

# BB&T Association Services

## Online Payment System Homeowner Help



### **Q. Can I make my association payment online?**

- A.** The BB&T Online Payment System is an optional payment method offered to associations and management companies that have entered into a lockbox relationship with BB&T Association Services. Associations must be enrolled in the Online Payment System in order for their homeowners to be able to utilize any or all of the online payment services.

If your association is not enrolled, or your payment obligation is not eligible, you can make your payment by the following methods:

- Mail a check with your payment coupon using the labels or envelopes included with your coupon book or statement.
- Enroll in Association Pay (ACH) to authorize recurring electronic funds transfers by ACH debit from your checking or savings account at a U.S. financial institution using an Association Pay Enrollment form from your coupon book or statement.

### **Q. How do I make my association payment online?**

- A.** You can make your association payment at *BBT.com/Payments* by the following methods:
- **Pay by Credit/Debit Card Payment** - Visa<sup>®</sup>, MasterCard<sup>®</sup>, American Express<sup>®</sup>, or Discover<sup>®</sup>. A convenience fee of 2.95% of the transaction amount is charged for payments made online by credit card. A flat \$4.95 convenience fee is charged per transaction for payments made online by debit card.

*Convenience fees are subject to change without notice and will be disclosed to you before you complete the transaction.*

- **Pay by eCheck** – A one-time electronic funds transfer by ACH debit to your checking or savings account at a U.S. financial institution. No convenience fee is charged for payments made online by eCheck.
- **Enroll in Association Pay** – Enroll in Association Pay to authorize recurring electronic funds transfers by ACH debit to your checking or savings account at a U.S. financial institution.

### **Q. What information must I provide to make my payment using an online bill pay provider?**

- A.** You need to provide your bill pay account number and your unit or serial number. Please reference your existing payment coupon or statement for the required information. A sample is provided on the main menu screen on the BB&T Online Payment System.

In most instances, payments received from a bill pay service are not processed on the same day that funds are debited from your account. Depending upon the method of payment and delivery used by your bill pay provider, payments may take up to five business days or more to be posted to your association's account. When using a bill pay service it is advisable to schedule your payment for a date well in advance of the due date.

## **PAYING BY CREDIT OR DEBIT CARD**

### **Q. What card payments do you accept?**

- A.** Visa<sup>®</sup>, MasterCard<sup>®</sup>, American Express<sup>®</sup>, or Discover<sup>®</sup>

### **Q. How will the payment look on my credit/debit card statement?**

- A.** When you make a payment by credit/debit card, a charge will be applied to your credit/debit card account for the amount of your payment in addition to the convenience fee. The name that appears on your credit/debit card statement is the full or abbreviated name of your association and BB&T's phone number.

**Q. When will my payment made by credit/debit card be applied?**

**A.** All payments made by credit/debit card online are processed the next business day. A business day is defined as every day except Saturdays, Sundays and bank and/or federal holidays.

**Q. What is the convenience fee for making a payment by credit/debit card online?**

- A convenience fee of 2.95% of the transaction amount is charged for payments made online by credit card.
- A flat \$4.95 convenience fee is charged per transaction for payments made online by debit card.

*Convenience fees are subject to change without notice and will be disclosed to you before you complete the transaction.*

**Q. If I pay online now by credit/debit card, will I be charged automatically next month?**

**A.** The BB&T Online Payment System by card payments is a one-time payment option. You must initiate an online payment each time you want to make a payment by card payment.

**Q. What type of receipt will I receive if I pay by card?**

**A.** Once you submit your payment online by credit/debit card, a receipt page will appear confirming your transaction. Print this page for your records. If you enter your email address during the time of the transaction for credit/debit card payments, a receipt will also be sent electronically to the email you provided.

**Q. Is there a maximum payment amount per transaction for payments made by credit/debit card?**

**A.** The current maximum payment amount for a single card payment transaction is \$10,000.00. Multiple online payments can be submitted toward the same obligation; however, each payment transaction will incur a convenience fee.

## **PAYING BY eCheck**

**Q. What is eCheck?**

**A.** eCheck is a one-time electronic funds transfer by ACH debit to your checking or savings account at a U.S. financial institution.

**Q. How will the payment by eCheck look on my bank statement?**

**A.** When you make a payment by eCheck, a debit will be applied to your account for the amount of your payment in addition to the convenience fee.

The name that appears on your bank statement is your full or abbreviated association name.

**Q. When will my payment made by eCheck be applied?**

**A.** Payments made by eCheck could take up to four business days to be processed and applied to the association's account. A business day is every day except Saturdays, Sundays and bank federal holidays.

