



# Access<sup>®</sup> Online

# Contents

Introduction to Account Pay .....	2
Account Pay features.....	2
Specify payment accounts .....	3
Specify payment accounts in the mobile app.....	8
Make a single payment.....	9
Make a single payment in the mobile app .....	12
Set up Autopay .....	13
Update Autopay .....	16
Set up and manage Autopay in the mobile app .....	18
Manage payment alerts.....	20
Manage payment alerts in the mobile app.....	21
View payment history .....	22

# Introduction to Account Pay

As a cardholder, you can eliminate the trouble of making manual payments on your card balance. Using Access Online's Account Pay, you can easily, quickly and securely make electronic payments without leaving Access Online.

You can use the web application and the mobile application to create and manage your payments. The two applications are connected. For example, if you set up an Autopay payment on the web application, you can view and manage the payment on the mobile app. In this document, you learn how to use both applications.

## Account Pay features

Account Pay lets you:

- Make single payments
- Set up Autopay payments
- Select how much to pay
- Use multiple bank accounts
- Get email alerts about payments
- Track your payments and payment history
- Be confident your payment is secure, since the system uses complete security and data privacy functions to ensure that your personal, account and payment information is secure and private
- Enjoy the convenience of the function, since you do not need to use a separate site and the function is available at any time
- Be sure the system processes your payments quickly

# Specify payment accounts

Access® Online Log Out

---

**Welcome to Access Online Carlos Sanchez**  
Your last login was 02/01/2021

**Language Selection:**  
American English ▾

**Message Center**

---

**Home**  
Email Center  
Contact Us  
Training

**One Card**

Account Name: CARLOS SANCHEZ  
Account Unique ID: ⓘ 0459-6106-1890-0489  
Account ID: 215348001464  
Account #: \*\*5678  
Account Status: Open

---

Statement Balance: \$2,153.64  
Billing Cycle Close Date: 01/27/2021  
Payment Due Date: 02/17/2021

[Pay This Account<sup>1</sup>](#)

---

Current Balance: \$2,681.72  
Credit Limit: \$3,500.00  
Available Credit: \$818.28

This information is updated as of the previous business day and may not reflect pending account activity.

---

**Last 10 Transactions Posted**

Posting Date	Merchant	Amount
01/25	AVIS RENT-A-CAR	\$490.12
01/18	RESIDENCE INN II SILIC	\$1,206.99
01/08	WESTIN (WESTIN HOTELS)	\$547.12
01/08	UNITED 0169904980828	\$35.00
01/06	AGENT FEE 8900799187834	\$7.00
12/24	UNITED 0167540807165	\$369.49
12/23	AGENT FEE 8900799126586	\$7.00
12/23	AGENT FEE 8900799127239	\$7.00
12/23	AGENT FEE 8900799126579	\$12.00
10/15	PAYMENT - 08/20-2553633	\$414.98 PY

---

<sup>1</sup> Payments will post to your account same business day if received by 4 p.m. CT. All other payments will post the following business day.

1. Click Pay This Account.

**Learn More:** The first time you use Account Pay, you must accept the terms and conditions in either the web app or mobile app before you can proceed.

**Learn More:** You can also access Account Pay from your account profile in Access Online.

The screenshot displays the 'Account Profile' interface for 'CARLOS SANCHEZ'. The 'Account Overview' section is expanded, showing two columns of information: 'Summary' and 'Payment Information'. The 'Summary' column lists account status, credit limit, available credit, single purchase limit, cash withdrawal limit, and expiration date. The 'Payment Information' column shows the statement balance, current balance, and statement close date. A blue callout box with an arrow points to the 'Pay This Account' button, with the text: 'You can access Account Pay in the Account Overview section of your account profile.'

