

# ePay Program

Automatically pay your rent by using your checking or savings account, debit card or a credit card!

## HOW DO I SIGN UP? IT'S FAST & EASY

1. Bank or Credit Card Account Holder must fill out the authorization form below.

To use a bank account (no fee option):

- Attach a check from the checking account or encoded savings withdrawal slip for the account you wish to use.
- Write "Void" across the check or withdrawal slip. (Please do not send a deposit slip.)
- The bank transit number is usually the first nine numbers on the bottom left corner of the check.

To use a debit card or credit card (fee applies):

- Provide the type of credit card.
- Provide your card number, CVV number and the expiration date of your card.

2. Tear off and return the authorization form with your voided check, savings withdrawal ticket or debit card/credit card information to the community office. If someone other than the resident will be paying the rent, the 3<sup>rd</sup> Party Payment Agreement must be signed. Please return it the community office.
3. Keep the rest of this form for your records.

### ePay Authorization

#### KEEP THIS PORTION FOR YOUR RECORDS

I/We hereby authorize my Community and its agents/processors, including ARC Investments and Zego (Powered by PayLease), to automatically initiate debit entries (charges) to my bank account (and for my bank to accept and post such debit entries), or to my credit card, for payment of the lot rental amount and other charges.

I/We understand:

- i.) There is no fee when I pay with my checking or savings account. However, if I choose to pay with a debit card or credit card I will be charged a payment processing fee of 3.5% plus \$2.95 by Zego (Powered by PayLease), a third-party processor.
- ii.) My Community will provide a monthly statement either via email, the online portal or available in the office. It is my responsibility to notify my Community of any changes to my address, bank account or debit/credit card information.
- iii.) My bank account, or credit card will be charged on the third calendar day of the month, provided it is a business day. In the event that the third day of the month is not a business day, my account or card will be charged on the prior business day.
- iv.) The name appearing on my account statement for the transaction will be "PYL\*ARC."
- v.) The standard returned check charge (NSF) will apply in the event a debit entry is not paid by my bank. The standard late fee will apply in the event payment is not received on or before the payment deadline.
- vi.) This authority will remain in effect until my Community has received written notification from me of termination in such a manner as to afford my Community and my bank or credit card company a reasonable opportunity to act upon it. I/We have the right to stop payment of charge entries by notifying my Community in writing seven days prior to the date the account is scheduled to be charged.
- vii.) Any erroneous or incorrect charge will be corrected upon written notification to my Community. If a correction is necessary, it may involve a credit or debit to my account and the account holder hereby consents to such corrective action.

I have chosen to have my monthly lot rental charges paid by my:  Checking Account  Savings Account  Debit Card  
 MasterCard  Visa  AMEX  Discover

#### IMPORTANT U.S. BANK ACCOUNTS ONLY

Please allow up to one week for your authorization to be processed. Your Community Office will notify you of completion.  
**Please continue to pay your bill as you normally would until you are notified of completion.**



# ePay Authorization

**FILL OUT AND RETURN THIS SECTION TO THE COMMUNITY OFFICE**

COMMUNITY: \_\_\_\_\_

LOT NUMBER: \_\_\_\_\_

RESIDENT NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_

STATE: \_\_\_\_\_ ZIP CODE: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

### CHOOSE ONE OPTION BELOW:

BANK ACCOUNT	DEBIT / CREDIT CARD
<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	<input type="checkbox"/> Debit Card <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> AMEX <input type="checkbox"/> Discover
U.S. BANK NAME:	ACCOUNT NO:
BANK ROUTING NO.:	CVV No.:
BANK ACCOUNT NO.:	EXPIRATION DATE:

By signing below, I/We hereby agree to all terms of the ePay Authorization.

ACCOUNT HOLDER SIGNATURE\*: \_\_\_\_\_

DATE: \_\_\_\_\_

\*If not tenant, a 3<sup>rd</sup> party payment agreement must be signed.

ARCePayrev04/20

----- ✂ Return the above portion to the Community Office ✂ -----

### COMMONLY ASKED QUESTIONS

**Q. Is there a charge for ePay?**

A. There is no fee when you pay with your checking or savings account. If you choose to pay with a debit card or credit card you will be charged a payment processing fee of 3.5% plus \$2.95 by Zego (Powered by PayLease), a third-party processor.

**Q. How soon does my participation in ePay begin?**

A. Provided you deliver a complete ePay Authorization by the 20<sup>th</sup> of a calendar month, your rental charges for the subsequent month should be charged to your account or credit card. Continue to pay your bill as you normally would until notified ePay is active.

**Q. When does the money have to be in my bank account if I choose to use my checking or savings account?**

A. Your bank account or credit card will be debited on the third day of the month, provided it is a business day. In the event that the third day of the month is not a business day, your account or card will be charged on the prior business day. The amount your bank account or card will be charged is the total of all charges due on your monthly statement. Your monthly bank or credit card statement will show the amount charged and the date of the transaction. If there are insufficient funds in your bank account on the payment date, your bank will return the automatic payment, just as if you had a check returned for insufficient funds and you will be subject to the standard NSF fee. If we are unable to obtain a credit or debit card authorization when the transaction is initiated, your card will not be charged. In either case, if your account balance remains unpaid beyond the payment deadline, it will be subject to late fees.

**NOTE:**

You may also incur additional charges by your bank, or credit card company in the event a payment is returned.

**Q. What if I have questions about my bill?**

A. Just call Your Community Office. We'll be happy to review your bill with you!