



# Loan Payment Portal Guide

## Overview

Now you can make loan payments via a bank account and/or debit card. You have the option to make one-time payments or register a profile to set up recurring bank account payments and view your loan payment history.

## Registration

1. Visit [uhcu.org/loanpayments](http://uhcu.org/loanpayments).
2. For first-time users who wish to create a profile, select **Register**.

United Heritage  
Credit Union

Email

Password

Log In

Forgot your Password

Express Pay Register

3. Complete the First Name, Last Name, and Email field and then select **Next**.  
*Note: Both primary borrower and co-borrower can register separately on the site.*

Get Started

Welcome! You can use this web portal to make quick, secure loan payments or deposits using funds from another financial institution. Please note: it can take up to two business days for transactions to post. For assistance with locating your member number, please reference this guide or contact us at 512.435.4545 or 800.531.2328.

First Name Last Name

Email

Back Next



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4. Input your member number + last 4 of your Social Security Number (SSN), Zip Code and Date of Birth. Then agree to your Terms of Service. When finished, select **Next**.

*Note: Both primary borrower and co-borrower can register separately on the site. Each member should use you individual information so that you can each have your own login, if you wish.*

Security Questions

Member Number + Last 4 of SSN

Security Question: Enter your Zip Code

Security Question: Please enter your Date of Birth (MM/DD/YYYY)

I agree to the [Terms of Service](#).

Back Next

5. Create a Password then select **Next**.

Create a Password

Type New Password

Confirm New Password

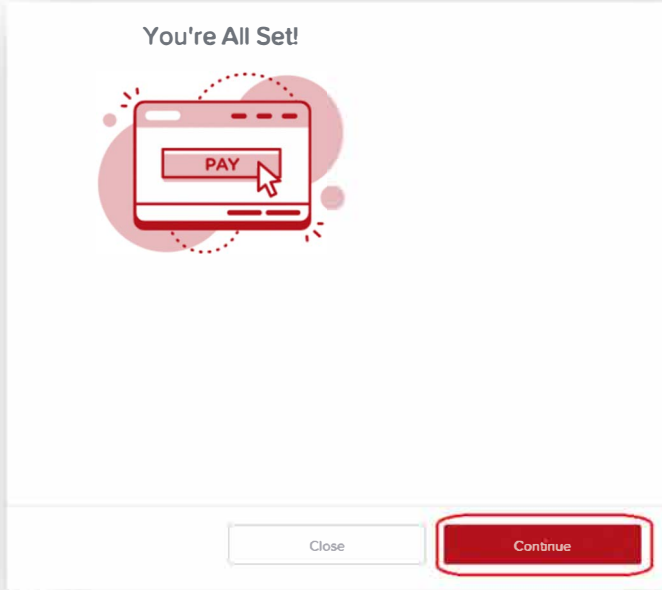
Password must be at least 8 characters long, including an uppercase letter, special character, and a number.

Back Next



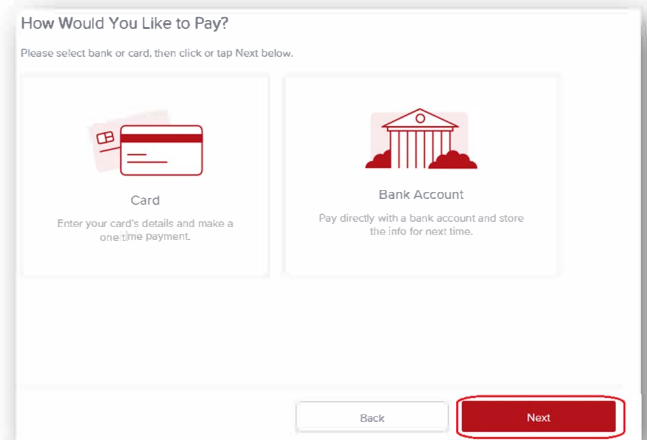
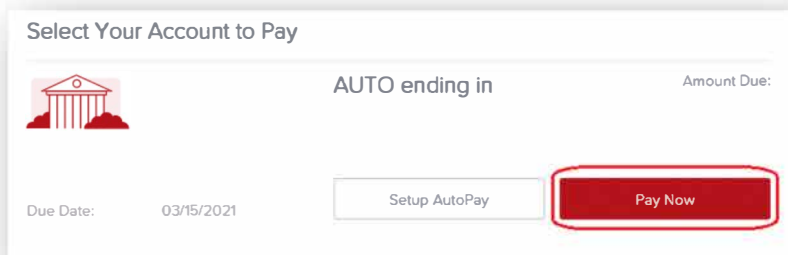
# Loan Payment Portal Guide

