

COMMUNITY ASSOCIATION BANKING

Property Pay User Guide

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Member FDIC





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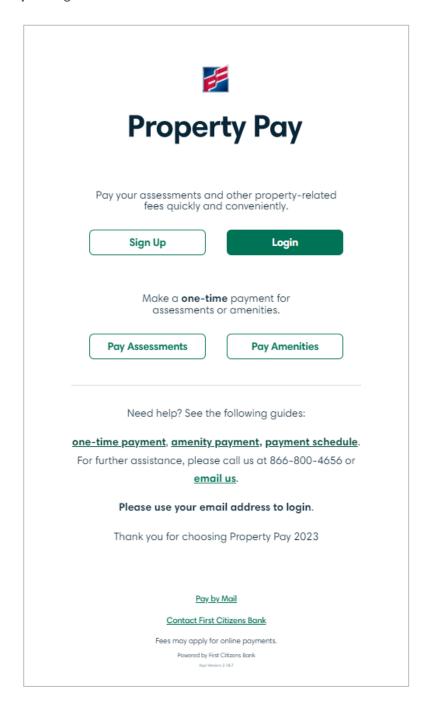
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Sign Up & Login

To access Property Pay, go to:

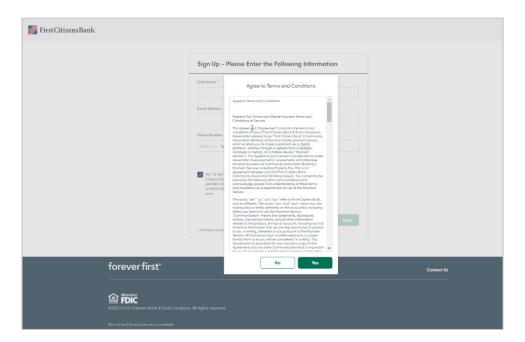
- PropertyPay.firstcitizens.com
 OR
- FirstCitizens.com. Select Treasury Management Services and then Community Association Banking. Click on Pay HOA Fees to access the Property Pay home page.
- 1. Click on **Sign Up** to register as a new user and create an account.



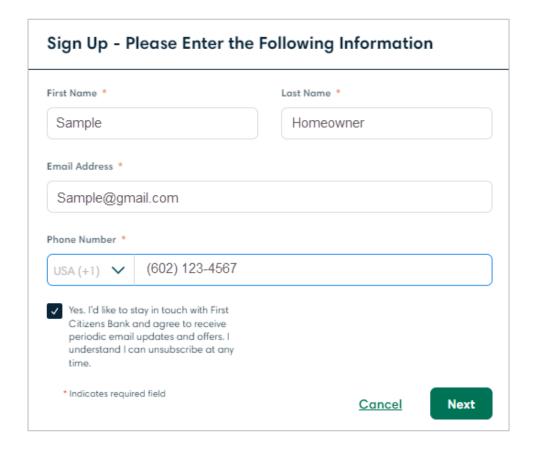




2. A new window provides the Terms & Conditions; once reviewed, click Yes to continue.



3. Enter user information (first & last name, email address, phone number). Click Next.

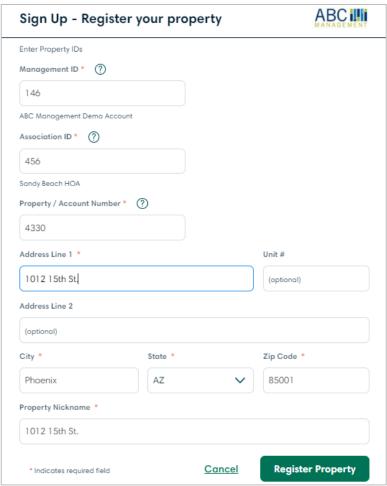


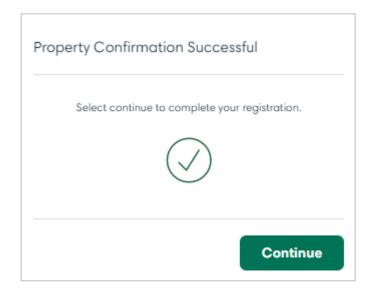


- 4. Complete the property registration using either the Property Address or Property IDs provided on a coupon or statement.
- 5. Click on **Find My Property** to continue.



Note: The property address may be manually entered if not found.

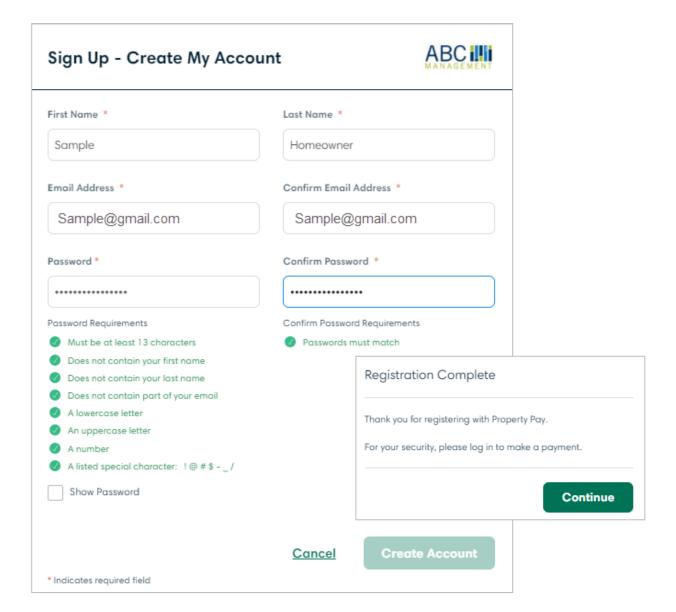






7. Create a Pasword and click on **Create Account**. A Registration Complete message will display and the user is routed to the Property Pay home page to log in.

