

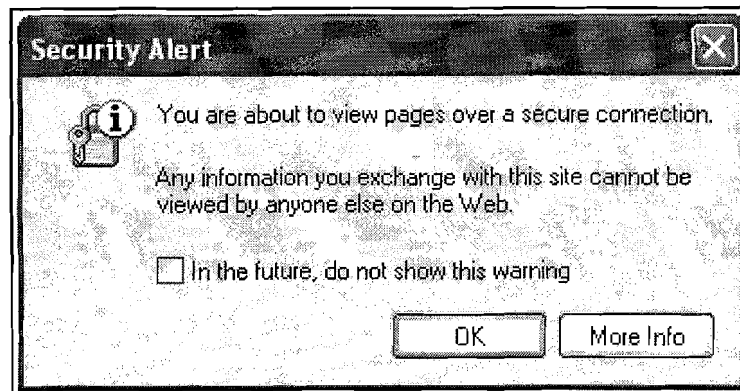
Addendum A

HOMEOWNERS GUIDE TO ONLINE PAYMENTS

The community web site Account Info window allows the homeowner to view account balances, account history, and last payment info. Making payments using the Online Payments service is as simple as **Clicking 'Pay Dues'** on the web site to login. Credit Card or Bank Account information is transmitted over a secured connection.

Homeowners create a secure profile that is encrypted and password protected. This information is completely separate from the community web site profile and can be change by the user at any time. Because the **Online Payments** information is stored on a separate and secure server, a community web site administrator does NOT have access to an owner's online payment login. When accessing a secured site the following dialog box will appear.

Figure-1 Web Security Alert dialog box



CREATING AN OWNER ACCOUNT

Before **Online Payments** can be used, an owner must create a new Login *Username* and *Password*, separate from their login to the Community web site. Only one Online Payment login can be created for each property.

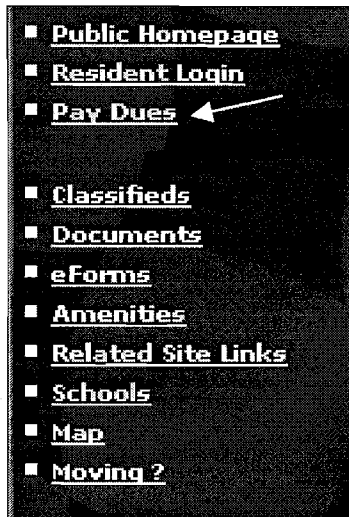
When an owner is ready to create a login, whether they access **Online Payments** from their community web site or the management company web site the online payment interface identifies a valid owner by matching the street address with the owner name entered by the user. If the owner name does not match the information on file, the account is rejected.

Account Login and Password

From your Community web site:

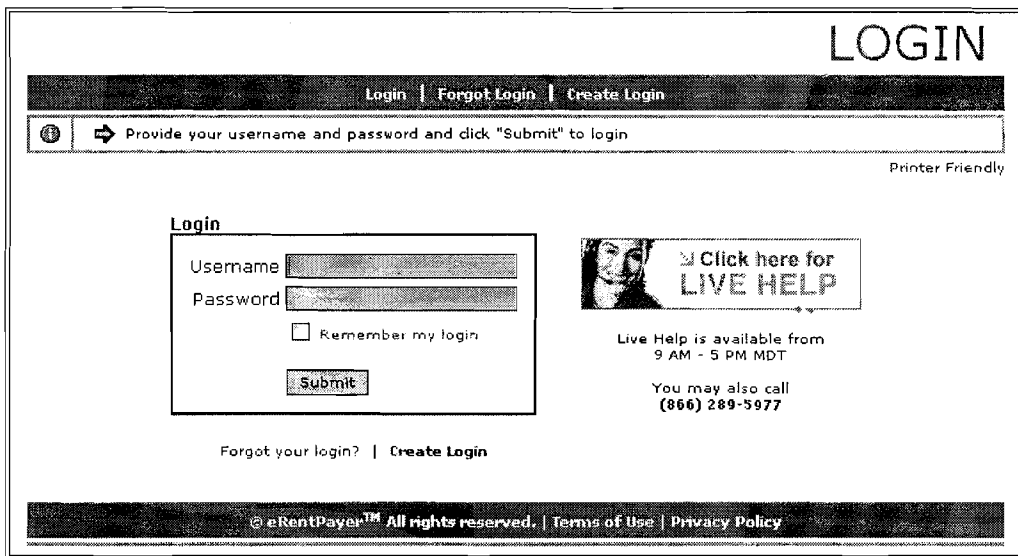
1. Click the *Pay Dues* link.

