INTRUST Loan Payment Center

User Guide

INTRUST Bank®

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Welcome to the INTRUST Loan Payment Center

The **INTRUST Loan Payment Center** is an online service that allows you to make a payment on your INTRUST loan in the following ways:
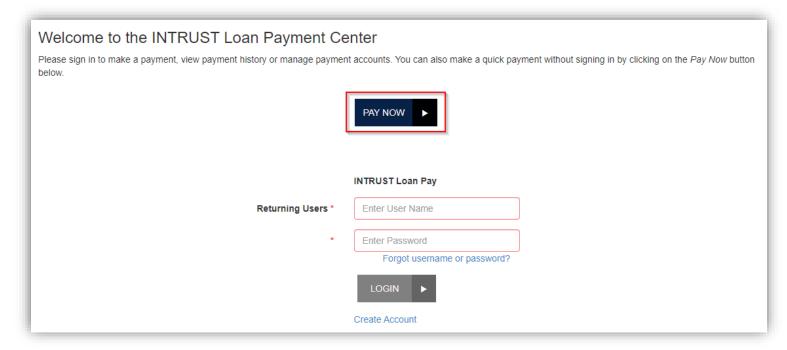
1) Make a **Quick Payment** (i.e., one-time payment) *without* signing into an **INTRUST Loan Payment** account.
2) Sign into your **INTRUST Loan Payment** account and make a **one-time payment**.
3) Sign into your **INTRUST Loan Payment** account and set up a **recurring payment**.

You should use the **Loan Payment Center** when you *do not* have an INTRUST checking or savings account.
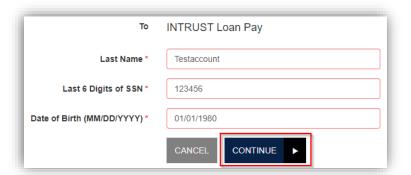
- If you have an INTRUST checking or savings account, visit https://www.intrustbank.com/ to enroll in **Personal Online Banking**.
- Once you log into your Personal Online Banking account, you can set up a recurring or one-time transfer from your checking or savings account to your loan to make a payment.

Make a Quick Payment

1. Navigate to the **INTRUST Loan Payment Center** home page: intrustbank.com/loanpay.
2. From the home page, click **PAY NOW**.

3. On the following **PAY NOW** screen, enter the information below. Then, click **CONTINUE**.
   a. Your Last Name
   b. The Last 6 Digits of your Social Security number (SSN)
   c. Your Date of Birth
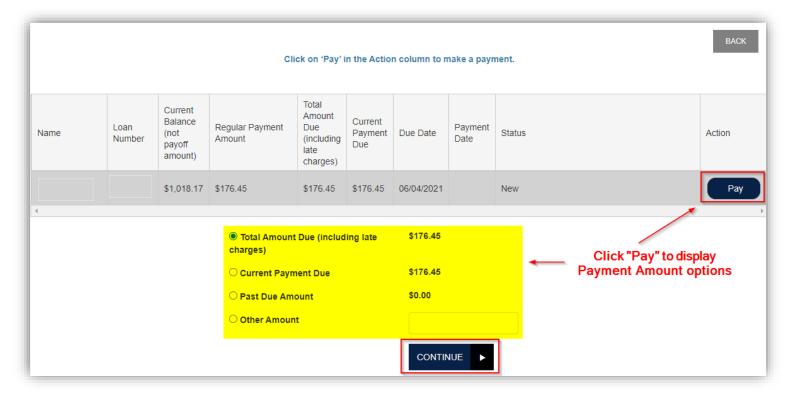
4. On the following screen, you will see your available **loan** accounts on which you can make a payment.
    a. Select the loan account that you want to pay. Click **Pay** to continue or **BACK** to return to the previous screen.
    b. Once you click **Pay**, another section will appear on your screen.
5. Choose which **amount** you want to pay. Then, click **CONTINUE**.
    a. **Total Amount Due:** your *current* amount due plus any *past due* amount (including late charges)
    b. **Current Payment Due:** the remaining amount due from your most recent bill
    c. **Past Due Amount:** any *past due* amount
    d. **Other Amount:** another amount, which is equal to or greater than the other three amounts