Summary		Payment Information	
Account Status	Open	Statement Balance	\$500.00 due on 12/12/21
Credit Limit	\$1	Current Balance	\$500.00
Available Credit	\$1	Statement Close Date	09/09/2020
Single Purchase Limit	\$1		
Cash Withdrawal Limit	0 %		
Expiration Date	02/2024		

Access Online Leave Pay This Account Log Out

---

**2. Click Manage Payment Accounts.**

**Pay This Account**

CARLOS SANCHEZ ... 5678

Quick Links  
[Manage Payment Alerts](#)  
[Manage Payment Accounts](#)  
[View Payment History](#)

Single Payment

Amount due ⓘ <b>\$2,153.64</b> Due 02/17/2021	Balances ⓘ Current \$2,681.72 Statement \$2,153.64 on 01/27/2021	Upcoming Single Payments None
---	---	----------------------------------

**Make a Payment**

Autopay  
Set up regularly scheduled payments

**Set Up Autopay**

**You can also add a payment account while you are making a payment.**

Information is updated as of the previous business day and may not reflect pending account activity.

**Manage Payment Accounts**

CARLOS SANCHEZ ... 5678

**3. Click Add a payment account.**

[Add a payment account](#)

### Add a Payment Account

CARLOS SANCHEZ ... 5678

Account Type

Routing Number

Your bank's routing number is the nine-digit code printed at the bottom of your check. It precedes your account number. [Show me](#)

Account Number

Your account number is printed at the bottom of your check, following your bank's routing number. [Show me](#)

Account Nickname (optional)

4. Select the account type.
5. Type the routing number.
6. Type the payment account number (e.g., your personal checking account number).
7. Type an account nickname, if desired. If you use multiple payment accounts, nicknames help you quickly pick the correct account. The nickname also helps you identify payment accounts when you look at payment history.

### Add a Payment Account

CARLOS SANCHEZ ... 5678

Account Type  
Personal Checking

Routing Number  
012000034

Your bank's routing number is the nine-digit code printed at the bottom of your check. It precedes your account number. [Show me](#)

Account Number  
\*\*\*\*\* 1111

Your account number is printed at the bottom of your check, following your bank's routing number. [Show me](#)

Account Nickname (optional)  
My Checking

[Back](#) [Add Account](#)

**8. Click Add Account.**

### Pay This Account

✓ Payment account saved.

CARLOS SANCHEZ ... 5678

Single Payment

Amount due ⓘ <b>\$2,153.64</b> Due 02/17/2021	Balances ⓘ Current \$2,681.72 Statement \$2,153.64 on 01/27/2021	Upcoming Single Payments None
---	---	----------------------------------

[Manage Payment Alerts](#)  
[Manage Payment Accounts](#)  
[View Payment History](#)

[Make a Payment](#)

Autopay

Set up regularly scheduled payments

[Set Up Autopay](#)

Information is updated as of the previous business day and may not reflect current account activity.

**Note the confirmation message.**

**Repeat these steps to create additional payment accounts, if desired. For example, you may want to make some payments from a personal account and some from a business account.**



## Specify payment accounts in the mobile app

You can also specify payment accounts in the mobile app.

**1. Tap View Account Summary.**

**2. Tap Pay this account.**

**3. Select Payment accounts > Set up now.**

**4. Tap the Trashcan to delete a payment account.**

**5. Select Add a payment account.**

**6. Specify account details.**

**7. Tap Add account.**

# Make a single payment

Access Online Leave Pay This Account Log Out

### Pay This Account

CARLOS SANCHEZ ... 5678

Single Payment

Amount due ⓘ <b>\$2,153.64</b> Due 02/17/2021	Balances ⓘ Current \$2,681.72 Statement \$2,153.64 on 01/27/2021	Upcoming Single Payments None
---	---	----------------------------------

[Quick Links](#)  
[Manage Payment Alerts](#)  
[Manage Payment Accounts](#)  
[View Payment History](#)

**1. Click Make a Payment.**

Autopay  
Set up regularly scheduled payments

[Set Up Autopay](#)

Information is updated as of the previous business day and may not reflect pending account activity.

### Make a Payment

CARLOS SANCHEZ ... 5678

The amount due is typically your statement balance. If credits or payments cause the current balance to be less than the statement balance, the amount due reflects the current balance.