Figure-2 Web Site Menu Options



2. The **Online Payments Login** window appears.

Figure 1 Online Payments Login window

A screenshot of a web browser window titled "LOGIN". At the top, there are links for "Login", "Forgot Login", and "Create Login". Below this is a message: "Provide your username and password and click 'Submit' to login". On the right side, it says "Printer Friendly". The main content area is titled "Login" and contains a form with fields for "Username" and "Password", a "Remember my login" checkbox, and a "Submit" button. To the right of the form is a "Click here for LIVE HELP" button with a small image of a person. Below the form, there are links for "Forgot your login?" and "Create Login". At the bottom, there is a footer with the text: "© eRentPayer™ All rights reserved. | Terms of Use | Privacy Policy".

3. **Click Create Login**

This Login Username and Password is separate from your community web site Login.

4. **Select your street.**

Figure -2 Online Payments Choose Street window

CHOOSE STREET

Login | Forgot Login | Create Login

Please select your street

History: Choose Street Printer Friendly

Create a Login

Your Street

Address: ▼

- Bank Street
- Diamond Avenue
- Easy Street

Click here for LIVE HELP

Live Help is available from
9 AM - 5 PM MDT

You may also call
(866) 289-5977

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5. **Click Submit.**

6. **Select** the address of your property from the Address drop-down list.

Figure -3 Online Payments Create Login window

CREATE LOGIN

[Login](#) | [Forgot Login](#) | [Create Login](#)

Please select your address and choose a new login


History: [Choose Street](#) > [Create Login](#) Printer Friendly

Create a Login

Your Street
Address:

Your name
First Name:
Last Name:

Choose a Login
Username:
Password:

 [Click here for LIVE HELP](#)

Live Help is available from
9 AM - 5 PM MDT
You may also call
(866) 289-5977

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7. **Enter** your first and last name.
8. **Enter** the *Username* and *Password* you wish to use.
9. **Click Submit.**

If the First and Last names do not match the information on record for this address the Login will be rejected.

Figure -4 Online Payments: Create Login Error Message

CREATE LOGIN

[Login](#) | [Forgot Login](#) | [Create Login](#)

⚠ THE INFORMATION YOU ENTERED IS INCORRECT.
➡ Please select your address and choose a new login


[Printer Friendly](#)

Create a Login

Your Street
Address

Your name
First Name
Last Name

Choose a Login
Username
Password



**Click here for
LIVE HELP**

Live Help is available from
9 AM - 5 PM MDT

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10. Confirm your profile information.
11. You must provide an e-mail address. Your payment verification will be sent to you via e-mail.
12. **Enter** all required data.

Figure -5 Online Payments: Owner Account Information window

REQUIRED INFORMATION

[Pay](#) | [My Accounts](#) | [My Profile](#) | [Contact](#)

➔ Fill out all required fields (⚠) and click "Submit"
➔ You will have an opportunity to change this information later

[Herb Score](#) | [Logout](#)
[Printer Friendly](#)

