

---

# Online Payment Frequently Asked Questions

---

## Contents

Getting Started .....	1
What is the Mutual of Omaha Online Payments website? .....	1
When will my payment be processed? .....	1
What kind of payments can I make on the Mutual of Omaha Online Payment website? .....	1
What form of payment can I make on the Mutual of Omaha Online Payment website? .....	1
How much does using the Mutual of Omaha Online Payment website cost? .....	2
Can I create a scheduled payment? .....	2
What if I just want to make a single payment? .....	2
Do I need a profile to use the Mutual of Omaha Online Payments website? .....	2
Creating A Profile .....	2
How do I register a profile? .....	2
What information do I need to register a profile? .....	3
What if I forget my password? .....	3
How do I change my email address? .....	3
Navigating Within a Profile .....	3
What is Home? .....	3
What is My Profile? .....	3
What is Manage Properties? .....	3
What is Manage Payment Accounts? .....	4
What is Make a One-Time Payment? .....	4
What is Manage Scheduled Payments? .....	4
What is Transaction History? .....	4
What if I forget my password? .....	4
Home .....	4
What is Home? .....	4
What can I do in Home? .....	4
Managing Properties .....	5
How do I add properties? .....	5
How do I change/edit information for the property? .....	5
How do I delete a property? .....	5
What is a Management Company ID? .....	6
What is an Association ID .....	6

What is the Property Account Number?.....	7
Managing Payment Accounts.....	7
What kind of payments can I make on the Mutual of Omaha Bank Online Payment website? .....	7
How do I Manage Payment Accounts? .....	7
What form of payment can I make on the Mutual of Omaha Bank Online Payment website? .....	8
How much does using Mutual of Omaha Bank Online Payments cost? .....	8
Making One-Time Payments .....	8
What if I just want to make a single payment?.....	8
What do I need to make a One-Time Payment?.....	9
What is a Management Company ID? .....	9
What is an Association ID? .....	9
What is the Property Account Number?.....	9
How do I make One-Time Payment? .....	10
When will my payment be processed? .....	10
What form of payment can I make on the Mutual of Omaha Bank Online Payment website? .....	10
How much does a One-Time payment cost? .....	10
Can I create a Scheduled Payment?.....	10
Do I need a profile to use the Mutual of Omaha Bank Online Payments website? .....	11
Scheduling Payments .....	11
How do I create a Scheduled Payment? .....	11
How do I add properties?.....	11
What is a Management Company ID? .....	11
What is an Association ID? .....	11
What is the Property Account Number?.....	12
When will my payment be processed? .....	12
Viewing Transaction History .....	12
What is Transaction History? .....	12
How do I look up the Transaction History?.....	12

## Getting Started

### What is the Mutual of Omaha Online Payments website?

Mutual of Omaha Online Payments is a service provided by Community Association Banking a division of Mutual of Omaha Bank. The service allows customers of member Associations or Management Companies to make ONE-TIME and SCHEDULED PAYMENTS for an HOA, Timeshare, Condo, or Apartment Rentals.

### When will my payment be processed?

Online Payments are processed Monday through Friday (excluding holidays). E-Check payments are processed at 6:00 P.M. Arizona time. E-Check payments submitted after 6:00 P.M. Arizona Time will be processed the next available bank-business day. CREDIT CARD payments are processed at submission. Payments may take up to 5 bank-business days to be posted to your account. In order to avoid late charges by your Managing Agent (Association/Management Company, designated representative), payment should be submitted 5 bank-business days prior to your due date.

Authorized charges to your credit card account will be processed for the amount indicated in the Total Amount Field on the payment page and will include the convenience fees. Payment collected (excluding convenience fees) will be deposited to the bank account of your Property, maintained with Community Association Banking, and will be reported to its managing agent or designated representative in a timely manner.

### What kind of payments can I make on the Mutual of Omaha Online Payment website?

The Community Association Banking Online Payment website allows residents to make One-Time Payment or Scheduled Payments for future dates. Mutual of Omaha Online Payments also provides the opportunity for residents to create a profile and schedule payments up to 36 occurrences in advance.

### What form of payment can I make on the Mutual of Omaha Online Payment website?

The Mutual of Omaha Online Payment website accepts e-Check payments with a valid checking account number and bank routing number. If you wish to use a credit card, we are able to process payments using MASTERCARD, DISCOVER, VISA and AMERICAN EXPRESS.

### How much does using the Mutual of Omaha Online Payment website cost?

E-CHECKS are processed free of charge. CREDIT CARD payments are subject to an additional flat processing fee. Credit Card fees are automatically added to the total processing amount. Please note the following:

#### Credit Card Payment Fees

Payment Amount	Fee
0 - \$3000.0	\$14.95

### Can I create a scheduled payment?

Residents are encouraged to create a user profile and take advantage of our scheduled payment option. Residents using a profile will be able to manage their properties, payment accounts, view transaction history and timing of their assessment/rental fees.