I'll pay

Amount due \$2,153.64

Total current balance \$2,681.72

Other amount

Statement balance \$2,153.64 on 01/27/2021

Deliver my payment on 02/04/2021.  
Payment is due 02/17/2021.

Pay from  
My Checking .. 1111

**2. Select to pay the full amount due, the total current balance, or another amount.**

**3. Specify the amount, if needed. You cannot pay more than the total current balance.**

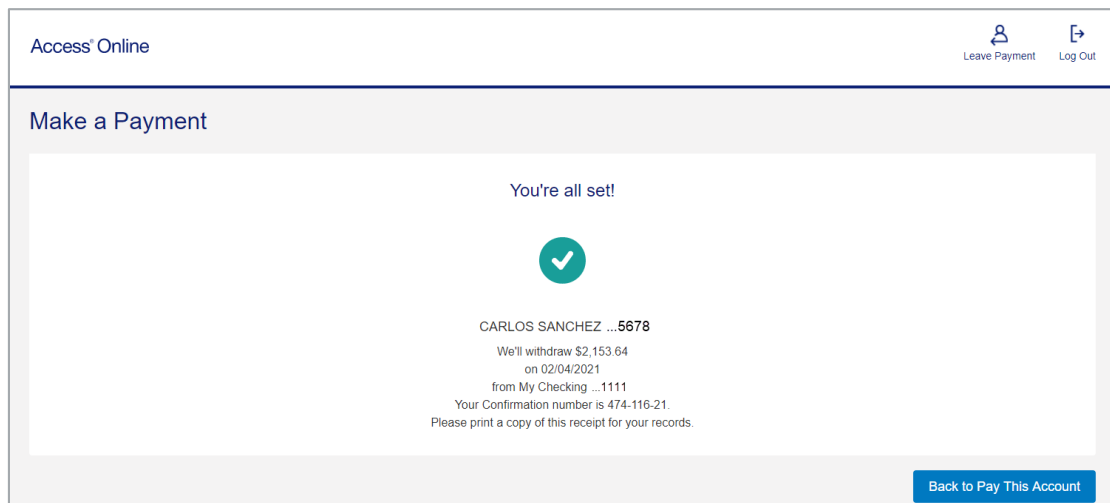
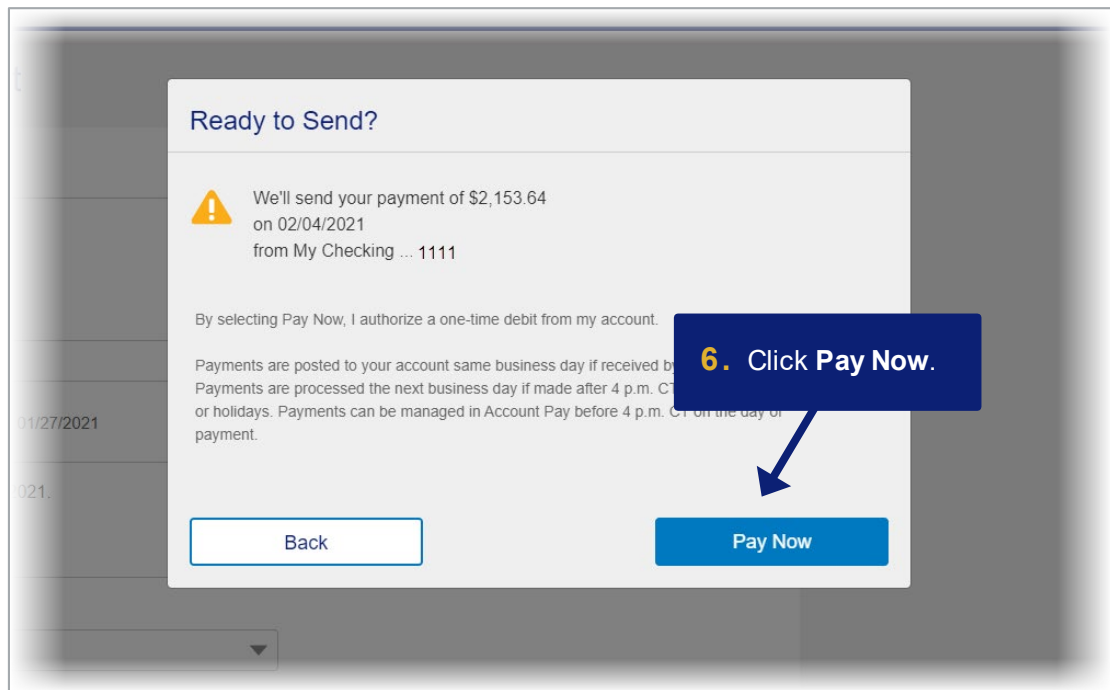
**4. Select the payment account.**