NOTE: If you want to know the **payoff** information on a loan account, please call us at 800-895-2265, Monday – Friday 7:00 a.m. to 8:00 p.m. or Saturday 8:00 a.m. to 6:00 p.m. CT.
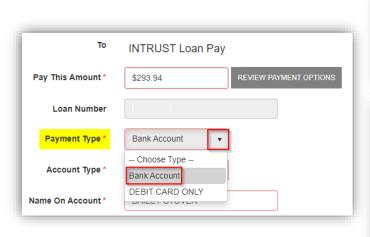

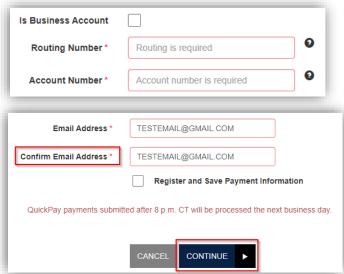6. On the next screen, enter your **payment information**.

Pay by Bank Account

If you want to make your loan payment from a **bank account**, click the drop-down arrow beside the **Payment Type** field. Then, select **Bank Account**.

- Click the drop-down arrow beside the **Account Type** field and select either *Checking* or *Savings*.
- If your bank account is associated to a *business*, select the **Is Business Account** checkbox. Otherwise, leave this checkbox unselected. The remaining fields on your screen will not be affected.
- Enter your bank account's **Routing Number** and **Account Number**.
- Verify that your **Name**, **Address** and **Email Address** information on the screen is correct.
- Enter your email address again in the **Confirm Email Address** field.
- Click **CONTINUE.** If you wish to save this information for future use, see section "Save Payment Information & Register for a New INTRUST Loan Payment Account" below before clicking **CONTINUE**…
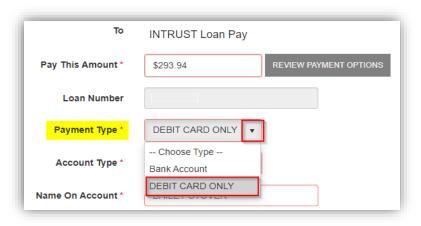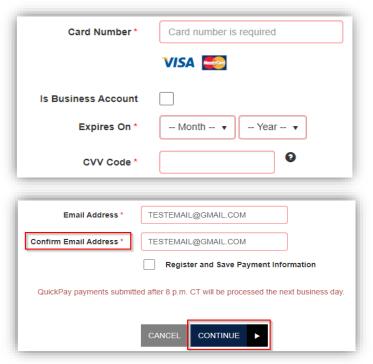
Pay by Debit Card

If you want to make your loan payment from a **debit card**, click the drop-down arrow beside the **Payment Type** field. Then, select **DEBIT CARD ONLY**.

- Click the drop-down arrow beside the **Account Type** field and select either *Visa* or *Mastercard*. Then, enter your **Card Number**.
- If your debit card is associated to a *business*, select the **Is Business Account** checkbox. Otherwise, leave this checkbox unselected. The remaining fields on your screen will not be affected.
- Below the **Is Business Account** checkbox, enter your debit card's **Expiration Date** and **CVV Code**.
- Verify that your **Name**, **Address** and **Email Address** information on the screen is correct.
- Enter your email address again in the **Confirm Email Address** field.
- Click **CONTINUE**. If you wish to save this information for future use, read the **Save Payment Information & Register for a New INTRUST Loan Pay Account** section below before clicking **CONTINUE**..

Save Payment Information & Register for a New INTRUST Loan Pay Account

Before you click **CONTINUE**, you can also save your one-time loan payment information and register for a new **INTRUST Loan Payment** account for future use.