6. Select **Continue** to proceed to the Loan Overview page.



## Making a One-Time Payment

1. All loans associated with the member number and Social Security Number used during the registration process will appear under the Accounts & Loans tab. To make a one-time payment, select **Pay Now** below the loan you wish to pay.
2. Select the method in which you would like to make the payment by clicking on the appropriate box (Card or Bank Account) and then select **Next**.





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## Making a One-Time Payment via Card

1. Input all of the card details. The payment amount will default to the current amount due. You can adjust this amount as necessary. The summary will adjust to reflect the payment amount if it is manually adjusted. When finished, select **Next**.

The screenshot shows a 'Payment Information' form with the following sections:

- Pay Using:** Fields for First Name, Last Name, Card Number, Exp. (mm/yy), and CV2.
- Billing Address:** Fields for Street, City, State, and Zip Code (5 digit).
- Enter Payment Amount:** A field showing \$ 1.00.
- Summary:** A table showing payment details: AUTO, Due Date 03/15/2021, Amount To Pay \$1.00, Fees \$0.00, and Total Payment \$1.00.
- Buttons: 'Back' and 'Next' (highlighted with a red box).

2. Verify the payment by checking the “I agree to the following” box and then select **Submit Payment**.

The screenshot shows a 'Verify Payment' form with the following sections:

- Review your payment information:** A message stating: "Review your payment information. If you need to make changes, select 'Back.' When you are ready to proceed, select 'Submit PaymentL.'" (Note: the 'L' is likely a typo for 't').
- Summary:** A table showing payment details: Pay To Account Ending In, Payment Date 12/11/2020, Pay Using, Bill Amount \$1.00, Fees \$0.00, and Total \$1.00.
- Agreement:** A checkbox labeled "I agree to the following:" (highlighted with a red box).
- Text:** "Today's date is 12/11/2020. You are authorizing United Heritage Credit Union to initiate a single transaction from your card ending in in the amount of \$1.00 dated on or after 12/11/2020. This amount will be applied to your United Heritage Credit Union account ending in This authorization may be revoked, prior to the processing of this transaction, by contacting United Heritage Credit Union at 512-435-4545."
- Buttons: 'Back' and 'Submit Payment' (highlighted with a red box).



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3. Review payment confirmation page and save to your records if you wish. Select **Accounts & Loans** to return to the loan overview page and make another payment, or **Logout**.

**Payment Confirmed**

Thank you. Your payment has been successfully submitted for processing.

You have authorized United Heritage Credit Union to initiate a single-entry debit as detailed below. If there are any questions regarding this transaction please call United Heritage Credit Union at 512-4354545. Please have this receipt with you when calling for assistance.

Transactions submitted after 8:00pm Central Time will be processed on the next business day.

Member Name:	United Heritage Credit Union
Paid to Account:	P.O. Box 202020
Payment Date: 12/11/2020	Austin, TX
Amount to Debit: \$1.00	78720
Card Account:	Tel: 512-435-4545
Confirmation #: ARD1447761199	Email: esk@uhcu.org

[Logout](#) [Accounts & Loans](#)

## Making a One-Time Payment via Bank Account

1. From the “How Would You Like to Pay?” page, select the **Bank Account** tile and then hit **Next**.

**How Would You Like to Pay?**

Please select bank or card, then click or tap Next below.

**Card**

Enter your card's details and make a one-time payment.

**Bank Account**

Pay directly with a bank account and store the info for nexttime.