Required Information

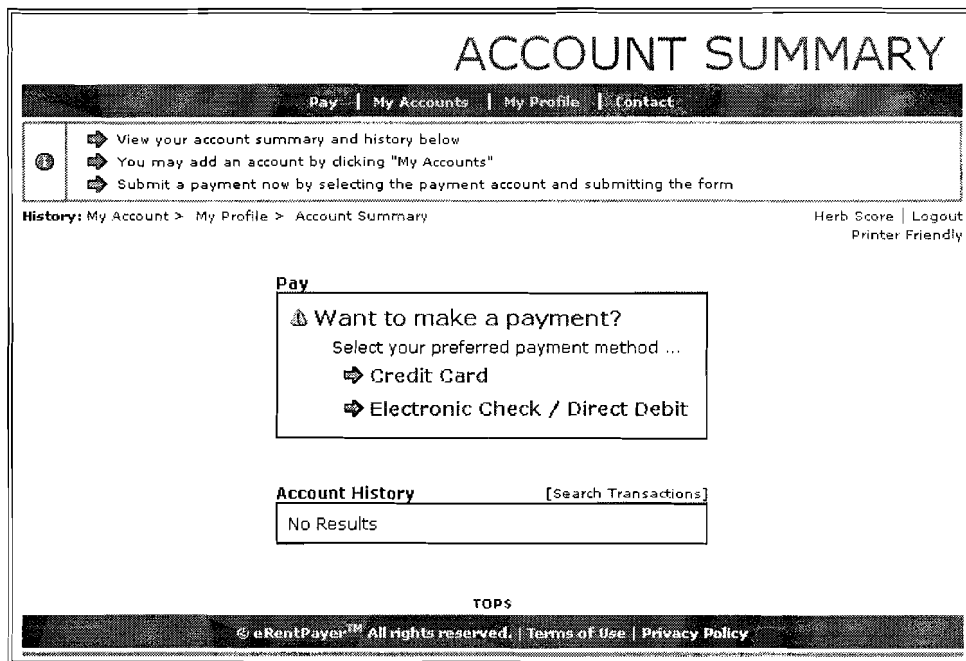
Name	Herb Score
Full Name	Herb Score
Primary Address	
Street	860 Diamond Avenue
Street 2	
City	Rockville
State	Maryland
Zip	20888
Phone	(703) 555 - 7765
Personal Identification	
⚠ Last 4 of SSN XXX - XX -	
<small>* If you do not have a Social Security Number, please enter the last 4 numbers of your passport.</small>	
⚠ Birthdate	Day ▼ Month ▼ Year ▼
⚠ Email	
<small>* A valid email address is required to receive payment receipts.</small>	
Residence	860 Diamond Avenue
⚠ Terms of Use	<input type="checkbox"/> I agree to the Terms of Use
<input type="button" value="Submit"/>	

13. **Click** the Checkbox to accept the terms of use.
14. **Click Submit.**

Once the account is setup, proceed with setting up payment options. You may enter bank account or credit card information from which to make payments.

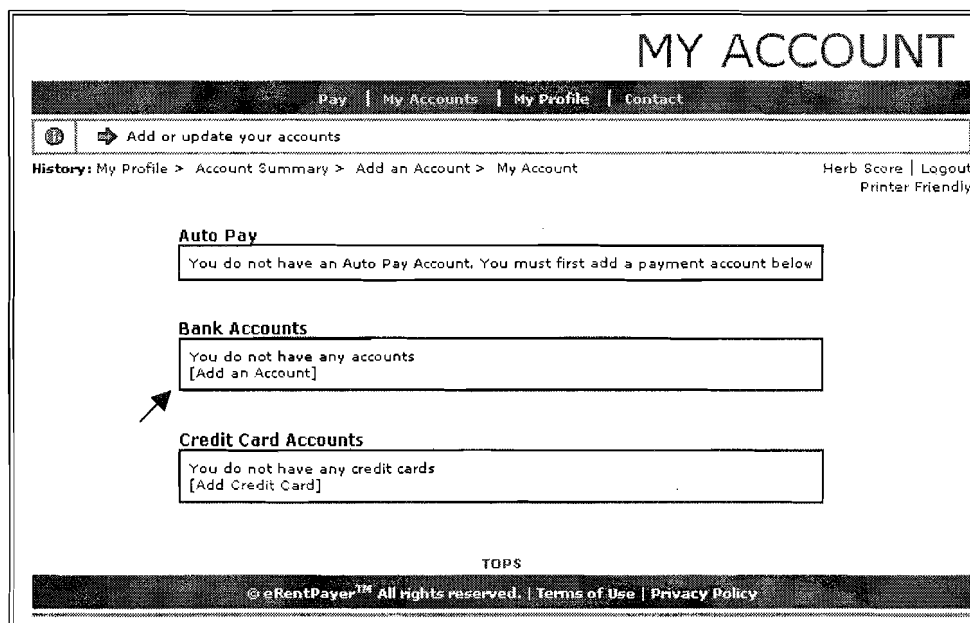
15. The **Account Summary** window appears.
16. Select a preferred payment method from the **Pay** list box.