**5. Click Pay.**

[Back](#) [Pay](#)

Payments are posted to your account same business day if received by 4 p.m. CT. Payments are processed the next business day if made after 4 p.m. CT or on weekends or holidays. [View all Terms & Conditions.](#)

Information is updated as of the previous business day and may not reflect pending account activity.



**Learn More:** If you make a payment request *before* 4 p.m. Central time on a business day, then the system credits your payment to your account the same business day. If you make a payment request *after* 4 p.m. Central time, then the system credits your payment to your account the next business day. For example, if you make a payment request at 3:30 p.m. Central time on Monday, the system credits the payment on Monday evening for viewing by Tuesday morning. If you make a payment request at 7:30 p.m. Central time on Wednesday, the system credits your account on Thursday evening for viewing by Friday morning.

### Pay This Account

**CARLOS SANCHEZ ...5678**

Quick Links  
[Manage Payment Alerts](#)  
[Manage Payment Accounts](#)  
[View Payment History](#)

#### Single Payment

Amount due ⓘ <b>\$2,153.64</b> Due 02/17/2021	Balances ⓘ Current \$2,681.72 Statement \$2,153.64 on 01/27/2021	Upcoming Single Payments <a href="#">\$2,153.64 on 02/04/2021</a>
---	---	--

[Manage Current Payment](#)