[Back](#) [Next](#)

2. Under the **Account** dropdown, select **Add Another Payment Method**.

**Payment Information**

**Pay Using**

Account: Select One ^

Payment Date:

[+ Add Another Payment Method](#)

\$

**Summary**

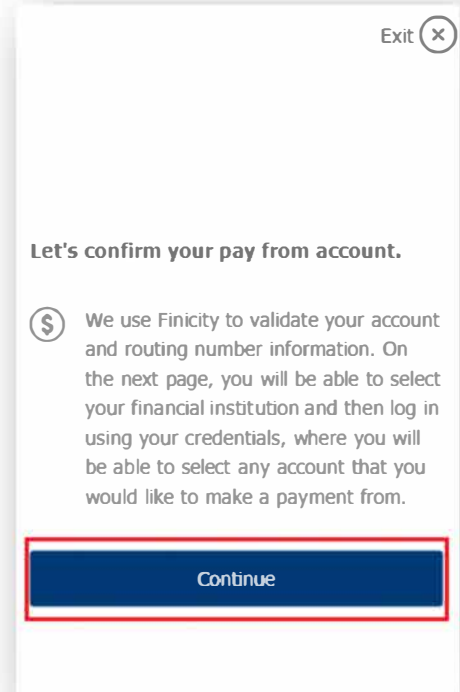
LINE OF CREDIT

Payment Date	
Amount To Pay	\$10.00
Fees	\$0.00
Total Payment	\$10.00

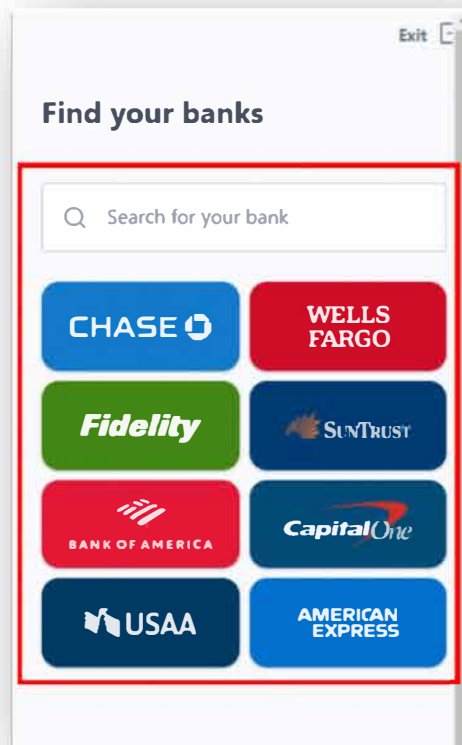


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3. We partner with Fincity to validate account information.  
Read through the explanation and then select **Continue**.



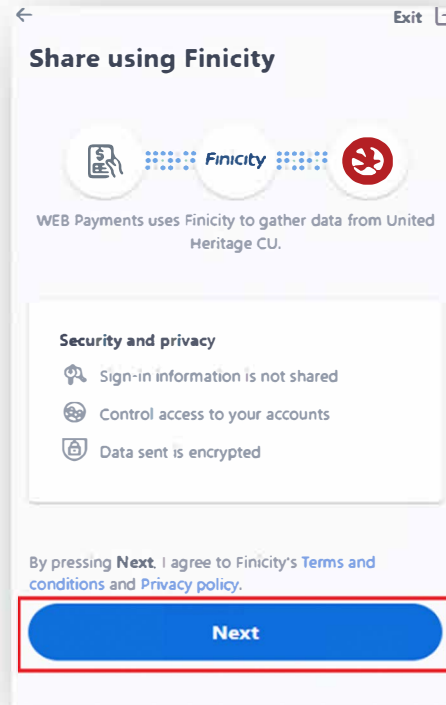
4. Search for the name of the bank or credit union that will be used to pay the loan.  
*Note: Not all financial institutions are available to be linked via Fincity. If an account is not able to be linked, you'll need to pay via card or other means of payment.*



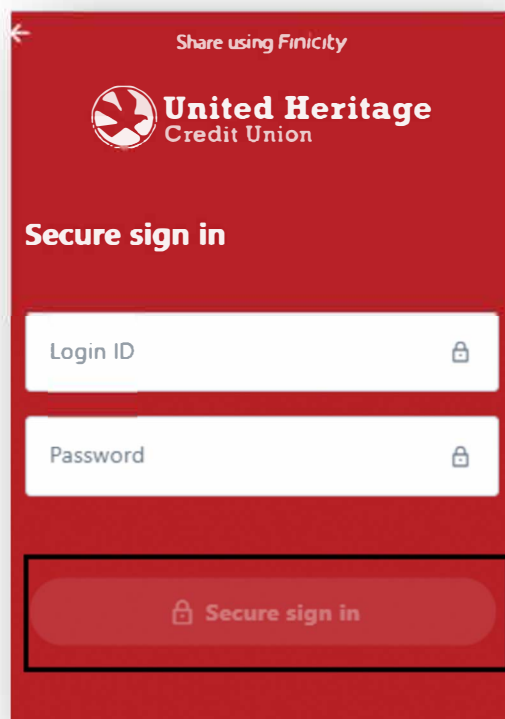


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5. Agree to the Terms and Conditions of Fincity by selecting **Next**.