### What if I just want to make a single payment?

If you do not wish to create a profile, you can submit a ONE-TIME PAYMENT. One-Time payments cannot be scheduled and your information is not retained for future use.

### Do I need a profile to use the Mutual of Omaha Online Payments website?

No profile is required to use the One-Time Payment feature on the website. A profile is required to use the Scheduled Payment feature.

## Creating A Profile

### How do I register a profile?

Go to <http://www.mutualofomahabank.com/community-associations/make-a-payment> or the ASSOCIATION BANKING tab on <http://www.mutualofomahabank.com/community-associations> on the right side of the page, select the “PAY NOW” button to access the ONLINE PAYMENT website. On the Online Payment home page, click the link to register for SCHEDULED PAYMENTS, ONE-TIME PAYMENT and TRANSACTION HISTORY.

## **What information do I need to register a profile?**

Creating a profile requires personal identifying information (i.e. name, e-mail address), credit card or checking account information, and your property's billing information.

## **Is my profile password protected?**

During the registration process, you will be asked to create a password to your profile. The password must be 8 to 12 characters in length and include at least 1 uppercase (A-Z), 1 lowercase (a-z), and 1 digit (0-9) character.

## **What if I forget my password?**

Go to <http://www.mutualofomahabank.com/community-associations/make-a-payment> or the Association Banking tab on <http://www.mutualofomahabank.com/community-associations>. On the right side of the page, select the "PAY NOW" button to access the ONLINE PAYMENT website. On the Online Payment home page, click the link next to "Forgot your password?" You will be prompted to input your user name or email address. A password recovery link will then be sent to your email address.

## **How do I change my email address?**

Go to the Welcome to Community Association Banking home page and login using your Username and Password. Once you've logged into your profile page on the left side of the page, select the link for My Profile. At the top of My Profile page select the button "Change" to edit or change your email address.

## **Navigating Within a Profile**

### **What is Home?**

This is the main navigation page of the Mutual of Omaha Bank Online Payments website. Click the HOME link in order to make selections on managing your account.

### **What is My Profile?**

Edit or add your personal contact information connected to your payments in the MY PROFILE link.

### **What is Manage Properties?**

Add, edit or delete the association, condo, apartment, rentals or timeshare information regarding properties associated with your account in MANAGE PROPERTIES link.

### **What is Manage Payment Accounts?**

Add or delete checking account and/or credit card accounts associated with your profile in the MANAGE PAYMENT ACCOUNTS link.

### **What is Make a One-Time Payment?**

A ONE-TIME PAYMENT is a single transaction payment. This type of payment is not subject to scheduling and does not save any payment information once submitted.

### **What is Manage Scheduled Payments?**

Set up future payments using your property and payment information with MANAGE SCHEDULE PAYMENTS.

### **What is Transaction History?**

View up to 13-months of details regarding payments initiated on this website through TRANSACTION HISTORY.

### **What if I forget my password?**

Go to <http://www.mutualofomahabank.com/community-associations/make-a-payment> or the Association Banking tab on <http://www.mutualofomahabank.com/community-associations>. On the right side of the page, select the “PAY NOW” button to access the ONLINE PAYMENT website. On the Online Payment home page, click the link next to “Forgot your password?” You will be prompted to input your user name or email address. A password recovery link will then be sent to your email address.

## **Home**

### **What is Home?**

This is the main navigation page of the Mutual of Omaha Bank Online Payments website. Click the HOME link in order to make selections on managing your account.

### **What can I do in Home?**

From the Home Page you will be able to edit your personal information by using the main menu in the middle of the page or by using the navigation menu on the left hand side of the page. To make a selection, click the link.

## Managing Properties

### How do I add properties?

Log into your Profile and click the MANAGE PROPERTIES link on the left hand side of the page. Click on the NEW PROPERTY button located towards the middle of the page and provide the required information and click SAVE. Please note: Management ID, Association ID, and Property Account Number are provided by your Managing Agent or can be located on your remittance coupons/statements. Please contact your Managing Agent if you require further information.

Number 12	Account Number TEST1234	Date Due DEC 1, 2011	Amount Due \$100.00
<b>TEST RESIDENT</b> Make check payable to:		If RECEIVED After DEC 15, 2011	Pay This Amount \$100.05
<b>TESTHOA</b>			
TESTHOA C/O MANAGEMENT COMPANY PO BOX 66727 PHOENIX AZ 85082-6727		Amount Paid \$ _____ Check # _____	
0050 000CAB 00000000TEST1234 TESTRESIDENT 010000 0			

### How do I change/edit information for the property?

Log into your Profile and click the MANAGE PROPERTIES link on the left hand side of the page. In the first column, marked ACTIONS, click the EDIT link. In the EDIT PROPERTY screen, change the necessary information and click SAVE.