#### Autopay

Set up regularly scheduled payments

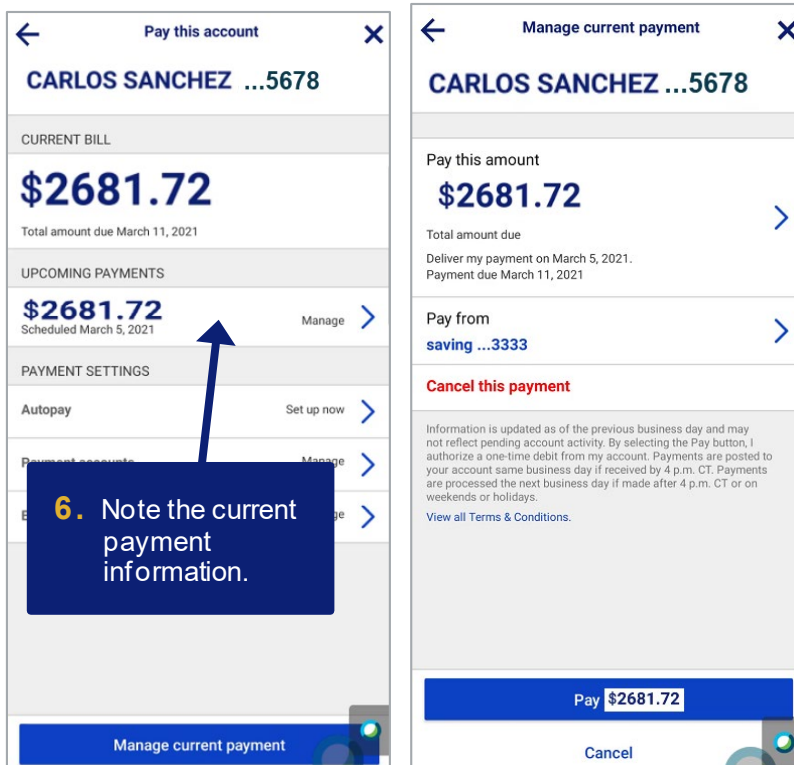
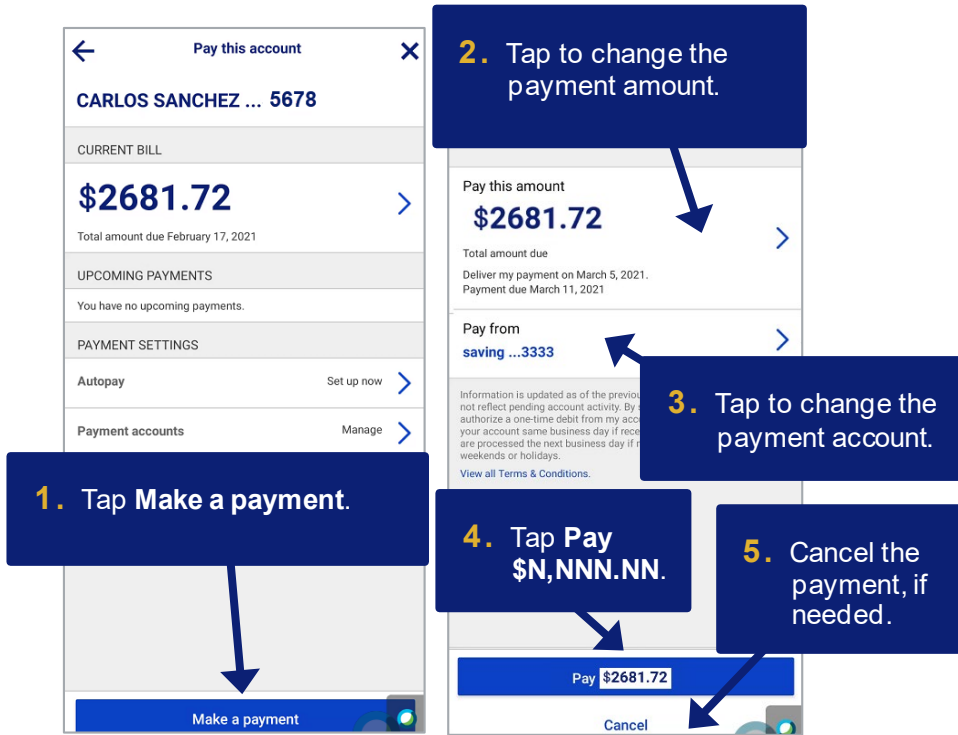
[Set Up Autopay](#)

Information is updated as of the previous business day and may not reflect pending account activity.

**7.** Note the current payment information.

## Make a single payment in the mobile app

You can also make a single payment in the mobile app.



# Set up Autopay

Access Online Leave Pay This Account Log Out

## Pay This Account

**CARLOS SANCHEZ ...5678**

Single Payment

Amount due ⓘ <b>\$2,153.64</b> Due 02/17/2021	Balances ⓘ Current \$2,681.72 Statement \$2,153.64 on 01/27/2021	Upcoming Single Payments None
---	---	----------------------------------

[Make a Payment](#)

Autopay  
Set up regularly scheduled payments

[Set Up Autopay](#)

**1. Click Set Up Autopay.**

Quick Links  
[Manage Payment Alerts](#)  
[Manage Payment Accounts](#)  
[View Payment History](#)

Information is updated as of the previous business day and may not reflect pending account activity.

### Set Up Autopay

CARLOS SANCHEZ ... 5678

I'll pay the total amount due

On the due date

First payment 02/17/2021

Pay until

I cancel

End date

mm/dd/yyyy

I've made this many payments

Number of payments

Pay from

My Checking ...1111

By selecting Start Autopay, I authorize a recurring debit from my account.

Payments are posted to your account same business day if received by 4 p.m. CT. Payments are processed the next business day if made after 4 p.m. CT or on weekends or holidays. Autopay can be managed in Account Pay before 4 p.m. CT of the payment occurrence. [View all Terms & Conditions.](#)

Back

Start Autopay


Information is updated as of the previous business day and may not reflect pending account activity.