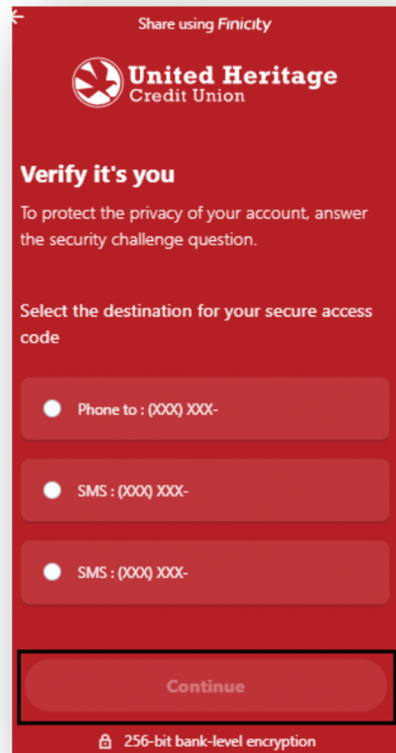
6. Input the username and password for the other financial institution online banking login. Then, select **Secure sign in**.



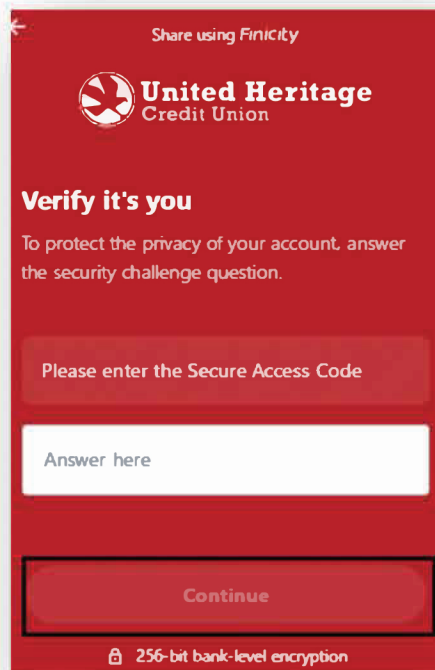


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7. Receive a secure access code for verification purposes by selecting a method of secure access code delivery. Then, select **Continue**.



8. Input the Secure Access Code received. Then, select **Continue**.

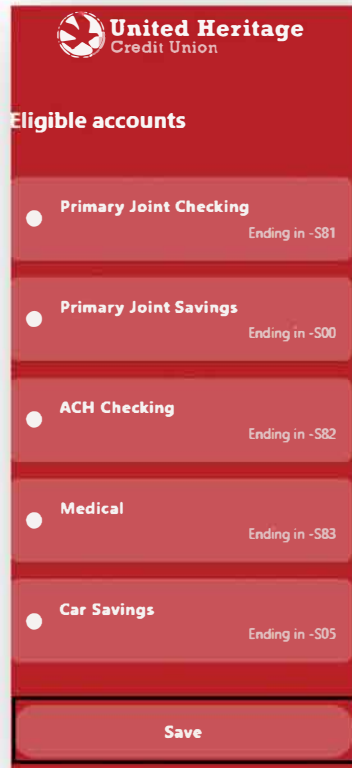




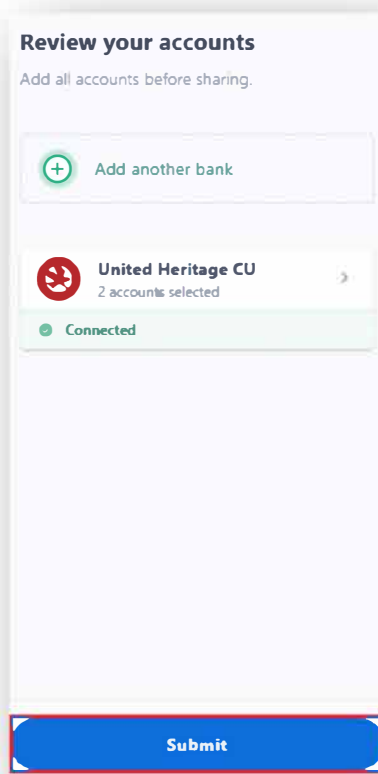


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9. A list of eligible accounts/shares will appear. Select the one you wish to link. Then, select **Save**.