Figure -6 Online Payments: Owner Account Summary window



17. **Click My Accounts** on the **Account Summary** toolbar to add account information.
18. The **My Account** window appears.

Figure -7 Online Payments: My Account Payment Method Options



19. **Select** the preferred method of payment, *Credit Card* or *Bank Account*.
20. **Click** the **Add Account** hyperlink.

The following examples display Account Information windows. **Figure -9** displays the Bank Account information window. **Figure -10** displays the Credit Card information window.

Figure -8 Online Payments: Add An Account Bank Info window

ADD AN ACCOUNT

[Pay](#) | [My Accounts](#) | [My Profile](#) | [Contact](#)

Enter the required information and click "Submit"

History: [My Profile](#) > [Account Summary](#) > [My Account](#) > [Add an Account](#) Herb Score | [Logout](#)
[Printer Friendly](#)

Add Account

<p>Account Details</p> <p>Name of Account Holder <input style="width: 80%;" type="text" value="Herb Score"/></p> <p>Routing Number (9 digits) <input style="width: 80%;" type="text"/></p> <p>Account Number <input style="width: 80%;" type="text"/></p> <p>Type <input style="width: 80%;" type="text" value="CHECKING"/></p> <p>Make this my Default Account <input checked="" type="checkbox"/></p> <p style="text-align: center;"><input type="button" value="Submit"/></p>	
--	--

How do I find my routing number and account number?

Joan E. Hancock
75012 Colson Avenue
Louisville, Kentucky 40225

AnyBank USA
Anywhere, USA.

2044008804 950130829721 1000

↑
routing and
transit #

↑
checking
account #

↑
check #

Figure -9 Online Payments: Add An Account Add Credit Card Info window

ADD CREDIT CARD

[Pay](#) | [My Accounts](#) | [My Profile](#) | [Contact](#)

Enter the required information and click "Submit"

History: [Account Summary](#) > [Add an Account](#) > [My Account](#) > [Add Credit Card](#)

[Herb Score](#) | [Logout](#)
[Printer Friendly](#)

Add Credit Card

Card Info

First Name

Last Name

Card Type

Number

Expiration

Card Alias

Card Address

Address

City

State

Zip

Information

PLEASE NOTE:

- A convenience fee of \$2.00 and 3.00% of the payment amount will be added to **credit card** payments
- Other payment options:**
Electronic Check: A convenience fee of only \$2.00 will be added to electronic checks

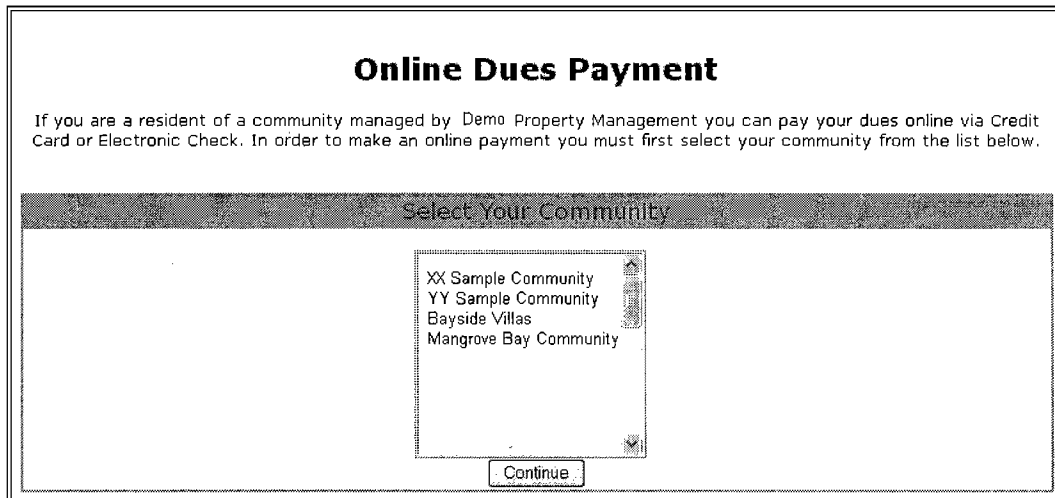
21. **Enter Banking or Credit Card** information.
22. **Click Submit** to save information.

