holder Name)
• The name of the borrower on the loan (Borrower on Loan)
• The principal and interest amounts associated with the payment (Principal, Interest)
• Your checking or savings account information, including:
  ◦ Bank Routing Number
  ◦ Bank Account Number

Review the details of the payment instructions you have entered in the window that will pop-up, after clicking on “Next”.

Be sure to scroll to the bottom of this window and click on “Authorize” to complete the submission of your recurring payment.
Managing an Existing Recurring Payment

Within the Online Payment Center, you can review and cancel existing recurring payments you previously set-up. To see all your existing recurring payments, click on “Scheduled Payments”.

To review the details of each payment, click on the item within the table. You can then review the additional details of the payment. You also have the option to print a receipt from this page.

If you need to cancel a recurring payment, click on the “Cancel” button for any of the individual payments you have set-up.

**Note:** There is not an option to modify the details of a recurring payment. You can cancel the existing instructions and set-up a new recurring payment if there are any changes that are needed to your payments.

Registration

**STEP 1**
Click on “Register Now”, enter a nickname for the account you are setting up and your email address.

**STEP 2**
Enter your personal details, create a username and password to be used for future logins to the Online Payment Center, and select and answer your Challenge Questions.

**STEP 3**
Enter your checking or savings account information, including: Bank Routing Number and Bank Account Number. This is optional to set-up during registration but will be required to be added to make a payment.

After completing registration, you will be prompted to login to the Online Payment Center.

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