10. The account is now linked! Select **Add another bank** to link another account or **Submit** to return back to the payment screen.





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11. Use the **Account** dropdown to select a saved bank account, or to add a new bank account. Input a **Payment Date** and a **Payment Amount**. Review the **Summary** section for accuracy and then select **Next**.

Payment Information

Pay Using

Account: Account ending in [dropdown]

Payment Date: 12/15/2020

Payment Amount: \$ 1.00

Summary

LOAN

Payment Date: 12/15/2020

Amount To Pay: \$1.00

Fees: \$0.00

Total Payment: \$1.00

Back Next

12. Verify the payment details and agree to the payment terms by selecting the “I agree to the following” box and then select **Next**.

Verify Payment

Review your payment information. If you need to make changes, select "Back." When you are ready to proceed, select "Submit Payment."

Pay To Account Ending In: [dropdown]

Payment Date: 12/15/2020

Pay Using: Bank ending in [dropdown]

Routing Number: 314977188

Bill Amount: \$1.00

Fees: \$0.00

Total: \$1.00

I agree to the following:

Today's date is 12/19/2020. You are authorizing United Heritage Credit Union to initiate a single-entry debit transaction from your account ending in [dropdown] and routing number 314977188 in the amount of [dropdown] dated on or after 12/15/2020. This amount will be applied to your United Heritage Credit Union account ending in [dropdown]. This authorization may be revoked, prior to the processing of this transaction, by contacting United Heritage Credit Union at 512-435-4545.

Back Submit Payment

13. Review the payment confirmation page and save to your records if you wish. Select **Accounts & Loans** to return to the Loan Overview page and make another payment, or **Logout**.

Payment Confirmed

Thank you. Your payment has been successfully submitted for processing.

You have authorized United Heritage Credit Union to initiate a single-entry debit as detailed below. If there are any questions regarding this transaction please call United Heritage Credit Union at 512-435-4545. Please have this receipt with you when calling for assistance.

Transactions submitted after 8:00pm Central Time will be processed on the next business day.

Member Name: Teresa Wishnev  
Paid to Account: [dropdown]  
Payment Date: 12/10/2020  
Amount to Debit: \$1.00  
Bank Account: [dropdown]  
Bank Routing Number: 314977188  
Confirmation #: 88550645

United Heritage Credit Union  
P.O. Box: 202020  
Austin, TX: 78720  
Tel: 512-4354545  
Email: ask@uhcu.org

3 of 3 Logout Accounts & Loans




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## Creating an AutoPay (Recurring Loan Payment)

*Note- Recurring payments can only be paid via bank account, not card payment.*

1. From the “Accounts & Loans” page, select **Setup AutoPay** below the loan for which you would like to create a recurring payment for.

Select Your Account to Pay

 AUTO ending in Amount Due:

Due Date: 03/15/2021

2. Use the dropdown to select the “Pay From Account.” This dropdown will include all stored bank accounts and also an option to add a bank account if one has not already been added. Then, input the recurring payment amount, the frequency in which the payment should occur (monthly, every two weeks, or weekly), input the start date, and an optional end date. Review the summary and then select Next.

*Note- By default, recurring transactions that fall on non-banking days will process on the first banking day AFTER the scheduled date. If you wish for the payment to be processed on the closest banking day BEFORE the scheduled date, you would select the “Process BEFORE” box prior to selecting Next.*

Edit Scheduled Payment

Pay From Account: Select One | Payment Amount: \$ 1.00

Frequency: Select Frequency | Start Date: Select Start Date

End Date Options: Until You Cancel

By default, recurring transactions that fall on non-banking days will process on the first banking day AFTER the scheduled date. By selecting the box below, the transaction will be processed on the closest banking day BEFORE the scheduled date.

Process BEFORE? ← Optional



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3. Verify the payment schedule and agree to the payment terms by selecting the “I agree to the following” box and then select **Authorize**.

**Verify Payment Schedule**

Review your payment information. If you need to make changes, select "Back." When you are ready to proceed, select "Authorize."