Note: Properties will automatically display when logged in.





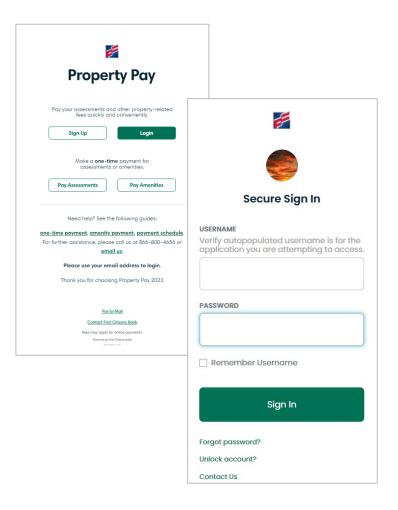


Login to Property Pay

To access Property Pay, go to:

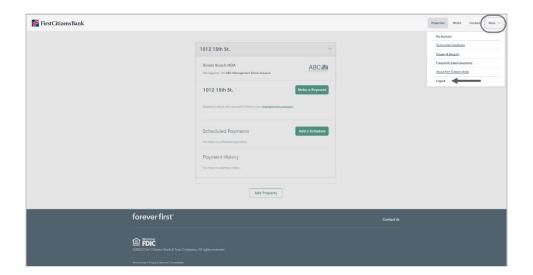
- PropertyPay.firstcitizens.com
- FirstCitizens.com. Select Treasury Management Services and then Community Association Banking. Select Pay HOA Fees.

Enter your email address and password.



Log Out

To Log out, click on the More menu, and select Logout.

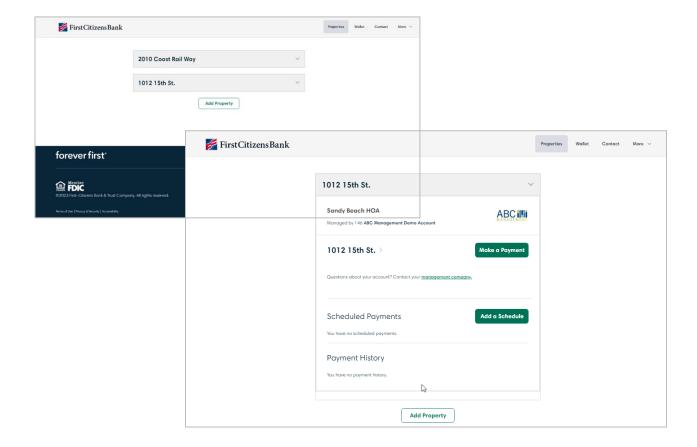




Home Page Overview

When multiple properties are listed, select the dropdown arrow to view Property Details.

Section	Description
Property Nickname	Click on the property nickname for options to edit or delete the property.
Make a Payment	Select Make a Payment to make a single payment, create a payment schedule and/or purchase an Amenity.
Scheduled Payments	Section will list any payment schedules attached to the property. Select Add a Schedule or click on the Schedule Name hyperlink to view schedule details.
Payment History	Section will list the last five payments. View All provides access to additional history. Select the payment date to view additional details.
Add Property	Click to add a new property address and property IDs.

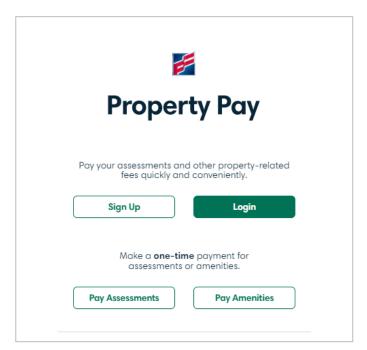


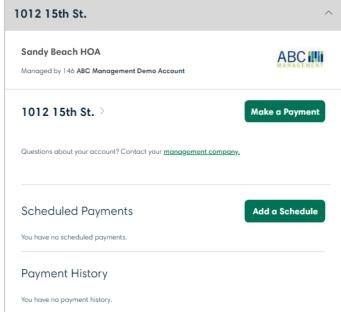


Make a Payment

Users have multiple options for making a payment, including:

- One-time payment.
- Scheduled Payments Fixed Amount or Account Balance.
- Purchase Amenities.
- Make a Payment from the login page:
 - o Used by non-registered users to make a payment.
 - o Registered users can make a payment without signing into Property Pay.







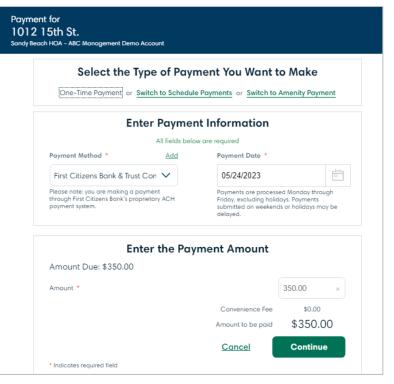
One-Time Payment

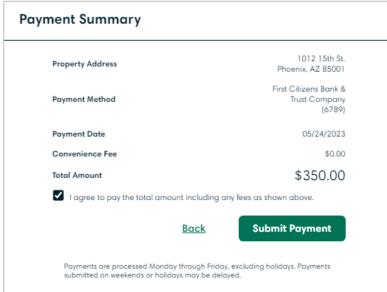
From the Properties Page, locate the property and click on Make a Payment.

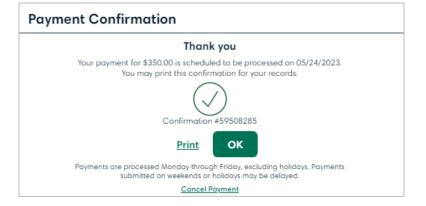
- Select the type of payment you want to make – One Time Payment.
- Select a Payment Method from the dropdown list or click on Add to create a new payment method.
- Select a payment date from the calendar. Only available payment dates are selectable.
- You have the option to enter or adjust the amount if one is listed. The Convenience Fees is listed and the Amount to be Paid will automatically update.
- 5. Click on Continue.
- The Payment Summary screen will appear. Review for accuracy. Check the Terms and Conditions box. Click on Submit Payment.
- A confirmation screen will appear indicating the payment has been submitted along with a confirmation # and an email is sent.
- 8. Click **OK** to return to the Properties Page.

