

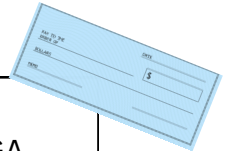
OWNER'S PORTAL - HOW TO

PAYMENT METHODS & TERMINOLOGY

Paying your assessment is easy with all these available methods – regular paper check, by phone with a credit card, online single-payment with eCheck or credit card, online recurring automatic payment.

PAPER CHECK

Write paper checks to payee “CHHA” and mail to PO Box 105007, Atlanta, GA 30348-5007. Or save a stamp and drop it into the mail slot at the community center. But **DO NOT** wait until the last minute! Checks take several days to be received and credited to your account.



BY PHONE

Pay by phone with a credit card. Call 703-821-2267 and reference your address.



ECHECK

An [eCheck](#), or electronic check, is a digital version of a traditional paper check. With an eCheck, money is electronically withdrawn from the payer’s checking account, transferred over the ACH network, and deposited into the payee’s checking account.

These payments are facilitated by the “Automated Clearing House” (or ACH) network, a centralized electronic funds transfer system that connects financial organizations nationwide. The ACH network is one of the most reliable payment systems in the world, handling a variety of recurring and one-time transactions between consumers and businesses.



DO ACH AND EFT MEAN THE SAME AS ECHECK?

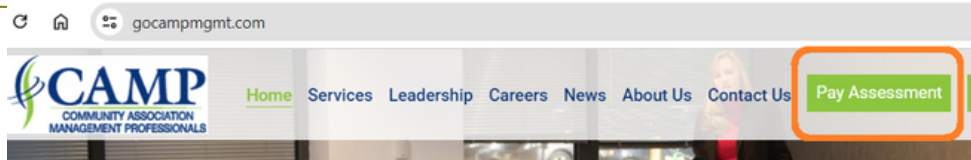
EFT stands for “Electronic Funds Transfer.” This all-encompassing term includes many types of financial transfers, including wire transfers, direct deposits, electronic benefits payments and ACH disbursements.

The best way to explain the similarities and differences of ACH, EFT, and eCheck is that **an eCheck is a type of electronic funds transfer (EFT) that uses the Automated Clearing House (ACH) network to process the payment.**

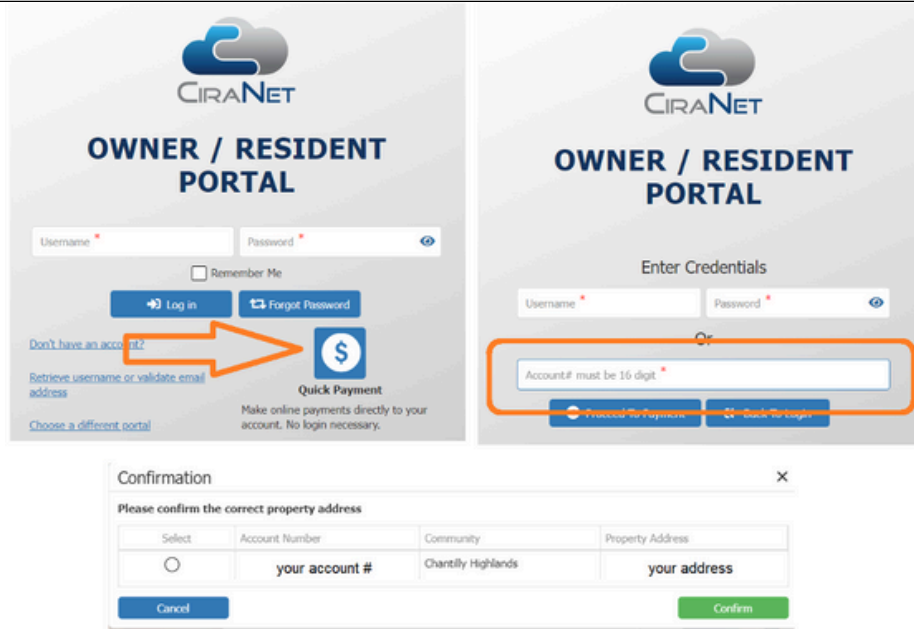
OWNER'S PORTAL - HOW TO SUBMIT SINGLE PAYMENT

If you do not yet have an owner's account set up, you can still submit a one-time online payment. However, you do need to know your 16 digit account number. The account number is on your statement or email us with your address and we will send it to you.

