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# KliknPay

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## Client Manual

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## Overview

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**Description** Klik's KliknPay service allows for ACH processing of customers' payments. The setup and maintenance of this service is accomplished via website or paper-based registration.

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**Objectives** The key objectives in implementing KliknPay are:

- Provide the Client with an alternative payment mechanism to traditional payment processing.
- Automate payment activity by utilizing an electronic service.
- Create a more predictable cash flow by migrating payments to an electronic format.
- Maintain an electronic feed of payment details in a format that is consistent with the Client's current accounting system.

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# KliknPay Services

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**Services to be  
provided by  
Klik**

Klik will provide the following services to the Client:

1. Generate a confirmation of receipt of the payment for the consumer.
  2. Provide Client with a report of recent payments.
  3. Process payments in accordance with business rules specified by the Client (e.g., Stop Files, DDAs, etc.)
  4. Generate messages to the Client related to payments rejected for business reasons (e.g., Stop File)
  5. Generate messages to the Client related to electronic funds transfers.
  6. Interface into the Client's accounts receivable system to apply the appropriate credit to the user's account via Klik A/P interface.
  7. Provide the Client with daily online reports of payments received by user.
  8. Prepare and route the appropriate ACH transactions to effect the electronic funds transfer.
  9. Deposit all collected funds to the designated user account within 2 days.
  10. PPD authorization information will be entered by Klik's Client Services Team.
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# Types of KliknPay Users

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**Introduction** There are two types of KliknPay users: web users and paper-based users.

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**Web users** Web users set up their accounts via the KliknPay website. They have three payment type options:

- recurring payments (payment recurs monthly on date selected by user, in amount designated by management company)
- fixed recurring payments (user sets an exact amount to recur monthly)
- one-time payments (user schedules a single payment as needed)

Web users have the ability to access their accounts and view their payment history on a 24/7 basis.

Reference: Please see the topic *Frequently Asked Questions for Web Users* for more information.

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**Paper-based users** Homeowners/tenants can receive paper applications from their management company. These applications are to be completed and signed by the homeowner/tenant, and reviewed by the management company.

**Important:** All applications must be accompanied by a copy of a voided check, and must be returned to Klik per the KliknPay schedule (which can be found at [www.klik.com](http://www.klik.com)).

Notes:

- The Client will retain the original PPD and submit a copy to Klik.
  - Paper applicants do not have the option of making one-time payments.
  - If a subscriber wishes to cancel his account, the management company must notify Klik by sending a written notice to cancel the account. This notice can also be sent to [customercare@klik.com](mailto:customercare@klik.com).
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# Frequently Asked Questions for Web Users

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**User name/  
password  
inquiries**

Follow the steps in the table below to obtain your user name or password for your KliknPay account.

<b>Step</b>	<b>Action</b>
1	Go to the website that you used when you registered for KliknPay.
2	Click on the link "Forgot your username or password?" underneath the "Sign In" button.
3	<ul style="list-style-type: none"><li>• If you forgot your <u>user name</u>, please enter your e-mail address in the field on the right.</li><li>• If you forgot your <u>password</u>, please enter your user name in the field on the left.</li></ul>

Result: The requested information will be sent to you via e-mail.

Note: For your protection, we can only send your information to the e-mail address that we have on file for you.

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**New e-mail  
address, need  
user name/  
password**

Unfortunately, we can only allow passwords to be sent to the address that we have on file for you. In order to change your email address you must logon and select "Update", enter you new email address and select "Submit".

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**Trouble with  
passwords**

Please keep in mind that all usernames and passwords are case-sensitive. It may help to copy and paste the information directly from the e-mails.

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**Two-day debit  
discrepancy**

Your bank account will always be debited exactly two business days (excluding weekends and holidays) prior to your selected payment date. This allows the payment to reach its intended recipient by the due date.

Reference: This is explained in your KliknPay receipt.

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## Frequently Asked Questions for Web Users for Web Users, Continued

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### Update payment method

Follow the steps in the table below to update your payment information.

Step	Action
1	Log on to KliknPay using your user name and password.
2	Select "Add/Edit Bank Account" on the menu bar.
3	Select "View/Edit" on the payment method you wish to change.
4	Make the necessary changes to your Name, Type of Account, Description, Route Transit Number, and/or Account Number.
5	Select "Update" from the menu.
6	Review the updated information and select "Update."
7	Print your receipt and then select "Submit" for changes to take effect.
8	Note: You must recreate your recurring and/or 1x payment from the home page after making changes to your payment method.