Notes:

- Back takes you back one page.
- Print print the payment confirmation.
- Cancel Payment use to cancel the payment just made.







Property Pay 9



Scheduled Payments

Scheduled Payments are automatically processed based on the frequency and start date selected.

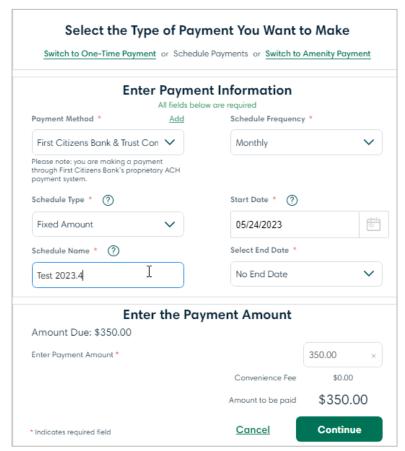
- If a payment date falls on a non-business day, such as a weekend or a holiday, the payment will be processed on a <u>prior business day.</u>
- No expiration date is required. Up to 18 future payment dates will list on the payment schedule.
- When an end date is specified, the number of future payments is limited to 18.

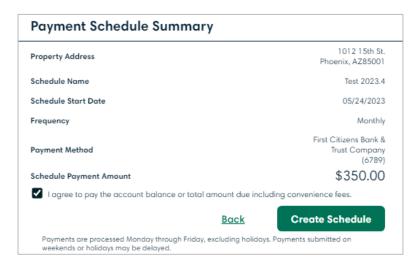
Create a Fixed Payment Schedule

Locate the property and select Make a Payment. Then select Schedule Payments.

- 1. Select a payment method and a frequency from the drop-down menu.
- 2. Select **Fixed Amount** schedule type and enter a schedule name.
- Select a start date and then select No End Date OR enter number of payments (maximum is 18).
- 4. You have the option to enter an amount or adjust the default amount if one is listed. The total amount paid will automatically adjust. Click on **Continue**.
- A Payment Schedule Summary will display for review. Check the Agreement box and click on Create Schedule to continue.
- A confirmation window will appear. Select **OK** to return to the Property home page.

The new schedule is now listed in the Property Details page.









Create an Account Balance Payment Schedule

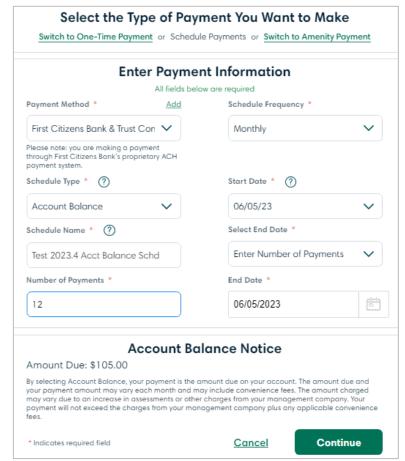
When selecting Account Balance as the schedule type:

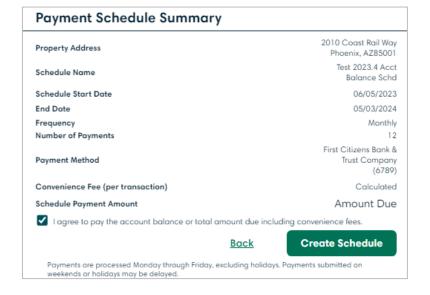
- Start date lists the available payment dates to select from.
- The payment amount will be the amount due on the account.
- An email reminder is sent 2 days prior to the payment date and a confirmation email is sent on the payment date.

Locate the property and select Make a Payment. Select Schedule Payments and enter payment information:

- Select a payment method and a Frequency from the drop-down menu.
- 2. Select a Schedule Type of **Account Balance** and enter a schedule name.
- 3. Select a Start Date from the drop-down menu.
- Select No End Date or enter the number of payments.
- 5. Click on Continue.
- A Payment Schedule Summary will display for review; check the Agreement box and click on Create Schedule to continue. A confirmation window will appear. Select OK to return to the Property home page.

The new schedule is now listed under Property Details page.





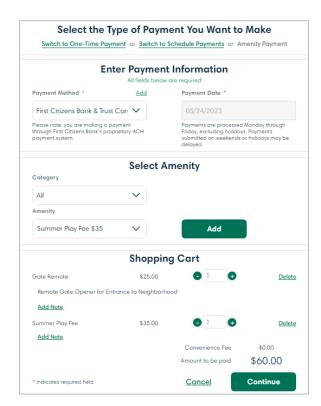




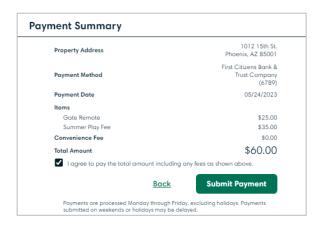
Amenity Payment

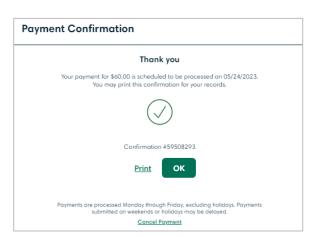
Amenity Payment provides the option to purchase an amentiy as a registered user in Property Pay. The Amenity Payment link will not display if no amenties for the HOA are listed for purchase.