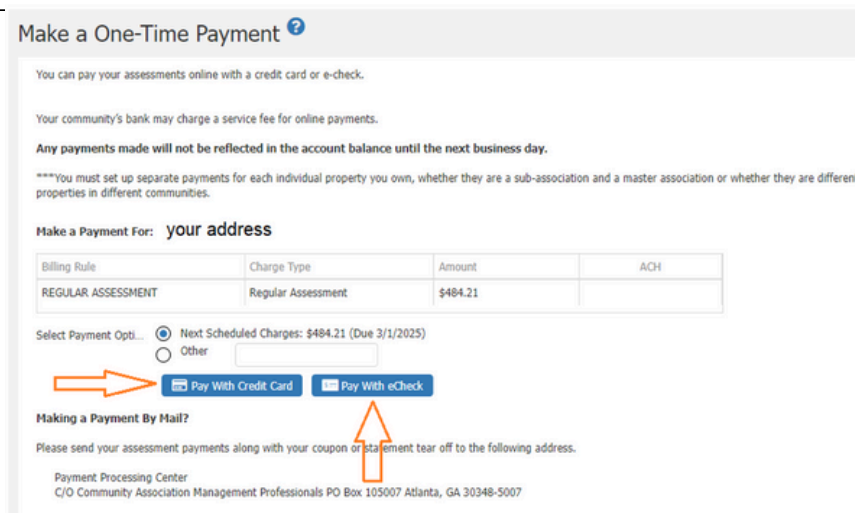
On the CAMP website, www.gocampmgmt.com, select "Pay Assessment".



Select the "Quick Payment" method, enter your account number and confirm your address.



On the "One-Time Payment" page, you can choose to pay by credit card or via eCheck.



OWNER'S PORTAL - HOW TO SUBMIT SINGLE PAYMENT CONT.

After confirming some details, click "Continue to Payment Site". You will get a warning pop up. This is expected and just is a notice that the payment is being processed by CH's bank. Select "Yes".

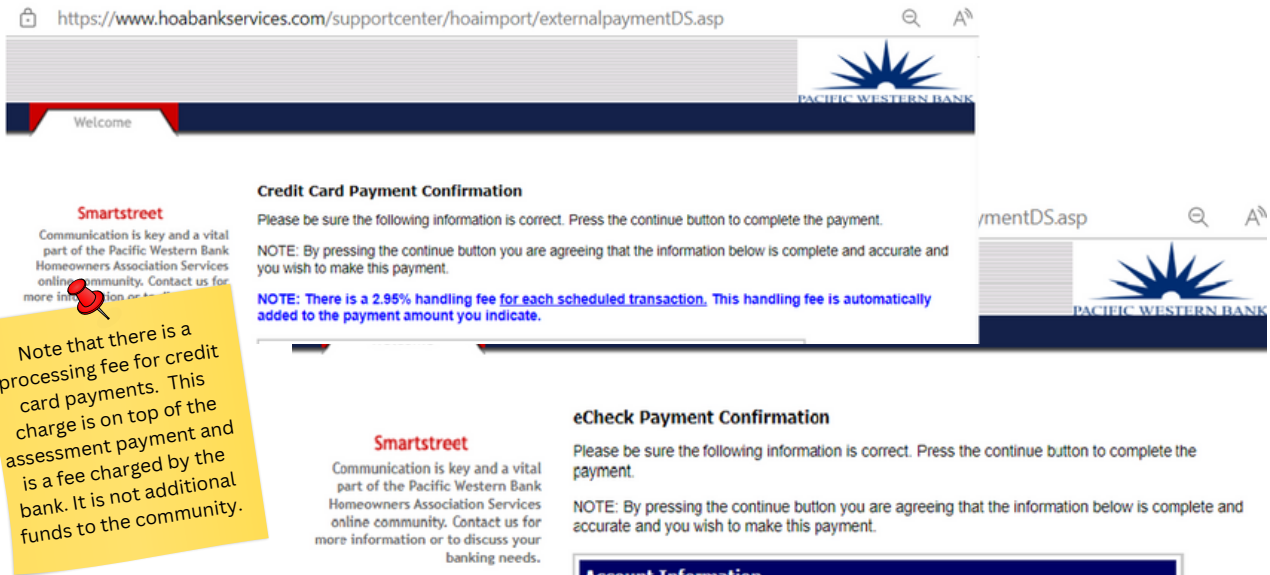


Warning

You are being redirected outside of the Resident Portal to your community bank's website. Notice this new window may launch into new tab or window and prompt for your acceptance to allow pop-ups. Are you ready to proceed to complete your payment?

Yes No

You will then be on the eCheck Payment Confirmation page, or the Credit Card Payment Confirmation page, depending on which you selected.



On these payment pages, follow the prompts and enter your bank account or credit card information to authorize payment. If payment is successful, you will be routed to a payment confirmation page with a **CONFIRMATION NUMBER**. If you do NOT get to this page, something went wrong and you must try again. Save a copy of this page or copy down the confirmation number for your records.

Pacific Western Bank Homeowners Association Services eCheck.

Thank you for paying your assessments online on 7/26/2024. Your confirmation number is **0023021618**. Remember this number to reference this transaction.