- Select the **Register and Save Payment Information** checkbox above the **CONTINUE** button.
- Create a **Secret Question**, **Secret Answer** and **Username**. Then, click **CONTINUE**.

Process Your Payment

- On the following confirmation screen, verify that all your payment information is correct.
- Scroll down and read the **Authorization Agreement**. Then, click **AGREE AND SUBMIT**.

- A **Transaction Receipt** screen will appear.
  - At the bottom of the screen, you can either **CLOSE** the window, **SAVE RECEIPT (**an electronic copy), **PRINT RECEIPT**, or **VIEW LOANS to** return to *Make a Payment* screen where you select the loan account that you want to pay.

CLOSE	SAVE RECEIPT ▶	PRINT RECEIPT ▶	VIEW LOANS ▶

Cancel a Quick Payment

If you need to **cancel** a quick payment that you have already submitted, you must call prior to 8:00 p.m. on the day the payment is set to process. Please call us at **800-895-2265**, Monday – Friday 7:00 a.m. to 8:00 p.m. or Saturday 8:00 a.m. to 6:00 p.m. CT.

Create an INTRUST Loan Payment Account

1. Navigate to the **INTRUST Loan Payment Center** login page.
2. Click **Create Account**.

Welcome to the INTRUST Loan Payment Center

Please sign in to make a payment, view payment history or manage payment accounts. You can also make a quick payment without signing in by clicking on the *Pay Now* button below.

PAY NOW ▶

INTRUST Loan Pay

Returning Users * | Enter User Name

* | Enter Password

Forgot username or password?

LOGIN ▶

Create Account

3. On the following **User Registration** page, enter your last name, the last 6 digits of your Social Security number (SSN) and your date of birth. Then, click **CONTINUE**.

4. On the following screen, fill in all the required fields for your new account.
    a. If you are creating a new *personal* account, leave the **Is Business Account** checkbox *unselected*.
        i. Your **First Name** and **Last Name** will then be pre-filled.
        ii. Continue filling out the remaining fields on your screen.
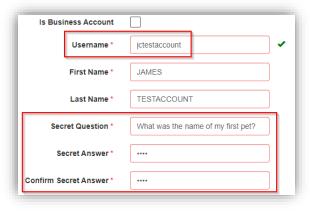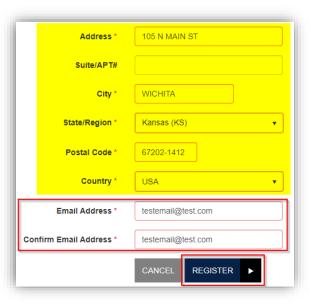   b. If you are creating a new *business* account, *select* the **Is Business Account** checkbox.
        i. Enter your **Company Name**. Then, continue filling out the remaining fields on your screen.

    c. Create a **Username**.
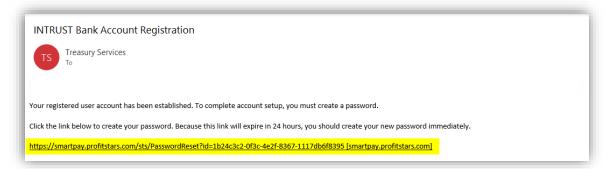   i. **NOTE:** If you already have a Loan Payment Center username from our previous platform, you can use that same username again.
    d. Create a **Secret Question** and **Secret Answer**.
    e. Verify that your **address** information is correct. If it is *incorrect*, make any necessary changes.
    f. Enter your **Email Address**. Then, *confirm* your Email Address.
    g. Click **REGISTER**.

5. You will receive an **INTRUST Bank Account Registration** email that confirms your registered user account has been established. Click on the link contained in this email to **create your password**.

    a. This link expires in *24 hours*, so you should create your password as quickly as possible.
    b. If you already have a Loan Payment Center username from our previous platform, you can use that same username.
    c. Passwords must contain **numbers** and **upper- and lowercase characters**, they must be **at least eight characters long**, and they must *not* contain the username.