- Login to Property Pay, open the property, and select Make a Payment and then Amenity Payment.
- Select an amenity from the drop-down list and click on Add. Use the Amenity Category field to narrow the list of Amenities. Continue to select additional amenities and click on add, if applicable.
- 3. Shopping cart will update with the list of amenities selected.
 - a. Use the + and icons to adjust the number of items to purchase
 - b. Click on delete to remove an item from the shopping cart
 - c. Add a note to send with the Payment, if applicable
- 4. Once completed, click on Continue.



- 5. Payment Summary screen will display. Review for accuracy. Check the I agree checkbox and **Submit Payment** to continue.
- 6. Payment confirmation is listed with a confirmation number.





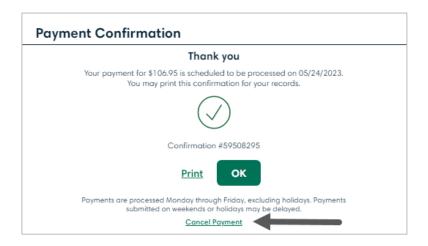


Cancel a Payment

A Cancel Payment option is available if a customer wishes to cancel a payment the same day it was submitted from either the Payment Confirmation Screen or the Properties home page.

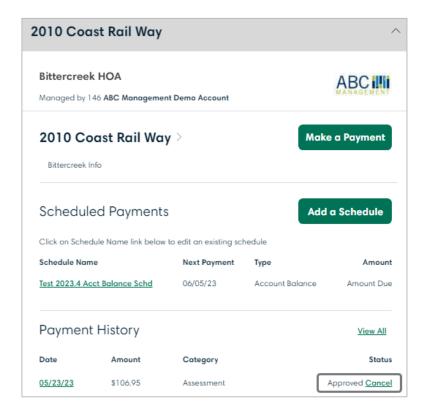
Note: Once the payment status has changed to Processed, cancel is no longer an option.

1. From Payment Confirmation Screen – Click on **Cancel Payment**.



OR

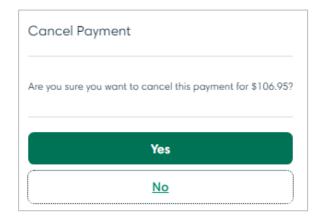
From the Properties page – Locate the payment in Payment history and click on **Cancel**.

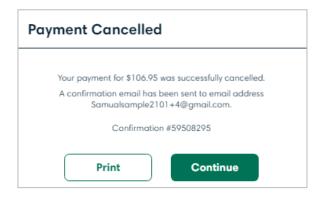




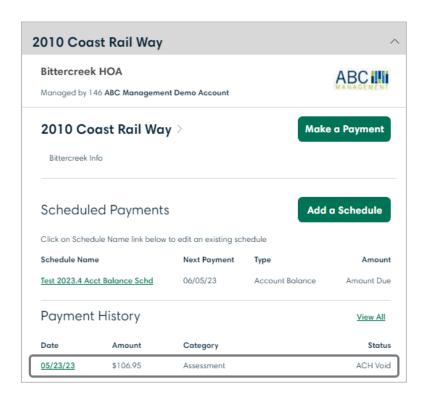


2. Click on Yes to Cancel - A confirmation screen will appear, and an email is sent to the user.





3. Payment is now listed as ACH-Void (from a Checking account) or Reversed (with a Card) under Payment History.

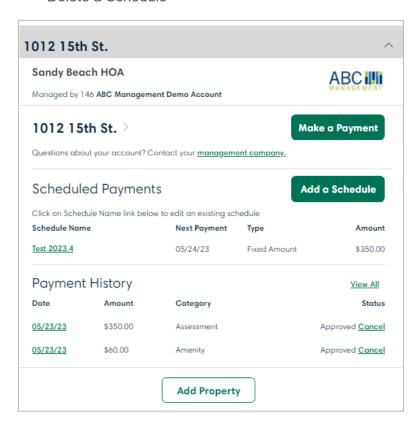


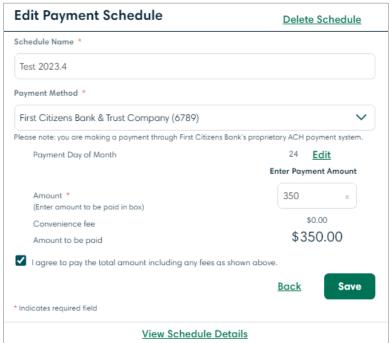


View, Edit, or Delete a Scheduled Payment

From Properties, click on the Schedule Name to access Schedule Details. Edit options include:

- · Adjust Schedule Name or select a new payment method
- View Schedule Details to view/edit future payments
- Delete a Schedule







Fixed Payment Schedule - Change Payment Amount

This feature is used to change one specific payment date or to change the payment amount for a fixed payment schedule. When changing a payment for the current month, edit the payment date at least two or more business days prior to the scheduled payment.

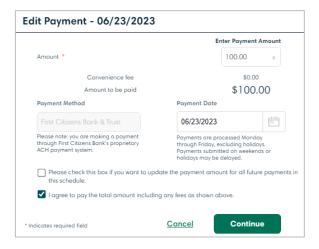
- 1. Locate and select the Schedule Name to edit.
- 2. Click on View Schedule Details hyperlink.
- 3. Locate the payment date and select to view.



- 4. Adjust the payment Date and/or Amount.
- Check boxes
 - Check this box to change the payment amount for all future payments in this schedule, beginning with this payment

OR

- Leave this box unchecked to change the payment amount for this one payment only
- Check box indicating I agree to pay the total amount including any fees as shown above
- 6. Click on **Continue**. User is returned to the Schedule payments details screen. The selected payment(s) is updated with the new payment date and/or amount.







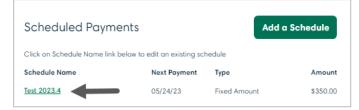
Fixed Payment Schedule - Change Scheduled Payment Date

An option is available to change a Fixed Schedule payment date. Fixed scheduled payment date changes are effective the following month. For example, changes made in May will become effective in June.