Result: Your updated payment information will be stored.

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### Update payment amount/date/ upper limit

Follow the steps in the table below to update your payment information.

Step	Action
1	Log on to KliknPay using your user name and password.
2	On the home page select "View/Edit" under the payment type you wish to update.
3	Make the necessary changes to your Payment Method, Next Payment Date, Payment Plan, and/or Upper Limit.
4	Select the "Edit" button.
5	Review the updated information and select "Submit."
6	Print your receipt and select "Finish".

Result: Your updated payment information will be stored.

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# Frequently Asked Questions for Web Users for Web Users,

Continued

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## Schedule a payment

Follow the steps in the table below to schedule a payment.

Step	Action
1	Go to <a href="http://www.kliknpay.com">http://www.kliknpay.com</a> .
2	Enter your user name and password.
3	Choose "Schedule Payments" on either "One-Time Payment" or "Recurring Payment" from the home screen.
4	Enter the required information and follow the instructions until you get to the "Receipt" screen.

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## Cancel a payment

To cancel a payment, you can select "Delete" on the payment you wish to cancel. You must delete a payment prior to 2 days from when it is scheduled to be paid. If it is the same day or day before your payment is already in process and will be deleted for the next scheduled payment.

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## Cancel Account

To cancel your account, you can select "Cancel Account" from the navigation menu. Then select the account you wish to delete select "Delete Selected. You must delete an account prior to 2 days from when it is scheduled to be paid. If it is the same day or day before your payment is already in process and will be deleted for the next scheduled payment(s). **NOTE:** You should always cancel your account if you will no longer be making payments via KNP.

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## Credit card payments

At this time, Klik does not have the ability to accept credit card payments. We currently process payments via automatic debits from checking or savings accounts.

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## Telephone support

Klik does not provide telephone support for KliknPay. Please contact us by selecting the "Help" link on the top right of the page or by email at [customercare@klik.com](mailto:customercare@klik.com).

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## Refunds

Once a payment has been credited to your management company, Klik no longer has access to the funds. If you require a refund, please contact your management office directly.



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**Payment  
deadline**

Your management company will only accept payments until a specific date each month. At a certain point in the month, it is too late to make a payment for the following month, since it takes several days to initiate a payment. Please contact your management company directly for other payment options to accommodate your needs.

Note: This only applies to management companies that have “deny date” rules in place.

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**Account status**

All accounts will remain active until Klik is notified otherwise.

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## **Frequently Asked Questions for Web Users, Continued**

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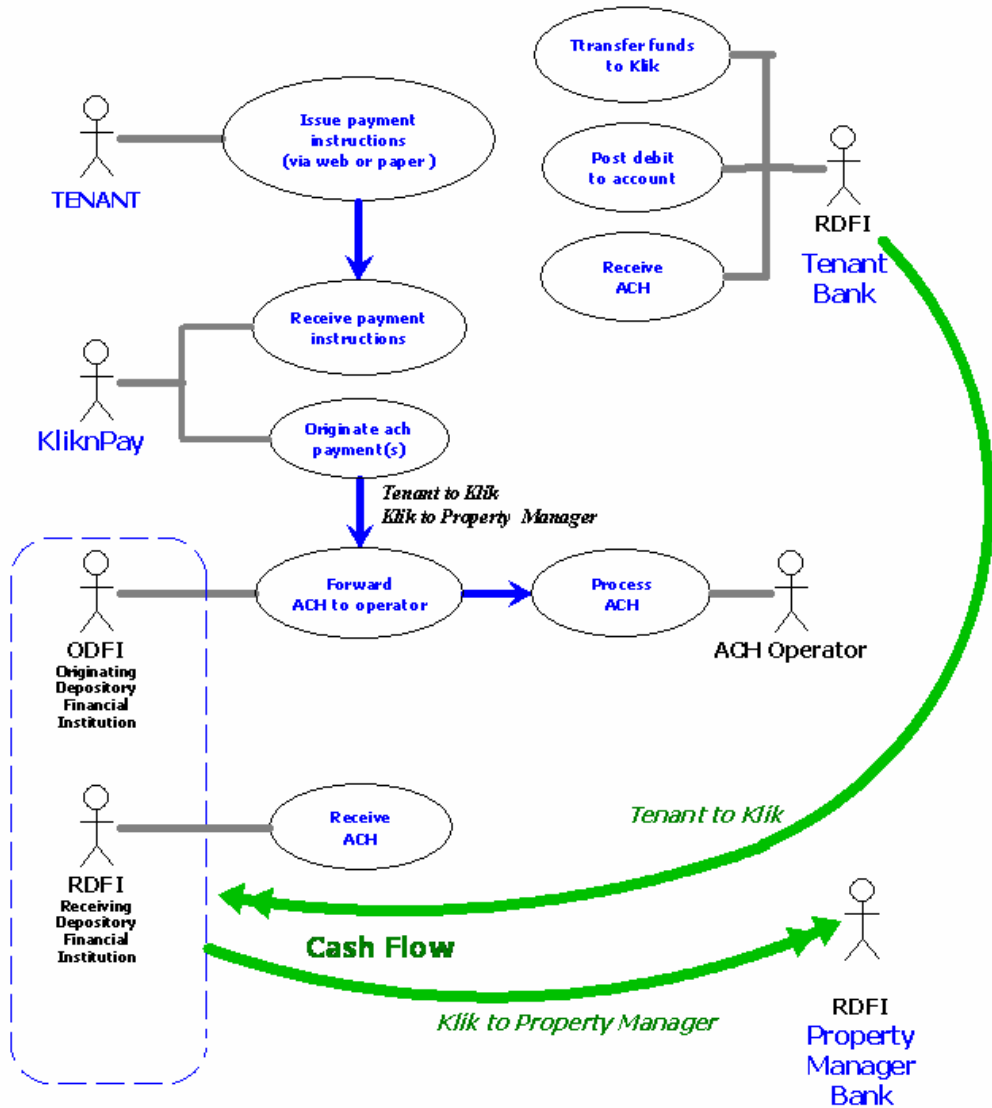
**Current  
balance**