6. Once you have successfully created a new password, you will see a **Password Update Complete** message on your screen.

7. Navigate back to the **INTRUST Loan Payment Center** login page to login to your **INTRUST Loan Payment** account.

Add a New Payment Option

1. Navigate to the **INTRUST Loan Payment Center** login page.
2. Enter your **INTRUST Loan Payment** account username and password in the **Returning Users** section. Then, click **LOGIN**.
3. On the **Welcome** page, click **EDIT PAYMENT OPTIONS** at the top right of the page.
4. In the **Payment Options** section at the bottom of the following screen, click **+ Add Payment Option**.

Add Bank Account Payment Option

1. Leave the **Payment Type** field selection as **Bank Account**.
2. In the **Account Type** field, select either *Checking* or *Savings*.
3. Enter your **Name**, **Routing Number**, **Account Number**, and an **Account Nickname**, if desired.
4. Select the **Same as profile** checkbox at the top right to prefill your **Address** information.
5. Click **ADD PAYMENT** to finish adding your bank account as a payment option.

Add Debit Card Payment Option

1. Click the drop-down beside the **Payment Type** field and select **DEBIT CARD ONLY**.
2. In the **Account Type** field, select either *Visa* or *Mastercard*.
3. Enter your **Name**, **Card Number**, **Card Expiration Date**, and an **Account Nickname**, if desired.
4. Select the **Same as profile** checkbox at the top right to prefill your **Address** information.
5. Click **ADD PAYMENT** to finish adding your debit card as a payment option.

Your new payment option will now be listed in the **Payment Options** section.

Update or Delete a Payment Option

1. Navigate to the **INTRUST Loan Payment Center** login page.
2. Enter your **INTRUST Loan Payment** account username and password in the **Returning Users** section. Then, click **LOGIN**.
3. On the **Welcome** page, click **EDIT PAYMENT OPTIONS**.
4. Click on the payment option that you want to update or delete.
5. To **update** the payment option, make any necessary changes to the payment information on your screen. Then, click **UPDATE** at the bottom right of the Payment Options section.
6. To **delete** the payment option, click **DELETE** at the bottom right of the Payment Options section.

Make a One-Time Payment through your INTRUST Loan Payment Account

1. Navigate to the **INTRUST Loan Payment Center** login page.
2. Enter your **INTRUST Loan Pay** account username and password in the **Returning Users** section. Then, click **LOGIN**.
   a. If you have not created an **INTRUST Loan Pay** account yet, click **Create Account** and follow the **Create an INTRUST Loan Payment Account** steps outlined earlier in this user guide.

Welcome to the INTRUST Loan Payment Center

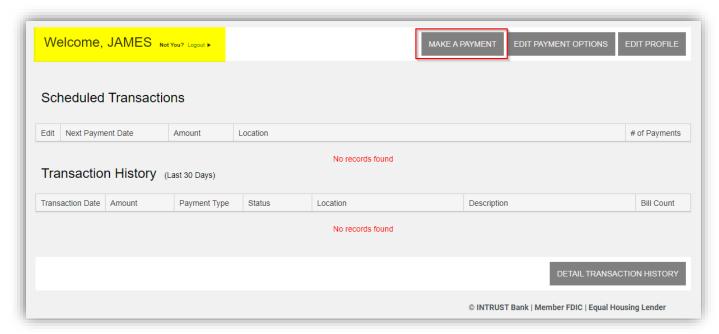Please sign in to make a payment, view payment history or manage payment accounts. You can also make a quick payment without signing in by clicking on the *Pay Now* button below.

PAY NOW ▶

IB LoanPay

Returning Users *   jctestaccount

*   ••••••••••••

Forgot username or password?