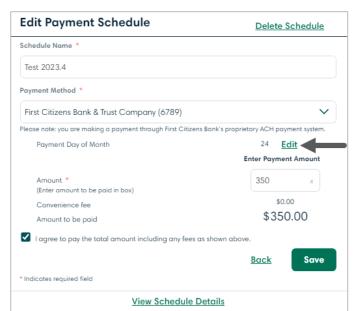
The current month payment date will remain the same.

If a current month payment requires changing, use the Payment Details page to adjust the one specific payment date.

1. Locate and select the Schedule Name.

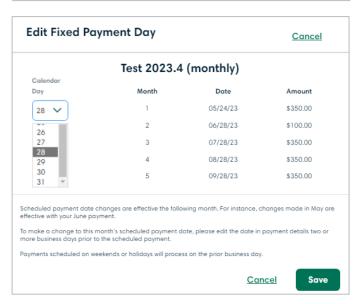


2. Select the **Edit** hyperlink for Payment Day of Month.



3. Select a new date from the drop-down list and click on **Save**.

As a new date is selected, the list of payment dates will update, displaying the next 12 payments.





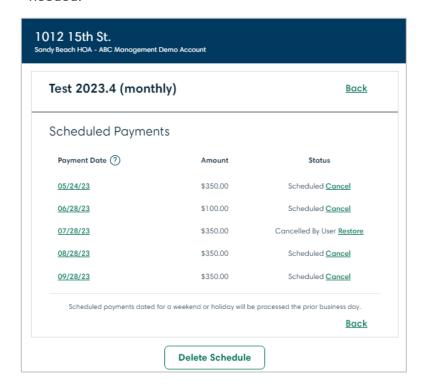
Cancel/Restore a Future Dated Payment

An option is available to cancel a future dated payment or restore a skipped payment if necessary. A confirmation message will display to confirm the request. Once selected the Restore link will is listed next to the cancelled (skipped) payment. An email notification is sent to the homeowner.

Note: When cancelled in ManagerPay by the Bank or a PMC Portal user, the status is still listed as 'Cancelled by CSR'.

This option is available for both Fixed Payment and Account Balance schedules.

- 1. Locate and select the **Schedule Name**.
- 2. Click on View Schedule Details.
- 3. Locate the payment and click on **Cancel**.
- 4. A confirmation message appears. Click **Yes** to continue.
- 5. The payment is now listed as Cancelled. A link to Restore the payment is available, if needed.







Delete a Payment Schedule

When deleting a Payment Schedule, verify there are no payments for the current date. The next payment listed in the Schedule must be a future date prior to deleting the schedule.

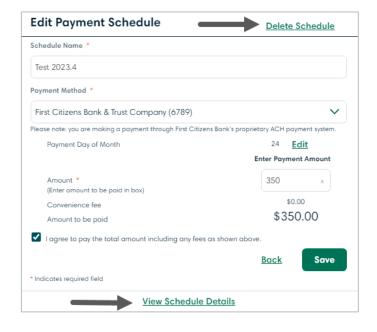
A few verification steps prior to deleting a schedule will help save time and create a positive experience.

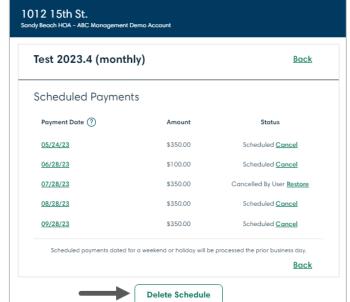
- 1. Locate and select the **Schedule Name**.
- 2. Verify this is the correct schedule to delete. Click on **Delete Schedule**.

OR

- 3. Click on View Schedule Details for more information.
- 4. Verify this is the correct schedule to delete.
- 5. Click on Delete Schedule.

Note: Same day scheduled payments cannot be deleted or restored during the payment processing window of approximately 12:00 to 2:00 PM Central time. Once payment processing begins, all delete, cancel, or restore attempts will receive an error message. When payment processing is completed, the payment schedule can be deleted.







Guest Pay Assessments - One Time Payment Option

Pay Assessments provides the option to make a one time payment as a non-registered user or without logging in.

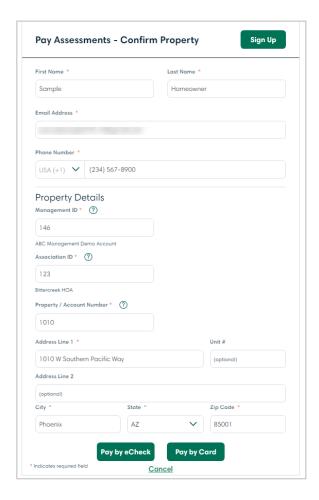
To access Property Pay, go to:

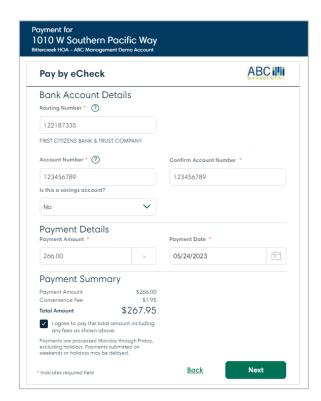
- PropertyPay.firstcitizens.com
 OR
- FirstCitizens.com. Select Treasury Management Services and then Community Association Banking. Click on Pay HOA Fees to access the Property Pay home page.

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To make a one-timePayment as guest user,

- 1. Click on Pay Assessments and then click Yes to the Terms and Conditions.
- 2. Enter Payee information and Property Details.
- 3. Select Pay by eCheck OR Pay by Card.
- 4. Complete payment information and click on Next..
- 5. Review summary page and click on **Submit Payment**. A payment confirmation will appear.





