# eCheck Payment Quick Reference Guide

1. Go to [HOABankservices.com](http://www.HOAbankservices.com).

2. Click the **Make Payment** link.

3. Click in the **Sign In or Register** E$Check box.

4. Enter your **Login ID** and **Password** in the Registered Users **Sign-In Here** box.

**Note:** For **first time logins**, you will be asked to select and answer 3 **forgotten password** questions and answers and 3 **enhanced security** questions and answers.
5. Click on **One-Time eCheck Payment**.

6. Find your **association**:  
   - Enter part of the association name.  
   - Click the **Find** button.  
   - Choose your association from the dropdown.

7. Enter your **Homeowner ID** as assigned to you by your Management Company.  
   **Note:** You may find your account number on your payment statement or coupon. If you are unable to locate your ID contact your Management Company.

8. If applicable, complete any **Personal Information** fields that didn’t pre-fill with information from Registration.
9. Complete eCheck Information and Account Information:

- Enter the **amount of the payment** to be made in dollars and cents using a decimal.
- Click on the radio button to select the account type, Checking or Savings.

  *Note: If the savings and checking routing and account numbers are the same, the payment will default to the checking account.*

- Enter and re-enter your **routing and account number**.

  *Note:*
  - Enter the routing number from a check, not a deposit slip. The deposit slip routing number is an internal bank routing number and will cause the payment to reject if entered. See the sample check to locate the routing number.
  - Please check with your financial institution to verify the correct numbers to use when paying from a credit union, money market, or business account.

10. Authorize the payment.

- Read the **Authorization Agreement**
- Click in the box
- Click **Submit**

11. Verify the correct association was chosen by clicking **OK**.

  *Note: If there are any errors in completing the information, there will be fields that have “Required” or “Invalid” in red to the right of the field.*

12. Read and complete the **Debit Authorization Agreement**.

- Type in your name to verify you understand the agreement.
- Click **Agree**.
13. A confirmation screen will open advising that the payment has been successfully set up.

   **Note:** If this screen does not open, please call Union Bank Customer Service to see whether a payment has been processed, or if it needs to be re-entered.

   **DO NOT** use the **BACK** button on your browser as it will result in **NEW** transaction.

   Click the **Logout & Close Window** button to ensure the browser is completely closed. Not doing so could result in duplicate payments.

14. A confirmation email will be sent to the email address provided.

   From: Union Bank Homeowners Association Services Support <hoasupport-1@unionbank.com>
   To: owner@owner.com
   Sent: Thursday, January 12, 2017 10:12 AM
   Subject: Review E-Check Payment Confirmation for HOA Assessment Dues

   Thank you for using Union Bank® Homeowners Association Services to pay your assessment online on 01/12/2017. Your confirmation number is xxxxxxx and the details of your eCheck payment are below. Your account number is not verified until this payment is presented to your financial institution for payment. Your financial institution may return this payment due to insufficient funds, incorrect account number, or a closed account status. Please verify the accuracy of the routing and account information provided below:

   **NOTE:** Please allow 2-3 business days for your payment to post to your financial institution.

   Home Owner authorized Smartstreet eCheck to process this single electronic ACH transaction to debit his/her Checking account, account number xxxxxxxxx4022 with Your Financial Institution, routing number xxxxxxx052 in the amount of $1.00 payable to Homeowners Association Inc for association account XXXX.

   Thank you for using Union Bank Homeowners Association Services.

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