### How do I delete a property?

Log into your Profile and click the MANAGE PROPERTIES link on the left hand side of the page. Locate the listing labeled PROPERTIES. In the first column, marked ACTIONS, click the DELETE link and click CONFIRM to permanently remove the property. Please note: Once a property has been deleted from your profile, you are unable to retrieve it.



### **What is a Management Company ID?**

The Management Company ID is a 4-digit number provided to your property or property's Managing Agent by Community Association Banking. The Management Company ID can begin with a number from 0-9.

The Management Company ID identifies the managing agent of your Association, Apartment, Rental, Condominium or Timeshare.

Please note: Your Management ID is provided by your Managing Agent and can be located on our remittance coupons/statements. Please contact your Managing Agent if you require further information.

### **What is an Association ID**

The Association ID is an ID provided to you by your property or property's Managing Agent. The Association ID is up to 4-characters in length and can contain both alpha and numeric characters. The Association ID identifies the Association, Condominium, Apartment, Rental, or Timeshare for accounting purposes by your property or property's Managing Agent. Please note: Your Association ID, and Property Account Number is provided by your Managing Agent or can be located on your remittance coupons/statements. Please contact your Managing Agent if you require further information.



## **What form of payment can I make on the Mutual of Omaha Bank Online Payment website?**

The Mutual of Omaha Bank Online Payment website is able to take e-Check payments with a valid checking account number and bank routing number. If you wish to use a credit card, we are able to process payments using MASTERCARD, DISCOVER, VISA and AMERICAN EXPRESS.

## **How much does using Mutual of Omaha Bank Online Payments cost?**

E-CHECKS are processed free of charge. CREDIT CARD payments are subject to an additional flat processing fee. Credit Card fees are automatically added to the total processing amount. Please note the following:

Credit Card Payment Fees	
Payment Amount	Fee
0 - \$3000.00	\$14.95

## **Making One-Time Payments**

### **What if I just want to make a single payment?**

If you do not wish to create a profile, you can submit a ONE-TIME PAYMENT. One-Time payments cannot be scheduled and information must be entered each time a payment must be made if no profile is active in the system.

### What do I need to make a One-Time Payment?

In order to submit and complete a One-Time Payment, you will need your Credit Card or Checking account information as well as the billing information from your property. Please refer to your billing statement/coupon information for the Management Company ID, Association ID, and Property Account Number.

Number 12 <b>TEST RESIDENT</b> Make check payable to: <b>TESTHOA</b>	Account Number TEST1234	Date Due DEC 1, 2011 If RECEIVED After DEC 15, 2011	Amount Due \$100.00 Pay This Amount \$100.05
----------------------------------------------------------------------------------	----------------------------	--------------------------------------------------------------	-------------------------------------------------------

TESTHOA  
C/O MANAGEMENT COMPANY  
PO BOX 66727  
PHOENIX AZ 85082-6727

Amount Paid	\$ _____
Check #	_____

0050 000CAB 00000000TEST1234 TESTRESIDENT 010000 0

### What is a Management Company ID?

The Management Company ID is a 4-digit number provided to your property or property’s Managing Agent by Community Association Banking. The Management Company ID can begin with a number from 0-9.

The Management Company ID identifies the Association, Apartment, or Timeshare as a payment processing customer of Community Association Banking. Please note: Management ID, Association ID, and Property Account Number are provided by your Managing Agent. Please contact your Managing Agent if you require further information.

### What is an Association ID?

The Association ID is an ID provided to you by your property or property’s Managing Agent. The Association ID is up to 4-characters in length and can contain both alpha and numeric characters. The Association ID identifies the Association, Apartment, or Timeshare for accounting purposes by your property or property’s Managing Agent. Please note: Management ID, Association ID, and Property Account Number are provided by your Managing Agent. Please contact your Managing Agent if you require further information.

### What is the Property Account Number?

The Property Account Number is an account number assigned to you by your property or property’s Managing Agent. The Property Account Number identifies you/your property as a resident of your Association, Apartment, or Timeshare. Please note: Management ID, Association ID, and Property Account Number are provided by

your Managing Agent. Please contact your Managing Agent if you require further information.

### **How do I make One-Time Payment?**

Go to <http://www.mutualofomahabank.com/community-associations/make-a-payment> or the ASSOCIATION BANKING tab on <http://www.mutualofomahabank.com/community-associations>. On the right side of the page, select the “PAY NOW” button to access the ONLINE PAYMENT website. On the Online Payment home page, click the link to make a One-Time payment. You may also log into your Online Payment Profile if you wish to use information from your property or payment listing.