**Q. What types of accounts can be debited through eCheck?**

**A.** You can pay online through a checking or savings account at any U.S. financial institution.

**Q. What is the convenience fee for making a payment by eCheck online?**

**A.** There is no convenience fee for making a payment online by eCheck.

**Q. If I pay online now by eCheck, will I be charged automatically next month?**

A. The BB&T Online Payment System by eCheck is a one-time payment option. You must initiate an online payment each time you want to make a payment by eCheck.

**Q. What type of receipt will I receive if I pay by eCheck online?**

A. Once you submit your payment online by eCheck, a receipt page will appear confirming your transaction. You may print the receipt for your records.

**Q. Is there a maximum payment amount per transaction for payments made by eCheck?**

A. The current maximum payment amount for a single eCheck payment transaction is \$20,000. Multiple online payments can be submitted toward the same obligation.

## **ENROLL IN BB&T ASSOCIATION PAY**

**Q. What is BB&T Association Pay (ACH)?**

A. When you enroll in BB&T Association Pay (ACH), you are authorizing a recurring electronic funds transfer by ACH debit from your checking or savings account at any U.S. financial institution.

**Q. How will the payment by Association Pay look on my bank statement?**

A. The name that appears on your bank statement is your full or abbreviated association name.

**Q. When will my payment made by BB&T Association Pay be applied?**

A. When your payment is due, your account will be debited automatically on the 3<sup>rd</sup> of the month. If the 3<sup>rd</sup> falls on a weekend or holiday, accounts are debited on the next business day.

Enroll online through the 25<sup>th</sup> of the month to be effective for the next debit month by visiting [BBT.com/Payments](http://BBT.com/Payments).

Paper authorizations must be received by the 20<sup>th</sup> of the month to be effective for the next debit month. If the 20<sup>th</sup> falls on a weekend or holiday, the deadline is the last business day prior to the 20<sup>th</sup>.

**Q. What is the convenience fee for enrolling in BB&T Association Pay (ACH) online?**

A. There is no convenience fee for enrolling online in Association Pay (ACH) online.

**Q. If I enroll online in Association Pay, will I be charged automatically next month?**

A. Payments will continue to be automatically debited from your account when they are due. The transfer of funds from your account will not cease until you notify us in writing on or before the applicable cutoff date to be effective for the next debit date.

**Q. What type of receipt will I receive if I enroll in BB&T Association Pay online?**

A. You may print the authorization page for your records which contains the terms and conditions of Association Pay.

Once you submit your enrollment for Association Pay, a receipt page will display confirming your request. It will delineate the first month/year your payment will be debited.

**Q. How do I cancel or change my Association Pay?**

A. Cancel or change requests for Association Pay can be printed from the BB&T Online Payment System. If you are already enrolled in Association Pay, enter your coupon information on the Online Payment System log on screen. You will be presented with a screen that will provide you the forms to cancel or change your Association Pay. Please print and complete the forms and send to BB&T Association Services.

BB&T Association Services must receive cancel or change requests by the 27<sup>th</sup> of the month to be effective the following debit month. If the 27<sup>th</sup> falls on a weekend or holiday, the deadline is the last business day of the month prior to the 27<sup>th</sup>.

You may send the form by fax or by U.S. mail.

Fax to: BB&T Association Services, 727-548-0277, or toll-free fax: 866- 297-8932

Mail to: BB&T Association Services, P.O. Box 2914, Largo, FL 33779-2914

## **GENERAL ONLINE PAYMENT QUESTIONS**

### **Q. Whom do I contact with additional questions?**

- A.** Questions regarding payments or your payment history should be directed to your management company or association.

For questions regarding the use of the BB&T Online Payment System, please call BB&T Association Services at 727-549-1202, write BB&T Association Services, P.O. Box 2914, Largo, FL 33779-2914, or fax 727-548-0277.

### **Q. Is it safe to enter my personal information online?**

- A.** Yes, we have a 128-bit encrypted server that offers the best protection available today for your information and payment transaction data. We will not reveal any client information to external organizations unless we have informed the client previously in disclosures or agreements, have been authorized by the client, or are required by law or our regulators.

### **Q. What should I do if I have a question or error on a payment that I made online?**

- A.** In case of errors or questions about a payment you have made online, please contact the entity to which you made your payment or the credit card company or bank that you use to initiate your payment. You are responsible for resolving all disputes concerning your online payment. Any disputes in connection with online payment services provided by BB&T remain between you and the entity to which you make your online payment. By using the BB&T Online Payment System, you acknowledge that BB&T will not be a party to any such dispute or be obligated to take any action toward resolving any such dispute.