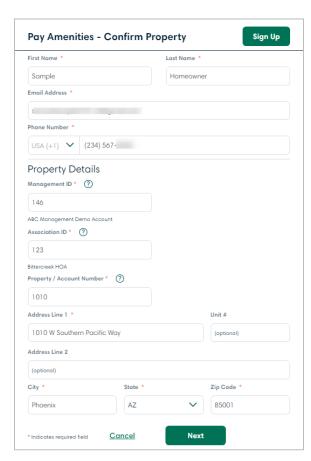


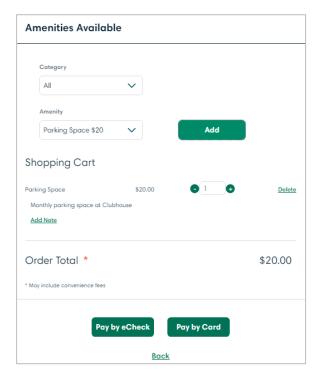
Guest Pay Amenities - One Time Payment Option

Pay Amenities provides the option to purchase an amentiy as a non-registered user or without logging into Property Pay. A message will display if no amenities are available for purchase.

To purchase an Amenity as a guest user,

- 1. Select **Pay Amenities** from the Property Pay home page and then Accept Terms and Conditions when presented.
- 2. Enter payee information and property details. Click on **Next** to continue.
- 3. Select one or more amenities from the drop-down list and click on **Add**. Use the category field to narrow the list. Enter the quantity for each amenity selected.
- 4. Select a payment method and complete payment information. Payment summary includes list of amenities selected.
- 5. Review summary page and click on **Submit Payment**. A payment confirmation will be listed. An option to print or cancel is provided.

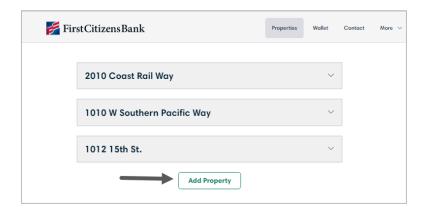






Properties

The property nickname is a hyperlink to property details and options to edit property details, remove a property and look up instructions if a user hare recently moved.

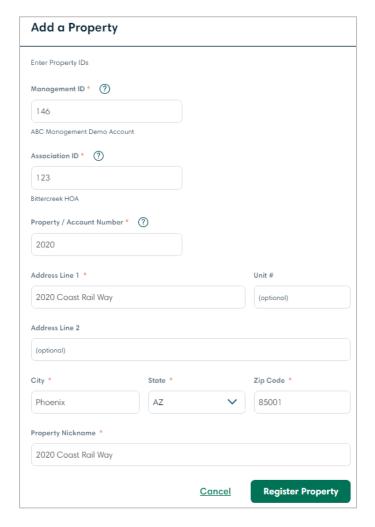


Add Property

From the Properties home page:

- Scroll down and click on Add Property.
- Enter property information provided on statement or coupon and select Find My Property.
- 3. Enter or verify, if prefilled, the property address.
- 4. Click on Register Property.

The user is returned to the Properties page and the new property is now listed.





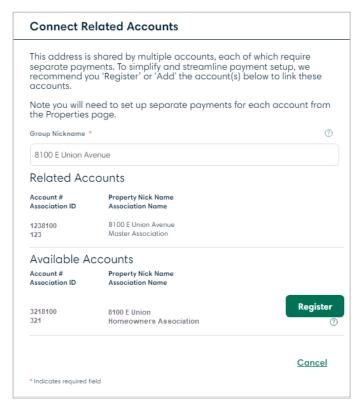


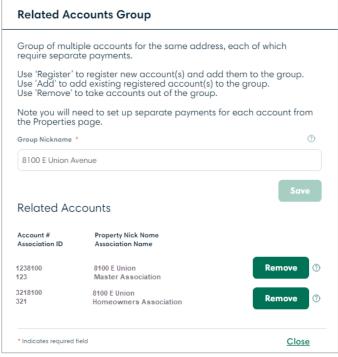
Related Accounts

Related properties can be grouped together as a Related Accounts Group.

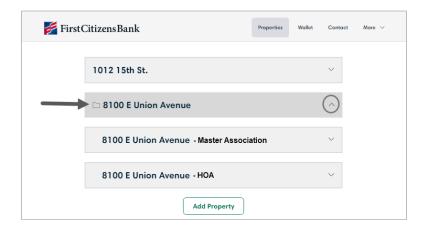
When adding a new property, related accounts are automatically identified and listed with an option to register and add to a group.

Note: This feature may not be available to all users.





Once registered/added to the group, the related accounts are grouped together and identified with a folder icon in the Property list.

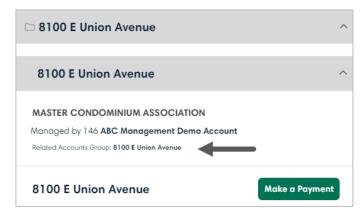




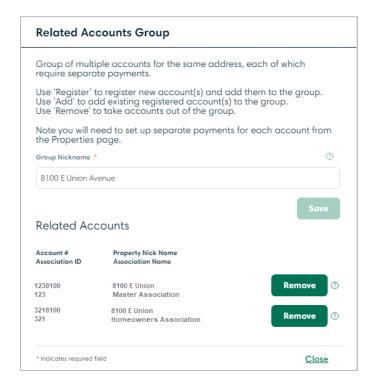


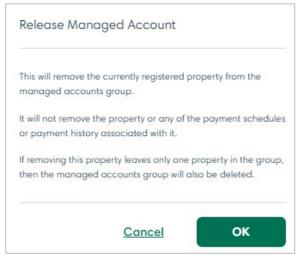
To remove a property from a group:

- Click on the group to access the related accounts.
- Select the property to view Details and click on the Managed Accounts Group hyperlink.



- 3. Locate the property and click on **Remove**.
- 4. A confirmation message will display. Click **OK** to remove the property from the Group.