You are no ready to make online payments. You may make a onetime payment or authorize auto pay to automatically make your payment on a specified day each month without any further action from you. You can change your online payments account setup at anytime.

From the TOPS Management Company web site:

1. **Click** the **Pay Dues** link.
2. The **Select Your Community** window appears.

Figure -10 Online Payments: Management Company Web Site window



Online Dues Payment

If you are a resident of a community managed by Demo Property Management you can pay your dues online via Credit Card or Electronic Check. In order to make an online payment you must first select your community from the list below.

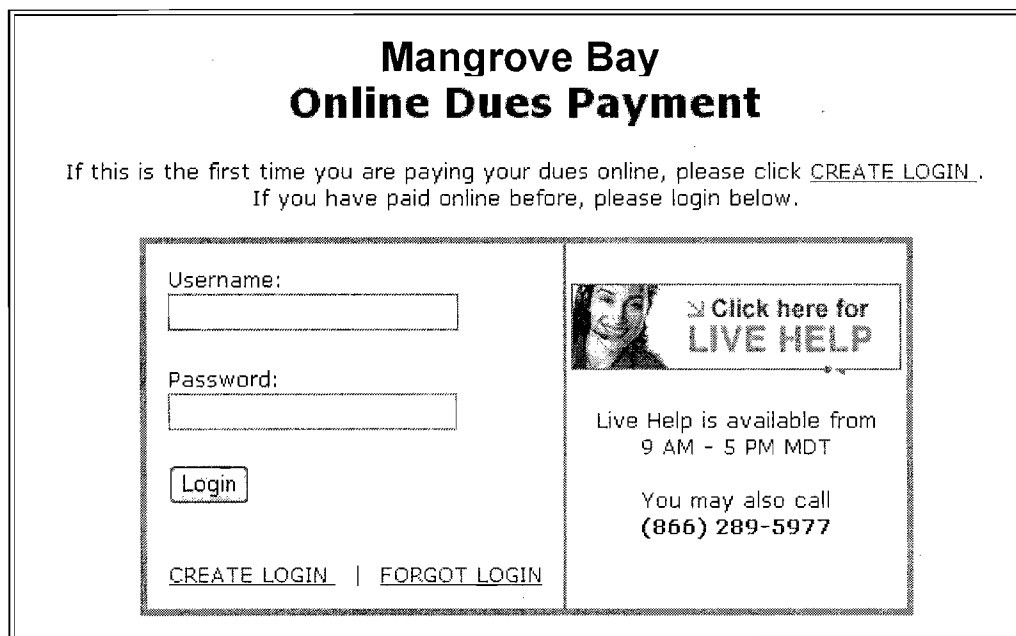
Select Your Community

- XX Sample Community
- YY Sample Community
- Bayside Villas
- Mangrove Bay Community

Continue

3. **Select** your community from the list box.
4. **Click** **Continue**.
5. The **Online Payments Login** window appears.

Figure -11 Online Payments: Management Company Web Site Login window



**Mangrove Bay
Online Dues Payment**


If this is the first time you are paying your dues online, please click [CREATE LOGIN](#).
If you have paid online before, please login below.