LOGIN ▶

Create Account

3. When the following **Welcome** screen appears, click **MAKE A PAYMENT** at the top right of the screen.

Welcome, JAMES Not You? Logout ▶   MAKE A PAYMENT   EDIT PAYMENT OPTIONS   EDIT PROFILE

Scheduled Transactions

Edit	Next Payment Date	Amount	Location	# of Payments
			No records found	

Transaction History (Last 30 Days)

Transaction Date	Amount	Payment Type	Status	Location	Description	Bill Count
				No records found		

DETAIL TRANSACTION HISTORY

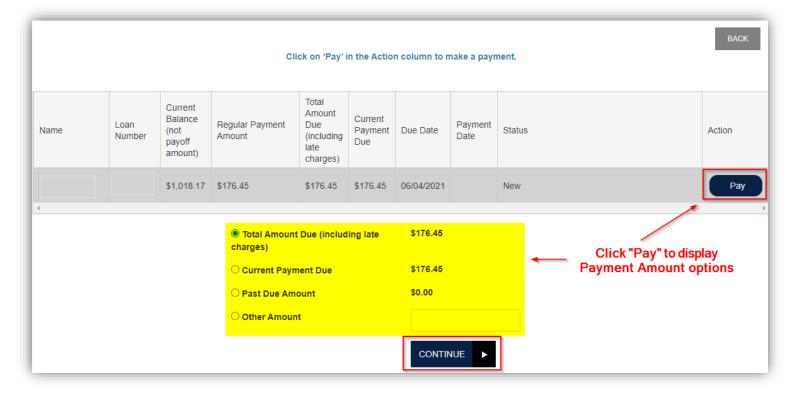© INTRUST Bank | Member FDIC | Equal Housing Lender

4. On the **MAKE A PAYMENT** screen, you will see your available **loan** accounts that you can make a payment on.
   a. Select the loan account that you want to pay. Click **Pay** to continue or **BACK** to return to the previous screen.
   b. Once you click **Pay**, another section will appear the bottom of your screen.
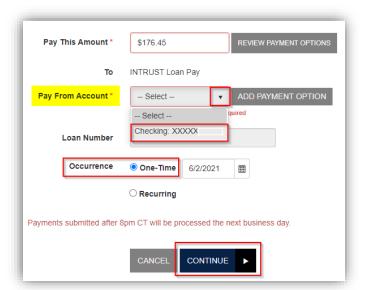
5. Choose which **amount** you want to pay. Then, click **CONTINUE**.
    a. **Total Amount Due:** your *current* amount due plus any *past due* amount (including late charges)
    b. **Current Payment Due:** the remaining amount due from your most recent bill
    c. **Past Due Amount:** any *past due* amount
    d. **Other Amount:** another amount, which is equal to or greater than the other three amounts

NOTE: If you want to know the **payoff** information on a loan account, please call us at **800-895-2265**, Monday – Friday 7:00 a.m. to 8:00 p.m. or Saturday 8:00 a.m. to 6:00 p.m. CT.

6. On the next payment screen, click the drop-down arrow beside the **Pay From Account** field to select which account you want to use to make your loan payment.
7. Leave the **Occurrence** field selection as "One-Time" and click the **calendar** icon to select the date that you want to make this payment.
8. Click **CONTINUE**.
9. You will then see a **Confirmation** screen with your payment information.
    a. Follow the same steps outlined in the **Process Your Payment** section of this guide to complete your payment.
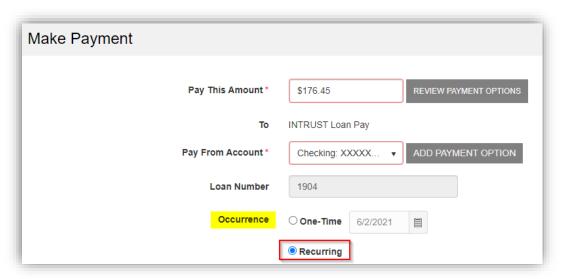
Cancel a One-Time Payment

If you need to **cancel** a one-time payment that you have already submitted, you must call prior to 8:00 p.m. on the day the payment is set to process. Please call us at **800-895-2265**, Monday – Friday 7:00 a.m. to 8:00 p.m. or Saturday 8:00 a.m. to 6:00 p.m. CT.