2. Select when the scheduled payment should occur. Leave at the default of **On the due date**, or select number of days before due date (e.g., five days before due date).
3. Specify how long the payments should occur: until you cancel, until a specific ending date, or until you have made a specific number of payments.
4. Select a payment account or add a new payment account.
5. Click **Start Autopay**.

Access Online

Leave Autopay Log Out

You're all set!



CARLOS SANCHEZ ...5678

We'll withdraw \$2,153.64<sup>1</sup> on the due date.

Autopay starts with your first payment on 02/17/2021.

Paid from My Checking ...1111

Please print a copy of this receipt for your records.

<sup>1</sup>Payments or merchant credits posting to your account, prior to the scheduled payment date, may result in your payment amount being less than the amount displayed.

Back to Pay This Account

6. Note the confirmation and details.
7. Click **Back to Pay This Account**.

Access Online Leave Pay This Account Log Out

---

### Pay This Account

**CARLOS SANCHEZ ...5678**

Quick Links

- [Manage Payment Alerts](#)
- [Manage Payment Accounts](#)
- [View Payment History](#)

Single Payment

Amount due ⓘ <b>\$2,153.64</b> Due 02/17/2021	Balances ⓘ Current \$2,681.72 Statement \$2,153.64 on 01/27/2021	Upcoming Single Payments None
---	---	----------------------------------

[Make a Payment](#)

Autopay

Next payment date	02/17/2021
Payment amount	Total amount due
Payment date	On the due date
Payment account	My Checking ...1111

[Manage Autopay](#)

Information is updated as of the previous business day and may not reflect pending account activity.

**8.** Note the Autopay details.



# Update Autopay

Access Online Leave Pay This Account Log Out

## Pay This Account

CARLOS SANCHEZ ... 5678

Quick Links  
[Manage Payment Alerts](#)  
[Manage Payment Accounts](#)  
[View Payment History](#)

### Single Payment

Amount due ⓘ <b>\$2,153.64</b> Due 02/17/2021	Balances ⓘ Current \$2,681.72 Statement \$2,153.64 on 01/27/2021	Upcoming Single Payments None
---	---	----------------------------------

[Make a Payment](#)

### Autopay

Next payment date	02/17/2021
Payment amount	Total amount due
Payment date	On the due date
Payment account	My Checking ...1111

[Manage Autopay](#)

**1. Click Manage Autopay.**

Information is updated as of the previous business day and may not reflect pending account activity.

### Manage Autopay

CARLOS SANCHEZ ... 5678

I'll pay the total amount due

On the due date

Next payment 02/17/2021

Pay until

I cancel

End date

mm/dd/yyyy

I've made this many payments

Number of payments

Pay from

My Checking ...1111

By selecting Save, I authorize a recurring debit from my account for the amount of my bill. Payments are posted to your account same business day. Payments are processed the next business day if made on a weekend or holidays. Autopay can be managed in Account Pay before 4 p.m. CT of the payment occurrence. [View all Terms & Conditions.](#)

Back

[Cancel Autopay](#)

Save

Information is updated as of the previous business day and may not reflect pending account activity.

**2.** Repeat the steps in the previous section to update your autopay preferences. For example, you can change the autopay to be five days before payment due date until you cancel.

**3.** Click **Cancel Autopay** to stop this recurring payment.

**4.** Click **Save**.

## Set up and manage Autopay in the mobile app

You can also create and manage autopay in the mobile app.

**1. Select Autopay > Set up now.**

**2. Specify or change the due date, schedule, and payment account.**

**3. Tap Start Autopay.**

The image shows two screenshots of a mobile app interface. The first screenshot shows the 'Pay this account' screen for 'CARLOS SANCHEZ ... 5678'. Under the 'PAYMENT SETTINGS' section, the 'Autopay' option is highlighted with a blue box and an arrow pointing to the 'Set up now' button. The second screenshot shows the 'Autopay' configuration screen. It has three main sections: 'Pay the total amount due' (with options 'On the due date' and 'First payment 02/04/2021'), 'Pay until' (with option 'I cancel'), and 'Pay from' (with option 'P Checking ...1111'). A blue box with an arrow points to the 'On the due date' option. Below these sections is a disclaimer and a 'View all Terms & Conditions' link. At the bottom, there is a large blue 'Start autopay' button and a 'Back' button.