Username:

Password:

Login

[CREATE LOGIN](#) | [FORGOT LOGIN](#)

 **Click here for
LIVE HELP**

Live Help is available from
9 AM - 5 PM MDT

You may also call
(866) 289-5977

From this point forward, the steps for creating a login are the same whether you are on your community web site or the Property Management Company web site. **Repeat Steps 3 through 19** of the instructions in the Community web site section.

MAKING AN ONLINE PAYMENT

As soon as the owner account is setup, you can begin making payments. Payments can be a onetime event or they can be setup as "*Auto Pay*", a scheduled recurring event. The **Online Payments** payment options include: E-checks, Visa, Mastercard, American Express and Discover.

The service will pre-populate the balance owed, homeowners have the option to pay the amount owed or enter the new amount they wish to pay.

When owners submit a payment, they will receive a reference number and receipt letting them know that the payment has been received.

From your community or management company web site:

1. **Click** the **Pay Dues** button.
2. **Login** with your **Online Payments Username** and **Password**.
3. The **Account Summary** window appears.

Figure -12 Online Payments: Owner Account Summary window

ACCOUNT SUMMARY

Pay | My Accounts | My Profile | Contact

- ➡ View your account summary and history below
- ➡ You may add an account by clicking "My Accounts"
- ➡ Submit a payment now by selecting the payment account and submitting the form

John Dunhill | [Logout](#)
[Printer Friendly](#)

Pay

Current Balance (Credit): \$177.02
This amount may not reflect your actual balance due.

Submit a Payment Now ...

Amount \$ *

From ▼

 [\[Setup Auto Pay\]](#)

*** Convenience Fee Breakdown:**
 eCheck \$2.00
 Credit Card \$2.00 + 3.00%

By submitting your payment you agree to the following:

- As a person authorized to initiate transactions for this account, I authorize eRentPayer to debit the account listed the specified amount in order to fulfill an obligation that I have with TOPS.
- I understand and agree that this amount will be charged immediately after I confirm this transaction and that any convenience fees are non-refundable.
- If my payment is returned unpaid, I understand and authorize the item plus a \$25.00 processing fee to be electronically debited from my account.

Account History

[Search Transactions]

Date	Ref #	Description	Type	Status	Amount
Oct 29	14834-49	Payment: \$177.02, Service Fee: \$2.00, Acct #1010	Payment	Processing	\$179.02
Total:					\$179.02

4. **Enter** the amount you wish to pay in the *Amount* field.
5. **Select** the *Bank Account* you wish to use for this transaction.
6. **Click Continue**
7. The **Verify Payment** window appears.

Figure -13 Online Payments: Payment Verification window

VERIFY PAYMENT

[Pay](#) | [My Accounts](#) | [My Profile](#) | [Contact](#)

➔ Verify your payment information and click "Pay Now"

History: Verify Payment John Dunhill | [Logout](#)
[Printer Friendly](#)

Almost Done! Please verify...

Bank Account	WACHOVIA BANK, N.A. #1010 *
Payment Amount	\$177.02
Convenience Fee	\$2.00
<hr/>	
Total	\$179.02 <input checked="" type="checkbox"/>

[Pay Now >>](#)

* Your bank statement will show a debit from "ERENTPAYER"

* This payment will be processed by the bank at 4:00 pm Eastern.
You may not cancel your payment after that time.

* You may *not* make payments from government, trust, or business accounts.
Please only make payments from *personal* bank accounts.

TOPS

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8. Review the information, if it is correct **Click the Pay Now>>** button.
9. The following Payment acknowledgment appears.

Figure -14 Online Payments: Payment Acknowledgement window

THANK YOU

Pay | My Accounts | My Profile | Contact

Your payment of \$179.02 was successful
 Your new balance is \$354.04
➔ Thank you for your payment!

History: Verify Payment > Thank You John Dunhill | Logout
Printer Friendly

Thank you for your payment!
A payment receipt was sent to DunhillJ@aol.com

Payment Details [View My Account History]

Date	Tue Nov 16 12:36:01 PST 2004
Ref #	18243-49
Description	Payment: \$177.02, Service Fee: \$2.00, Acct #1010
Amount	\$179.02

Would you like your payment to be made automatically each month?
Setup Auto Pay!