Set Up a Recurring Payment

1. Navigate to the **INTRUST Loan Payment Center** login page.
2. Enter your **INTRUST Loan Payment** account username and password in the **Returning Users** section. Then, click **LOGIN**.
    a. If you have not created an **INTRUST Loan Payment** account yet, click **Create Account** and follow the **Create an INTRUST Loan Payment Account** steps outlined earlier in this user guide.
3. Follow the same steps outlined in the **Make a One-Time Payment through your INTRUST Loan Payment Account** section of the user guide *until you arrive at the **Make a Payment** screen where you select your **payment occurrence***.
4. In the **Occurrence** field, select **Recurring**.
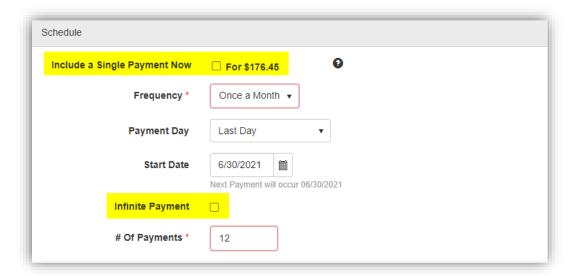

Schedule and Recurring Amount Sections

Once you select the **Recurring** occurrence, you will first see a **Schedule** section appear on your screen.

- **Include a Single Payment Now** checkbox
    o Select this checkbox if you want to process a *single payment* along with scheduling a recurring payment.
    o Leave this checkbox *unselected* if you only want to schedule a recurring payment at this time.
- **Frequency:** choose your desired frequency for your loan payment from the drop-down list.
    o Your selection will determine what **Payment Day** and **Start Day** options appear below.
- **Payment Day:** select what day of the month you want your loan payment to process.
- **Start Date:** this date will automatically align with the **Frequency** and **Payment Day** selection you make.
    o You can also click the **calendar** icon to manually select your desired start date.
- **Infinite Payment checkbox**: select this checkbox is you want this loan payment to continue *indefinitely*.
    o This is **NOT** recommended, as it could cause payments to continue even after your loan is paid to a zero balance.
- **# Of Payments**: enter the number of payments you want to process (the *default* number of payments is 12).
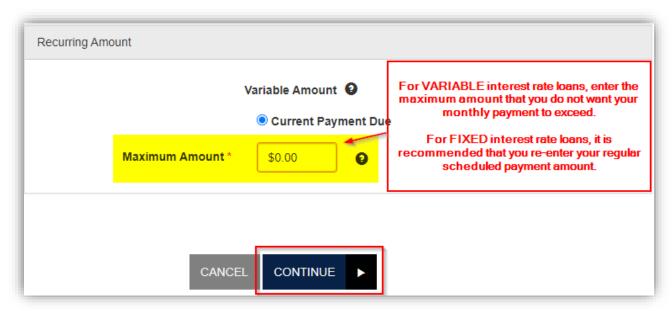
The **Recurring Amount** section applies to **Line of Credit** or other *variable interest rate* loan accounts. Your **amount due** depends upon the amount of your line of credit that you have *used* and your line of credit's **monthly balance**.