### **When will my payment be processed?**

Online Payments are processed Monday through Friday (excluding holidays). E-CHECKS are processed at 6:00 P.M. Arizona time. Payments submitted after 6:00 P.M. Arizona time will be processed the next available bank-business day. CREDIT CARD payments are processed at submission. Payments may take up to 5 bank-business days to be posted to your account. In order to avoid late charges by your Managing Agent (Association/Management Company), payment should be submitted 5 bank-business days prior to your due date.

Authorized charges to your credit card account will be processed for the amount indicated in the Total Amount Field on the payment page and will include the convenience fees. Payment collected (excluding convenience fees) will be deposited to the check account of your Property, maintained with Community Association Banking, and will be reported to its managing agent or designated representative in a timely manner.

### **What form of payment can I make on the Mutual of Omaha Bank Online Payment website?**

The Mutual of Omaha Bank Online Payment website is able to take e-Check payments with a valid checking account number and bank routing number. If you wish to use a credit card, we are able to process payments using MASTERCARD, DISCOVER, VISA and AMERICAN EXPRESS.

### **How much does a One-Time payment cost?**

E-CHECKS are processed free of charge. CREDIT CARD payments are subject to an additional flat processing fee. Credit Card fees are automatically added to the total processing amount. Please note the following:

Credit Card Payment Fees	
Payment Amount	Fee
0 - \$3000.00	\$14.95

### **Can I create a Scheduled Payment?**

Residents are encouraged to create a user profile and take advantage of our scheduled payment option. Residents using a profile will be able to determine the properties, payment accounts, and timing of their assessment/rental fees.

### **Do I need a profile to use the Mutual of Omaha Bank Online Payments website?**

No profile is required to use the One-Time Payment feature on the website. A profile is required to use the Scheduled Payment feature.

## **Scheduling Payments**

### **How do I create a Scheduled Payment?**

In order to schedule a payment log into your Mutual of Omaha Bank Online Payment website profile. Select **MANAGE SCHEDULED PAYMENTS** on the left hand side navigation. To add a scheduled payment, click the **NEW PAYMENT** and select the required fields. Please note: In order to schedule a payment, profile and property information must be present.

### **How do I add properties?**

Log into your Profile and click the **MANAGE PROPERTIES** link on the left hand side of the page. Click on the **NEW PROPERTY** button located towards the middle of the new screen and provide the required information and click **SAVE**. Please note: Management ID, Association ID, and Property Account Number are provided by your Managing Agent. Please contact your Managing Agent if you require further information.

### **What is a Management Company ID?**

The Management Company ID is a 4-digit number provided to your property or property's Managing Agent by Community Association Banking. The Management Company ID can begin with a number from 0-9.

The Management Company ID identifies the Association, Condominium, Apartment, Rental or Timeshare as a payment processing customer of Community Association Banking. Please note: Your Management ID is provided by your Managing Agent or can be located on your remittance coupon/statement. Please contact your Managing Agent if you require further information.

### **What is an Association ID?**

The Association ID is an ID provided to you by your property or property's Managing Agent. The Association ID is up to 4-characters in length and can contain both alpha and numeric characters. The Association ID identifies the Association, Apartment, or Timeshare for accounting purposes by your property or property's Managing Agent. Please note: Your Association ID is provided by your Managing Agent or can be located on your remittance coupon/statement. Please contact your Managing Agent if you require further information.

### **What is the Property Account Number?**

The Property Account Number is an account number assigned to you by your property or property's Managing Agent. The Property Account Number identifies you/your property as a resident of your Association, Apartment, or Timeshare. Please note: Your Property Account Number is provided by your Managing Agent or can be located on your payment coupon/statement. Please contact your Managing Agent if you require further information.

### **When will my payment be processed?**

Online Payments are processed Monday through Friday (excluding holidays). E-CHECKS are processed at 6:00 P.M. Arizona time. Payments submitted after 6:00 P.M. Arizona time will be processed the next available bank-business day. CREDIT CARD payments are processed at submission. Payments may take up to 5 bank-business days to be posted to your account. In order to avoid late charges by your Managing Agent (Association/Management Company), payment should be submitted 5 days prior to your due date.

Authorized charges to your credit card account will be processed for the amount indicated in the Total Amount Field on the payment page and will include the convenience fees. Payment collected (excluding convenience fees) will be deposited to the check account of your Property, maintained with Community Association Banking, and will be reported to its managing agent or designated representative in a timely manner.

## **Viewing Transaction History**

### **What is Transaction History?**

Look up to 13-months of details regarding payments initiated on this website through TRANSACTION HISTORY.

### **How do I look up the Transaction History?**

Log into your Mutual of Omaha Bank Online Payments website profile and select TRANSACTION HISTORY on the left hand side of the page.