The property is now listed separately within the Property List.

Note: If only one property is left in the group, the group is removed and both properties are listed separately within the Property List.

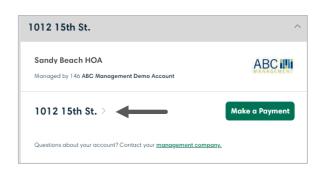


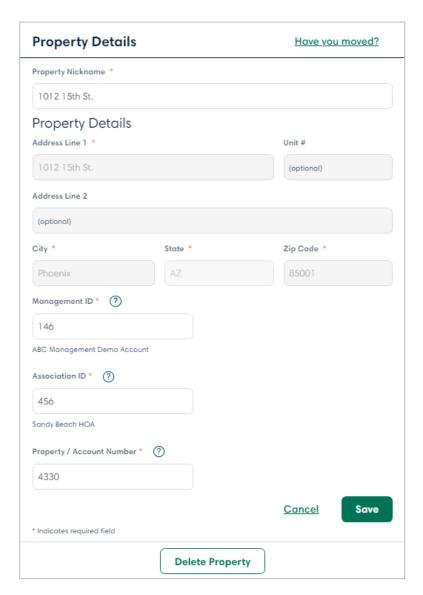


Edit Property

From the Properties home page:

- Open the property and click the Property
 Nickname hyperlink to access Property Details.
- Adjust details as needed: Property Nickname, Management ID, HOA ID, Property Account #.
- Click on Save. Cancel will take you back to the Properties Home Page.





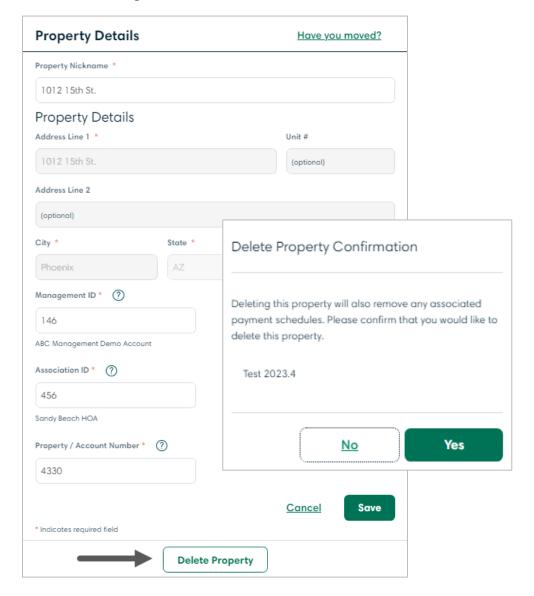




Remove Property

From the Properties home page:

- 1. Open the Property and click on the **Property Nickname** hyperlink to access Property Details.
- 2. Scroll down and click on **Delete Property**. A verification window will appear.
- 3. Click on **YES** to delete. You are returned to the Properties Home page and the property address is no longer listed.



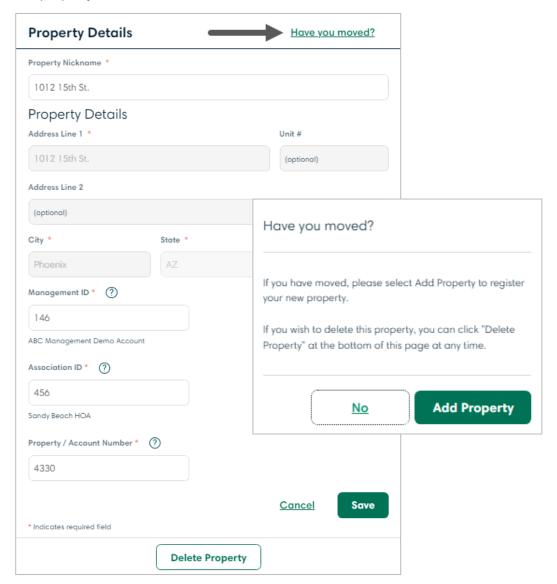




Property Details – Have you Moved?

From the Properties home page:

- 1. Click on the **Property Name** link to access Property Details.
- 2. Click on the link for Have you moved?
- 3. A verification window will appear with instructions to add a new property or delete the old property.





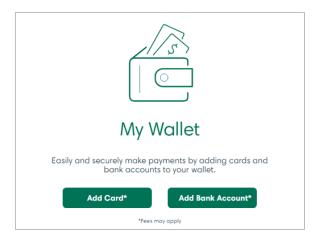


My Wallet

The Wallet is used to manage payment methods.

The first time the Wallet is opened, a menu option is provided to add a payment method.

- Select Add Card or Add Bank Account.
- Complete the required fields.
- Designate a default payment method.
- Click on Add to save.



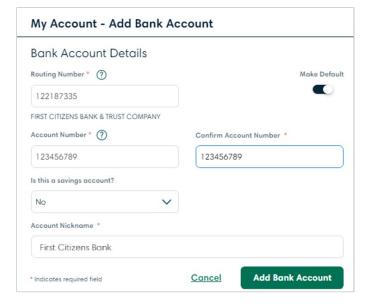
Add a Bank Account

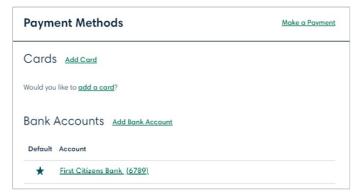
- 1. Select Wallet from the Menu bar.
- 2. Click on Add Bank Account.
- 3. Enter required information:
 - Routing number
 - Select as default account (optional)
 - Account Number
 - Confirm Account Number
 - Account Nickname

Note: When changing the default payment method, the application will display an option to update any existing payment schedules using the old default payment method.

4. Click on Add Checking Account.

You are returned to the Payment Methods screen and the new account is listed.