# Manage payment alerts

The system can send you an email whenever:

- You create, change or cancel a payment
- An Autopay payment is approaching in 10 days. (You cannot disable the required 10-day alert.)
- An Autopay payment is submitted for processing
- You submit or modify a single payment.
- Autopay is about to expire or has expired
- A payment is returned

**Tip!** You do not get an email alert when you cancel a payment.

The screenshot shows the 'Pay This Account' interface for CARLOS SANCHEZ ...5678. The page includes a 'Single Payment' section with details: Amount due \$2,153.64 (Due 02/17/2021), Balances (Current \$2,681.72, Statement \$2,153.64 on 01/27/2021), and Upcoming Single Payments (None). A 'Quick Links' sidebar on the right contains links for 'Manage Payment Alerts', 'Manage Payment Accounts', and 'View Payment History'. A blue callout box with the text '1. Click Manage Payment Alerts.' and an arrow points to the 'Manage Payment Alerts' link. The page also features 'Make a Payment' and 'Set Up Autopay' buttons, and a footer note: 'Information is updated as of the previous business day and may not reflect pending account activity.'

**Manage Payment Alerts**

CARLOS SANCHEZ ... 5678

Email alerts are sent when a payment is created, managed, cancelled, initiated, about to expire, expired, returned or a due date is changed.

Send me email alerts

Yes

No

cpsanchez@acme.com

Back Save

**2. Select Yes, if needed. The default is Yes.**

**3. Check and/or update your email address.**

**4. Click Save.**

## Manage payment alerts in the mobile app

You can also manage payment alerts in the mobile app.

**Pay this account**

CARLOS SANCHEZ ... 5678

CURRENT BILL

**\$2681.72**

Total amount due February 17, 2021

UPCOMING PAYMENTS

You have no upcoming payments.

PAYMENT SETTINGS

Autopay Set up now >

Payment accounts Manage >

Email alerts Manage >

Make a payment

**1. Select Email alerts>Manage.**

**Manage alerts**

Email alerts are sent to notify you when a payment is withdrawn, processed, created, updated, cancelled, and expired.

Send me email alerts

Email address cpsanchez@acme.com

**2. Check that alerts are turned on and check your email address.**

**3. Tap Save.**

Save

Back

# View payment history

Access Online Leave Pay This Account Log Out

## Pay This Account

CARLOS SANCHEZ ...5678

Single Payment

Amount due ⓘ  
**\$2,153.64**  
Due 02/17/2021

Balances ⓘ  
Current \$2,681.72  
Statement \$2,153.64  
on 01/27/2021

Upcoming Single Payments  
None

Quick Links  
[Manage Payment Alerts](#)  
[Manage Payment Accounts](#)  
[View Payment History](#)

**1. Click View Payment History.**

[Make a Payment](#)

Autopay  
Set up regularly scheduled payments

[Set Up Autopay](#)

Information is updated as of the previous business day and may not reflect pending account activity.

## Payment History

CARLOS SANCHEZ ...5678

[Show/Hide Data](#)

**3. To access additional data, click Show/Hide Data.**

**2. Review the information.**

Payment date	Amount paid	Identification #	Last updated
02/26/2021 Autopay	\$2,153.64 Completed	Confirmation # 475-76-21 Ref #: 75569631057105700000207	03/02/2021 By: CSANCHEZ
02/26/2021 Single Payment	\$100.00 Completed	Confirmation # 474-232-21 Ref #: 75569631057105700000199	03/02/2021 By: MGARCIA
02/25/2021 Single Payment	\$100.00 Canceled	Confirmation # 474-230-21 Ref #: --	02/25/2021 By: CSANCHEZ

### Payment History

CARLOS SANCHEZ ...0619

[Show/Hide Data](#)

**Customize** [Save Settings](#)

**Results**

Show

- Payment date
- Amount paid
- Identification #
- Last updated
- Balance details
- Payment account
- Autopay details
- Alerts email