- **Variable Amount:** this is the amount due on your loan account as of the most recent bill.
  - This amount can differ from one billing cycle to the next.
- **Maximum Amount:** you can *limit* the payment amount that can be processed.
  - If you have a **variable interest rate** loan (ex: line of credit), enter the maximum amount that you do not want your monthly payment to exceed.
    - **NOTE:** If the maximum amount you set ends up being *lower* than your actual **billed** amount for a given month, only the maximum amount you set will be paid. *This could cause your loan account to become delinquent.*
  - If you have a **fixed interest rate** loan (ex: auto loan), you must still enter a value in the **Maximum Amount** field to complete your recurring payment setup. We recommend re-entering your **regular scheduled payment amount**.

When you have finished making your **recurring** payment selections, click **CONTINUE**.
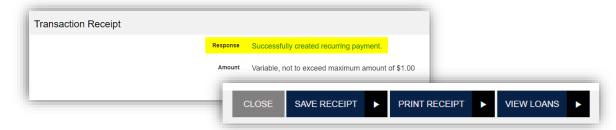
Confirm Your Recurring Payment

Once you click **CONTINUE**, you will see a **Confirmation** screen.

- Verify all the recurring payment information on the screen is correct and read the **Authorization Agreement** at the bottom of the screen.
- Then, click **AGREE AND SUBMIT**.

Confirmation

To process the recurring payment, verify all information is correct, click on agree and continue.

Amount	Variable, not to exceed maximum amount of $1.00
To	INTRUST Loan Pay
Loan Number	1904
Current Balance (not payoff amount)	$0.00
Regular Payment Amount	$26.00
From Account	Checking: XXXXXX
Loan Number	1904
Next Recurring Payment	Variable - Maximum Amount $1.00 - Once a Month on the Last Day
Include a Single Payment Now	No

Authorization Agreement

I, **JAMES TESTACCOUNT**, authorize **INTRUST Bank** to electronically debit my account for the variable amount provided by **INTRUST Bank** on a recurring basis. The first payment in the amount provided by **INTRUST Bank** and not to exceed $1.00 will be electronically debited from my account on 6/30/2021, or the next business day. After the first payment, there will be additional debits of variable bill amounts provided by **INTRUST Bank** and not to exceed $1.00 on a recurring payment schedule as indicated below.

Frequency:	Once a Month
Payment Day:	6/30/2021
Number of Payments:	12

I understand that it is my responsibility to manage my recurring payment which includes but is not limited to modifying or cancelling any future dated payment.

CANCEL   AGREE AND SUBMIT ▶

- A **Transaction Receipt** screen will appear confirming that you have successfully created a recurring payment.
  - At the bottom of the screen, you can either **close** the window, **save** an electronic copy of your receipt, **print** your receipt, or **view your loans** again (return to *Make a Payment* screen where you select the loan account that you want to pay).
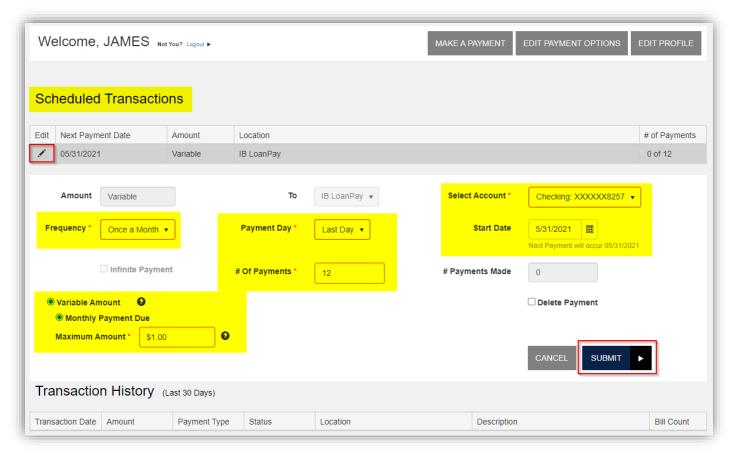
Transaction Receipt

Response	Successfully created recurring payment.
Amount	Variable, not to exceed maximum amount of $1.00