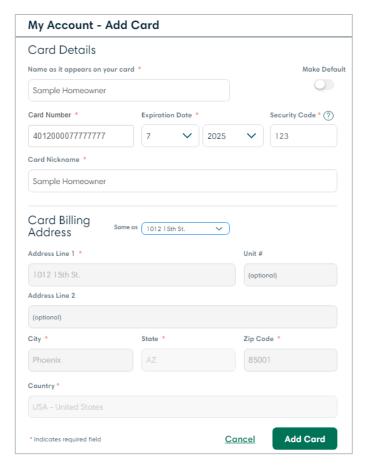




Add a Card

- 1. Select Wallet from the Menu bar.
- 2. Click on Add Card.
- 3. Enter required information:
 - Name as it appears on the card #Expiration Date – Month and Year.
 - Security Code.
 - Select a billing address from the dropdown menu OR enter a different billing address.
- 4. Click on Add Card.

You are returned to the Payment Methods screen and the new account is listed.

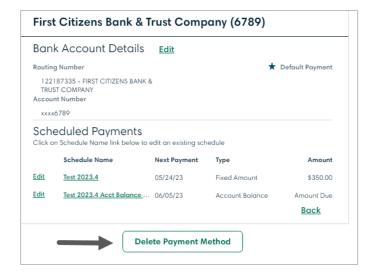






Delete a Payment Method

- Click on My Wallet to access the Payment Method Details page.
- 2. Select a Payment Method to view.
- 3. Click on Delete Payment Method.

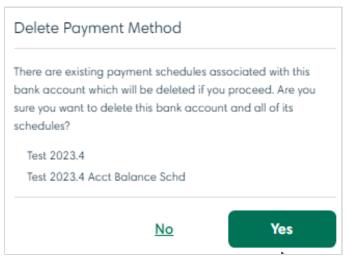


Notes:

Deleting a Payment Method will also delete any payment schedules attached to the Payment Method.

A confirmation screen will appear indicating the payment schedule will be deleted as well.

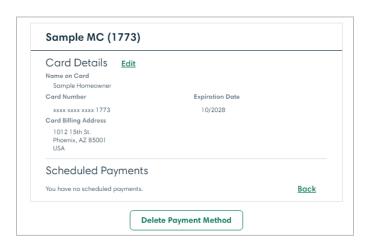
The user will need to create a new payment schedule with the new payment method, if needed.





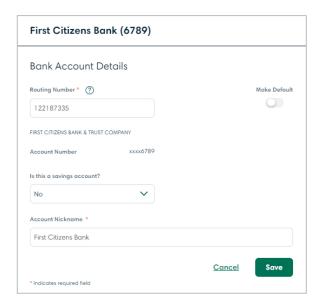
Edit Payment Method Details

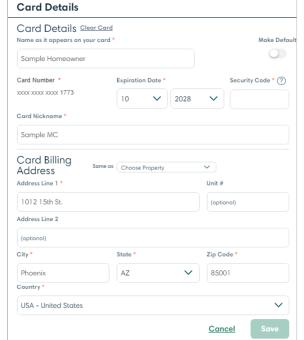
- Click on My Wallet to access the Payment Methods details page.
- 2. Select a payment method to view.
- 3. A user is unable to update the payment method account number or expiration date. If these changes are necessary, then a new payment method and payment schedule is created.
- 4. Click on **Edit**. Fields available to update include:
 - Routing Number.
 - Account Nickname.
 - Make Default toggle switch.



Note: When changing the default payment method, the application will display an option to update any existing payment schedules using the old default payment method.

5. Click on Save to return to the Payment Methods Details screen.









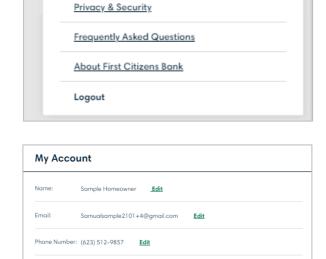
'More' Drop Down Menu

The More drop-down menu provides access to:

- Update My Account information
- Terms & Conditions
- Privacy Policy
- FAQs
- About First Citizens Bank
- Logout

My Account

- 1. Select My Account to update the following:
 - First and Last name of account owner.
 - Email address.
 - Phone number.
 - Login ID.
 - Password Reset.
- 2. Click on the **Edit** link to update.



Wallet

Contact

More V

Properties

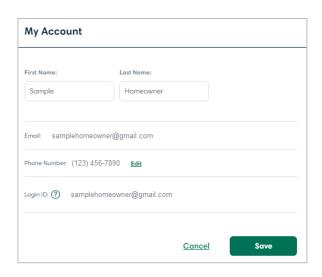
My Account

Login ID: (?) Samualsample2101+4@gmail.com

Terms and Conditions

Edit Profile Name & Email Address

- 1. From the My Account page, click on **Edit** to update the following:
 - First and Last Name.
 - Phone number.
 - Email address.
- 2. Click on **Save**. When changing the email address, a notification message will display.
- 3. Click **OK** to change the email address and then click **Save**.



Notes:

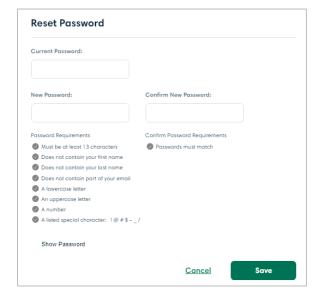
- A change of email address notification is sent to both the old and the new email address.
- A registered user has the option to change to previously used guest payer email address.





Change Password

- From the My Account page, click on Reset Password.
- 2. Enter current password.
- 3. Enter new password and confirm new password.
- 4. Click on Save.



Frequently Asked Questions

Select Frequently Asked Questions to view information on:

- One-Time Payments
- Managing Properties
- Managing Payments
- Managing My Wallet
- My Account
- Other

Click on the drop-down menu to view.





