Online Payments: How to Submit an Online Payment For Borrowers **back**

How to Submit an Online Payment

Lenders, these are instructions for your borrowers on how to set up their account with Dwolla and submit online payments through their Online Client Portal. They cannot access this website, but feel free to copy and paste this into a word document or email to send to them.

Note: all emails regarding online payments will come from info@downhomesolutions.com.

Linking Your Bank Account

To get started making online payments, please log in to your Online Client Portal and click on the "Bank Accounts" tab in the main menu.

1. Read and accept Dwolla and DownHome Solutions's terms of service and privacy policies.

2. Click "Add Bank Account". If your bank appears in the offered list, click it. If not, type the name of your bank into the search field and click "Search".

3. Enter your ID and password for your bank, as though you were logging into your bank's website, read the terms and conditions, then click "Agree and Continue".

4. To verify your identity, you will need to answer a security question provided by your bank and receive a one-time token via text message or phone call. Click "Continue".

5. Once your identity has been verified, select the bank account you want to make payments from and give it a nickname. Click "Agree and Continue".

6. You will now see your bank account listed. You may complete this process multiple times to add multiple bank accounts.

Submitting a One-TIme or Recurring Payment

From the Loans page or the Manage page, click "Make Payment" and choose if this is a one-time or a recurring payment. You can switch between payment types by clicking the brown "Make Recurring Payment" or "Make One-Time Payment" button.

For either payment type, enter the date you want your payment to be drawn (today or later on a one-time payment, and dates restricted by your lender on a recurring payment), select your bank account, enter the payment amount, accept the transaction fee, and click "Submit".

You will receive an email from info@downhomesolutions.com confirming your payment request, and another email when your payment has been accepted or declined. You will receive a reminder email 3 days before a recurring payment is drawn.

Editing or Cancelling a One-TIme Payment

To see the status of your online payments, click "Manage" on a loan and click "Online Payment History". If your payment has not been processed yet, you may click "Edit" or "Delete" to change or cancel the payment.

Editing or Cancelling a Recurring Payment

Click "Manage" on a loan and click "Recurring Payments". You may edit future occurrences of a payment, or delete future occurrences.

If you have questions about a payment, please contact your lender directly.

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