Frequency:	Every Two Weeks	Pay Using:	Account ending in
Start Date:	12/14/2020	Routing Number:	314977188
End Date:	Until You Cancel	Bill Amount:	\$1.00
Paid To:	Loan ending in	Fees:	\$0.00

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Total: \$1.00

I agree to the following:

Today's date is 12/11/2020. You are authorizing United Heritage Credit Union to initiate an Every Two Weeks recurring transaction from your account ending in and routing number 314977188 in the amount of \$1.00 with a start date on or after 12/14/2020, with an end date of Until You Cancel. This amount, will be applied to your United Heritage Credit Union account ending in 0171. This authorization may be revoked, prior to the processing of this transaction or future transactions by contacting United Heritage Credit Union at 512-435-4545.

4. Review payment schedule confirmation page and save to your records if you wish. Select **Done** to return back to the Accounts & Loans page.

**Payment Schedule Confirmed**

All set! Payment has been initiated!

Paid With Account ending in	United Heritage Credit Union P.O. Box 202020 Austin, TX 78720 Tel: 512-435-4545 Email: ask@uhcu.org
Frequency: Start Every Two Weeks Date: 12/14/2020 End Date: Until You Cancel	You just setup an autopayment of: \$1.00




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## Manage or Cancel an AutoPay

1. From the Accounts & Loans page, select **Manage AutoPay** below the loan you wish to adjust the payment for.

### Select Your Account to Pay



Due Date: 11/15/2020

Your next bi-weekly recurring payment will occur on 12/15/2020

LOAN ending in

Amount Due:

**Manage AutoPay**

2. Adjust the Auto Payment as needed by changing the Pay From Account, Payment Amount, Frequency or End Date. Once the appropriate changes have been made, select Update. To cancel the Auto Payment, select **Cancel Scheduled Payment**.

### Edit Scheduled Payment

**Current Autopay Schedule**

Pay From Account: 4567  
Frequency: monthly  
Start Date: 01/29/2021

Payment Amount: \$1  
End Date: 03/02/2021

Pay From Account: Account ending in 4567

Payment Amount: \$ 1

Frequency: Monthly

Start Date: Select Start Date

End Date Options: On a Specific Date

End Date: Select End date

Process BEFORE?

**Summary**

Loan

Due Date	03/15/2021
Bill Amount	\$1.00
Fees	\$0.00
Total Balance	\$1.00

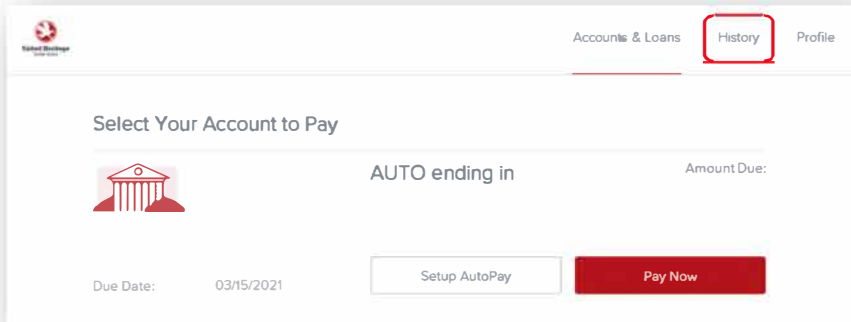
**Cancel Scheduled Payment**      Back      **Update**



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## View Loan Payment History

You can view your loan payments made through the web based portal by selecting **History** from the menu area on the top right hand of the page.



A quick snapshot of the History will be available for review.

History				
JAN 5	To: AUTO ending in From: Account ending in	AUTO		\$1.00
JAN 5	To: AUTO ending in From: Card ending in	AUTO		\$1.00
DEC 18	To: AUTO ending in From: Card ending in	AUTO		\$1.00

Select a particular payment to expand and review additional details.

History				
JAN 5	To: AUTO ending in From: Account ending in	AUTO		\$1.00
Name: United Heritage Credit Union X Type: AUTO ending in P.O. Box 202020 Austin, TX 78720 Paid With tel: 512-435-4545 Account ending in email: confirmation@uhcu.org website: https://www.UHCU.org				
Payment of:				\$1.00
Confirmation #:				32773930
JAN 5	To: AUTO ending in From: Card ending in	AUTO		\$1.00
DEC 18	To: AUTO ending in From: Card ending in	AUTO		\$1.00