

How do I make on-line payments?

There are two forms of payment that we can currently accept on the Fairway Isles web site:

- Credit Card
- Bank Draft

What are the advantages and disadvantages of Credit Card payments?

Advantages: It's quick and easy. You enter your credit card number and the amount you are paying, and you're done. Your credit card number can optionally be saved for future payments.

Disadvantages: The surcharge is fairly large. In the US, it is 3.53% + \$0.80, or \$12.44 for the current quarterly assessment of \$335.00.

How about for Bank Drafts?

Advantages: The surcharge is considerably less. In the US it is 1.4% or \$4.62 for the current \$335.00 quarterly assessment.**Disadvantages:** The initial setup process is time-consuming. The system needs to verify that the bank routing number and checking account number are both valid and correct. It can take up to a week for the process to complete and be ready for your on-line payment. Fortunately, you need to do it only once, as your bank account information is stored in the system.

How do I make a Credit Card Payment

After you have logged in to www.fairwayisles.org, you can click on the alert bell to the right of the down arrow in the upper right. Click on "1 online payment option available." This will take you to a page where you can select the payment you want to make—usually "Quarterly Assessment." At the next screen, select "Credit Card" then on the following screen either enter your credit card information, or click on the "Use card" field and select a stored card for the payment.

To store Credit Card information, click on the down arrow to the right of your name in the upper right hand corner. Select "Stored Payment Methods.:" At the next screen, select the "Add Credit/Debit Card." Enter the information, then the system will check that it's a valid credit card number and will keep it securely on file.

What is the set-up process for Bank Drafts?

Here's the quick overview:

1. You enter your bank routing number and your checking account number (Down arrow, upper right, "Stored payment methods")
2. The system makes two small deposits in your account. (They take it back later)
3. The system tells you to verify the amount of the deposits. (You do have online access to your checking account, don't you?)
4. If you enter the right amounts, the system validates your account and you can use it for online payments.
5. You access online payments from the white alerts bell to the right of the down arrow.

For more detail go to:

<https://support.hoa-express.com/article/298-adding-bank-accounts>