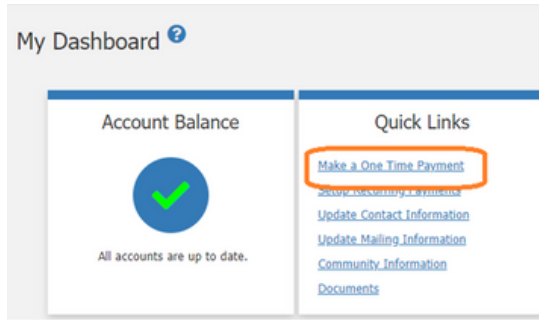
Your name authorized Smartstreet eCheck to process this single electronic ACH transaction to debit his/her Checking account, account number XXXXXXXXXXXX1 with Your Financial Institution, routing number XXXXXXXXXX8 in the amount of \$1.00 payable to Chantilly Highlands Homes Association.

NOTE: Your account number is not verified until this payment is presented to your bank. They have the right to return this payment for insufficient funds, incorrect account number, or closed account.

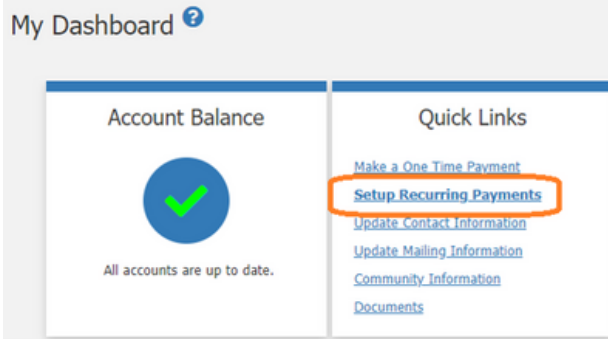
Please use your browser (or the Print button below) to **PRINT A COPY** of this page for your records.

OWNER'S PORTAL - HOW TO SET UP RECURRING PAYMENTS

If you have an owner's portal, you can submit a one-time payment from your dashboard. Follow the same 'Submit Single Payment' instructions to authorize payment.



If you wish to have **future** assessments automatically paid, you can set up Recurring Payments. Once logged into your owner's portal, select "Setup Recurring Payments".



Fill in your bank account information and click "Submit Changes". You will get a confirmation popup.

Click "Enroll" to activate automated recurring payments.

At this time, we cannot set up recurring payments using a credit card or set a dollar limit on the payments.



OWNER'S PORTAL - HOW TO SET UP RECURRING PAYMENTS CONT.

Once you have recurring payments set up, you can edit or cancel it. On your dashboard, select "Setup Recurring Payments".

Setup Recurring Payments - You are currently signed up on ACH

By using ACH, you never have to worry about missing any assessment payments. An ACH payment is drafted directly from your checking or savings account, based on the routing number and bank account number you supply. Keep in mind that your ACH payment will go towards your billing rule charges. Any other charges that you may have incurred (i.e. replacement pool keys, DRV fines, late fees, etc) must be paid by another means such as check or credit card. If you request ACH after the first calendar day of the month, withdrawal will not become active until next date that regular assessments are normally due. In this case, you will need to make a one-time payment to bring your account current prior to your ACH withdrawals becoming active. **** You must set up ACH payments for each individual property you own. This includes properties which are encumbered by a master and a sub-association, as well as, properties that are from completely different communities.

ACH Settings

Draft Amount Option... Assessment Charges Open Balance Other


Draft Day: *

Bank Name: *

Routing: *


Bank Account: *

Account Type: * Checking Saving

 Turn off Recurring Payments

 Edit

Assessment Charges *

Select	Type	Amount	Frequency	Description	Schedule
<input checked="" type="checkbox"/>	Regular Assessment	\$484.21	Yearly	Regular Assessment	3/1/2025 

ACH Agreement

I, subsequently referred to as "homeowner", hereby authorize Community Association Management Professionals / CiraConnect to automatically debit for community association fees the bank account(s) per the banking information provided. If errors occur that cause an incorrect debit/credit entry to the account, "homeowner" authorizes Community Association Management Professionals / CiraConnect to initiate a debit/credit to the aforementioned bank account(s).

In the event debits, per "homeowner" instructions, initiated by Community Association Management Professionals / CiraConnect result in a returned item or Non Sufficient Funds (NSF), "homeowner" authorizes Community Association Management Professionals / CiraConnect to debit the bank account for \$25.

"Homeowner" approval for automatic debiting of the provided bank account(s) is validated by unique ID login and password provided.

If you have trouble with any of these instructions, please contact us at 703-821-2267 or office@chha.org.

Reference: <https://paysimple.com/blog/how-do-echecks-work/>
https://www.federalreserve.gov/paymentsystems/fedach_about.htm