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You may Click the **View My Account History** link review your payment history.

10. Click Logout when finished to close the window and exit Pay Dues.

An e-mail with a payment confirmation number will be sent to the e-mail address contained in your Account Profile. See the following example.

Example of an e-Mail Payment Confirmation.

<p>eRentPayer Transaction Receipt - 855-96 Your Online Payment Administrator E-mail Here To: Homeowners E-mail Here Cc:</p> <hr/> <p style="text-align: center;">Transaction Receipt for Nick Allen</p> <p style="text-align: center;">Your credit card payment of \$293.52 from card #1018 was made on Mon Sep 13 19:27:40 PDT 2004</p> <table><tr><td>Payment Amount:</td><td>\$281.60</td></tr><tr><td>Convenience Fee:</td><td>\$11.92</td></tr><tr><td>Total:</td><td>\$293.52</td></tr></table> <p style="text-align: center;">The reference number for this transaction is: 855-96</p> <p style="text-align: center;">This email has been automatically generated by eRentPayer If you have any questions please Contact TOPS Support</p>	Payment Amount:	\$281.60	Convenience Fee:	\$11.92	Total:	\$293.52
Payment Amount:	\$281.60					
Convenience Fee:	\$11.92					
Total:	\$293.52					

Setting Up Auto Pay

Auto Pay allows you to define the schedule with which to make your online payment automatically. You are able to setup Auto Pay at anytime and update it as needed.

If you wish to make this a recurring monthly payment **Click Pay Dues** and login using your Online Payments username and password.

From the **Account Summary** window:

1. **Click Setup Auto Pay.**
2. The **Setup Auto Pay** window appears.

Figure -15 Online Payments: Setup Auto Pay window

SETUP AUTO PAY

[Pay](#) | [My Accounts](#) | [My Profile](#) | [Contact](#)

➔ Provide the necessary information and click "Submit"

History: [Verify Payment](#) > [Thank You](#) > [Account Summary](#) > [Setup Auto Pay](#) John Dunhill | [Logout](#)
[Printer Friendly](#)

Setup Auto Pay

From Account	<input type="text" value="Wachovia Bank, N.A. #1010"/>
Amount	<input type="text" value="\$0"/> , <input type="text" value="00"/> *
Day of Month	<input type="text" value="First Day"/>
Make first payment in	<input type="text" value="Dec"/> , <input type="text" value="2004"/>
Make last payment in	<input type="text" value="Dec"/> , <input type="text" value="2005"/>
Months to pay	<input checked="" type="checkbox"/> Jan (1) <input checked="" type="checkbox"/> Feb (2) <input checked="" type="checkbox"/> Mar (3) <input checked="" type="checkbox"/> Apr (4) <input checked="" type="checkbox"/> May (5) <input checked="" type="checkbox"/> Jun (6) <input checked="" type="checkbox"/> Jul (7) <input checked="" type="checkbox"/> Aug (8) <input checked="" type="checkbox"/> Sep (9) <input checked="" type="checkbox"/> Oct (10) <input checked="" type="checkbox"/> Nov (11) <input checked="" type="checkbox"/> Dec (12)

* Payments will be made automatically each month until the specified end date.
* **A payment will not be made now.**

* **Convenience Fee Breakdown:**
eCheck \$2.00
Credit Card \$2.00 + 3.00%

3. **Select** the **Account** from which to make this payment.
4. **Enter** the **Amount** of the payment to be made.
5. **Select** the day of the month this payment is to be made, e.g. First Day, Last Day, or select the numeric value of any day in-between.
6. **Enter** the *Month* and *Year* of the first payment.
7. **Enter** the *Month* and *Year* of the last payment.
8. **Click** the checkbox to the left of each month in which a payment is to be made.
9. **Click Submit** to save the information for **Auto Pay**.

Auto Pay can be set up to make payments monthly, bi-monthly, quarterly or bi-annually. Payments will continue to be made regularly as defined in Auto Pay setup until the Last Payment date occurs or you update your Account Information.