CLOSE   SAVE RECEIPT ▶   PRINT RECEIPT ▶   VIEW LOANS ▶
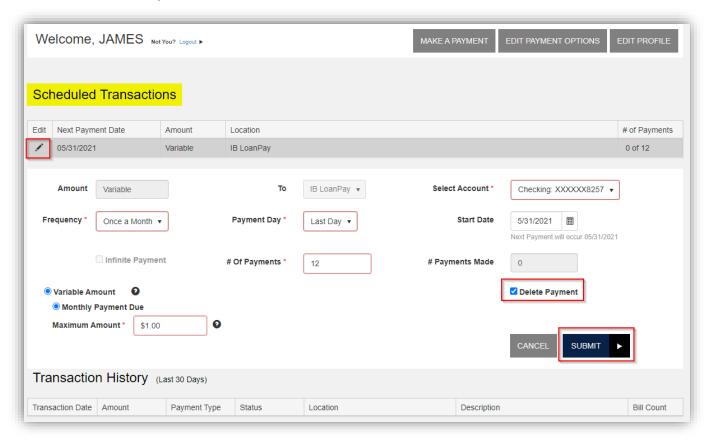
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Edit a Recurring Payment

1. Navigate to the **INTRUST Loan Payment Center** login page.
2. Enter your **INTRUST Loan Payment** account username and password in the **Returning Users** section. Then, click **LOGIN**.
3. On the **Welcome** page, you will see a **Scheduled Transactions** section.
4. Click the **Edit** (pencil) icon next to the recurring payment transaction that you want to edit.
5. Make your desired changes to your recurring payment. Then, click **SUBMIT**.

Cancel/Delete a Recurring Payment

1. Navigate to the **INTRUST Loan Payment Center** login page.
2. Enter your **INTRUST Loan Payment** account username and password in the **Returning Users** section. Then, click **LOGIN**.
3. On the **Welcome** page, you will see a **Scheduled Transactions** section.
4. Click the **Edit** (pencil) icon next to the recurring payment transaction that you want to edit.
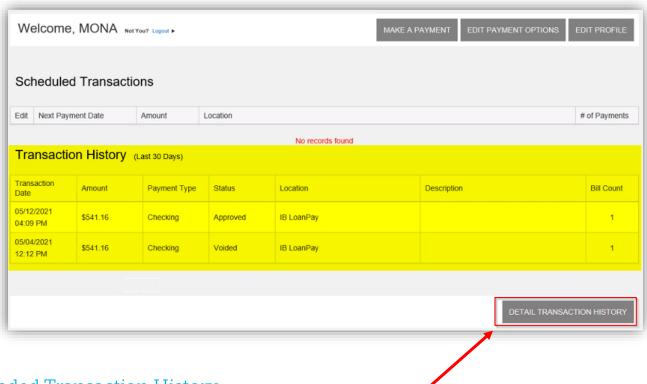5. Select the **Delete Payment** checkbox. Then, click **SUBMIT**.

6. Your recurring payment transaction will no longer be displayed in the **Scheduled Transactions** section on your Welcome page.
   a. **NOTE:** If the recurring payment that you deleted was the only recurring payment you had, the **Scheduled Transactions** section will now say "No records found."

View Your Loan Payment Transaction History

1. Navigate to the **INTRUST Loan Payment Center** login page.
2. Enter your **INTRUST Loan Payment** account username and password in the **Returning Users** section. Then, click **LOGIN**.
3. On the **Welcome** page, you will see a **Transaction History** section that displays transactions from the *last 30 days*.

Extended Transaction History

1. To view transactions for a date range *more* than 30 days, click **DETAIL TRANSACTION HISTORY** at the bottom right of the Transaction History section.
2. Use the **From Date** and **To Date** fields to select your preferred **date range**.
3. Click **RUN REPORT**.
4. If you want to **export** the transaction history into a Microsoft Excel spreadsheet, click **EXPORT**.