Klik is a third party processor that handles the payment processing for your management company. We debit your account based on the billing information that is given to us by your management company.

For questions regarding current balance, or rent bills in general, please contact your management company directly.

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# Appendix A – KliknPay Process Flow



# Appendix B – Sample Authorization Agreement Form

COMPANYXXX

## AUTHORIZATION AGREEMENT FOR DIRECT PAYMENT

### CONTACT INFORMATION

LAST NAME: \_\_\_\_\_

FIRST NAME: \_\_\_\_\_

M.I. \_\_\_\_\_

TENANT ACCOUNT #: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

### ONLY FOR OFFICIAL USE OF:

COMPANYXXX

XXXXX

ACCOUNT: \_\_\_\_\_

START DATE: \_\_\_\_\_

### PAYMENT INFORMATION

SELECT ONE: \_\_\_\_\_ CHECKING ACCOUNT

\_\_\_\_\_ SAVINGS ACCOUNT

ATTACH A VOIDED CHECK TO BACK

ATTACH A VOIDED DEPOSIT SLIP TO BACK, IF AVAILABLE

BANK NAME: \_\_\_\_\_

NAME ON ACCOUNT: \_\_\_\_\_

BANK ROUTING NUMBER: \_\_\_\_\_

BANK ACCOUNT NUMBER: \_\_\_\_\_

DAY OF THE MONTH TO DEBIT BANK ACCOUNT: \_\_\_\_\_

YOUR CHARGES MAY VARY FROM BILLING PERIOD TO BILLING PERIOD. IN THE EVENT THAT A DEBIT TO YOUR ACCOUNT WILL DIFFER FROM THE IMMEDIATELY PRECEDING DEBIT, YOU WILL HAVE TEN CALENDAR DAYS WRITTEN NOTICE (YOUR INVOICE) BEFORE THE DEBIT IS INITIATED. IF COMPANYXXX INVOICES YOU QUARTERLY, YOUR ACCOUNT WILL ONLY BE CHARGED IN THE MONTH THAT YOUR INVOICE REFLECTS A BALANCE DUE.

### AUTHORIZATION

I (we) hereby authorize COMPANYXXX hereinafter called COMPANY, to initiate debit entries for payments to my (our) bank account indicated above at the depository financial institution name above, hereinafter called DEPOSITORY, to debit the same to such account. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

The authorization is to remain in effect until COMPANY has received written notification of its termination in such time and in such manner as to afford COMPANY and DEPOSITORY a reasonable opportunity to act on it.

SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

RETURN FORM TO COMPANYXXX. PLEASE CONTINUE TO MAKE YOUR SCHEDULED PAYMENTS AS USUAL. YOU WILL RECEIVE A LETTER IN THE MAIL NOTIFYING YOU WHEN AUTOMATIC PAYMENTS WILL BEGIN.