<b>Amount paid</b> \$2,153.64 Completed	<b>Identification #</b> Confirmation #: 475-76-21 Ref #: 75569631057105700000207	<b>Last updated</b> 03/02/2021 By: CSANCHEZ
<b>Amount paid</b> \$100.00 Completed	<b>Identification #</b> Confirmation #: 475-232-21 Ref #: 75569631057105700000199	<b>Last updated</b> 03/02/2021 By: MGARCIA
<b>Amount paid</b> \$100.00 Canceled	<b>Identification #</b> Confirmation #: 474-230-21 Ref #: --	<b>Last updated</b> 02/25/2021 By: CSANCHEZ

[Privacy Policy](#) | [Acc](#)

5. Click Save Settings.

4. Select additional data elements.

### Payment History

CARLOS SANCHEZ ...5678

[Show/Hide Data](#)

**Customize** ✔ Settings Saved

**Results**

Show


- Payment date
- Amount paid
- Identification #
- Last updated
- Balance details
- Payment account
- Autopay details
- Alerts email

<b>Amount paid</b> \$2,153.64 Completed	<b>Payment account</b> My Checking ...1111 Routing #: 091000022 Sample Bank Personal Checking	<b>Identification #</b> Confirmation #: 475-76-21 Ref #: 75569631057105700000207	<b>Last updated</b> 03/02/2021 By: CSANCHEZ
<b>Autopay details</b> Created: 02/26/2021 Frequency: on the due date Duration: 98 remaining payments	<b>Alerts email</b> cpsanchez@acme.com		
<b>Amount paid</b> \$100.00 Completed	<b>Payment account</b> --	<b>Identification #</b> Confirmation #: 474-232-21 Ref #: 75569631057105700000199	<b>Last updated</b> 03/02/2021 By: MGARCIA
	<b>Alerts email</b> maria.garcia@acme.com		

Statement: \$2,153.64  
Statement date: 01/27/2021

6. Note the confirmation message.



Access Online Leave Payment History  Log Out

---

**Payment History**

CARLOS SANCHEZ ... 5678

[Show/Hide Data](#)

<p><b>Payment date</b> 02/26/2021 Autopay</p> <p><b>Balance details</b> Amount due: \$2,153.64 Due date: 02/26/2021 Statement: \$2,153.64 Statement date: 01/27/2021 Past due: \$0.00</p>	<p><b>Amount paid</b> \$2,153.64 Completed</p> <p><b>Payment account</b> My Checking...1111 Routing #: 091000022 Sample Bank Personal Checking</p>	<p><b>Identification #</b> Confirmation #: 475-76-21 Ref #: 75569631057105700000207</p> <p><b>Autopay details</b> Created: 02/26/2021 Frequency: on the due date Duration: 98 remaining payments</p>	<p>03/02/2021 By: CSANCHEZ</p> <p><b>Alerts email</b> cpsanchez@acme.com</p>
<p><b>Payment date</b> 02/26/2021 Single Payment</p> <p><b>Balance details</b> Amount due: \$2,153.64 Due date: 02/26/2021 Statement: \$2,153.64 Statement date: 01/27/2021 Past due: \$0.00</p>	<p><b>Amount paid</b> \$100.00 Completed</p> <p><b>Payment account</b> --</p>		
<p><b>Payment date</b> 02/25/2021 Single Payment</p> <p><b>Balance details</b> Amount due: \$2,153.64 Due date: 02/26/2021 Statement: \$2,153.64 Statement date: 01/27/2021 Past due: \$0.00</p>	<p><b>Amount paid</b> \$100.00 Canceled</p> <p><b>Payment account</b> My Checking...1111 Routing #: 091000022 Sample Bank Personal Checking</p>		

**8. Click Leave Payment History.**

**7. Review the additional data.**

**You can view only the payment account information for the payments that you submitted.**

All trademarks are the property of their respective owners.

You may not reproduce this document, in whole or in part, without written permission.

CAT ID: NA

## **Survey**

Please take a few minutes to respond to a short [survey](#) on our training.