

AQUA

Instructions: PayNearMe Payment Portal

January 2023

☎ 800-234-3663, option 4, ext. 6091

✉ info@aquafinance.com

🌐 aquafinance.com



Overview

This guide provides step-by-step instructions on how to automatic payments on BillTrust and use the Aqua Finance PayNearMe Payment Portal.

If you have any questions about how to register your account or set up automatic payments through PayNearMe, our new payment system, email us at: info@aquafinance.com or call our Customer Support Department at [800-234-3663](tel:800-234-3663), option 4, ext. 6091.

NOTE: Automatic payments are referred to as **Auto-Pay** on BillTrust and **Autopay** on PayNearMe.

Topics

- | | | |
|----|-----------------------------------------------------------------------------|---------|
| 1. | How to cancel automatic payments on the previous payment system (BillTrust) | Page 4 |
| 2. | How to register for an account on the new Payment Portal (PayNearMe) | Page 8 |
| 3. | How to sign up for electronic statements | Page 13 |
| 4. | How to set up automatic payments (Autopay) | Page 19 |

BILLTRUST

How to cancel automatic payments on the previous payment system (BillTrust)



Step 1

Click on the following URL:

<https://secure.billingresults.com/aquafinance/obp/signin.php?action=index>

Log into your Aqua Finance BillTrust account.

A screenshot of the Aqua Finance BillTrust sign-in page. The page has a light gray background. On the left, there is a white box with a gray border containing the sign-in form. The form has a title "Sign In" in bold. Below it are two input fields: "Account Number" and "Password". Below the password field is a checkbox labeled "Remember My Account Number". At the bottom of the form is a blue button labeled "Sign In". Below the button are two links: "Did you forget your Account Number?" and "Did you forget your Password?". To the right of the sign-in form is another white box with a gray border. It contains the text "Need an Online Billing Account?" and a blue button labeled "Enroll Now".

"Aqua Finance, Inc. has the following language access services available: collection letters in Spanish are available, and customer service representatives who speak Spanish are available." A consumer may obtain a translation collection letters into Spanish. A translation and description of commonly-used debt collection terms is available in multiple languages on the New York City Department of Consumer Affairs Website, www.nyc.gov/dca."

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 billtrust

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How to cancel automatic payments on the previous payment system (BillTrust) (continued)

Step 2

Select Options on the menu.



How to cancel automatic payments on the previous payment system (BillTrust) (continued)

Step 3

Click **Edit** under the **Account Settings** section.

AQUA

Summary

History

Payment Setup

Options

Manage Profile

Edit Profile

Edit your profile settings.

Email Address

bheier@aquafinance.com

Password

Account Settings

Manage account specific settings such as auto-payment rules and other options.

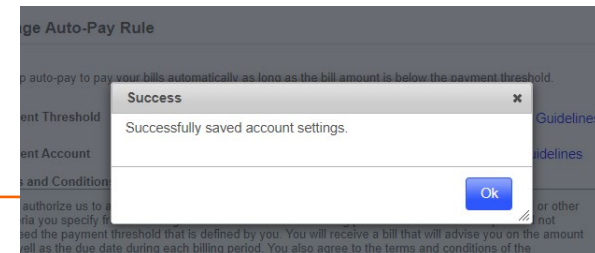
Account Number	Auto-Pay Rule	Receive Paper Bills	Email Confirmations	Actions
X111111111	None	Yes	Yes	<div>Edit</div>

How to cancel automatic payments on the previous payment system (BillTrust) (continued)

Steps 4 to 6

In the Manage Auto-Pay Rule section:

- In the Payment Account field, select **No Auto-pay** in the drop-down menu.
- Click on the box for **I have reviewed and agree to Terms and Conditions listed above.**
- Click **Save** to save your changes. You will get a prompt “Successfully saved account settings.”



How to register for an account on the new Payment Portal (PayNearMe)

Step 1

Click **Sign In**.

You do not need to enter an email/mobile number or a password at this stage.

AQUA

Welcome To The Aqua Finance Payment Portal

[Make A Guest Payment](#)

Sign In To Your Account

Email or Mobile Number *

Enter Password

[Forgot your password?](#)

[Sign In](#)

Don't have an account? [Sign Up Now](#)

This website provides payment options to support your account that are offered by:
Aqua Finance Inc., Bay Finance Company- A division of Aqua Finance, Aqua Finance Inc.
FBO Connexus Credit Union, Culligan Finance Company, Culligan Finance Company
FBO Connexus Credit Union, Culligan Finance Company DBA Aqua Finance – Bank
Program, Aqua Finance - Bank Program.

How to register for an account on the new Payment Portal (PayNearMe) (continued)

Step 2

Enter your 9-digit numeric Account Number and ZIP Code and click on Continue.

AQUA

Enter Your Account Information

Enter Your 9 Digit Numeric Account Number (Required)

ZIP Code (Required)

Cancel

Continue

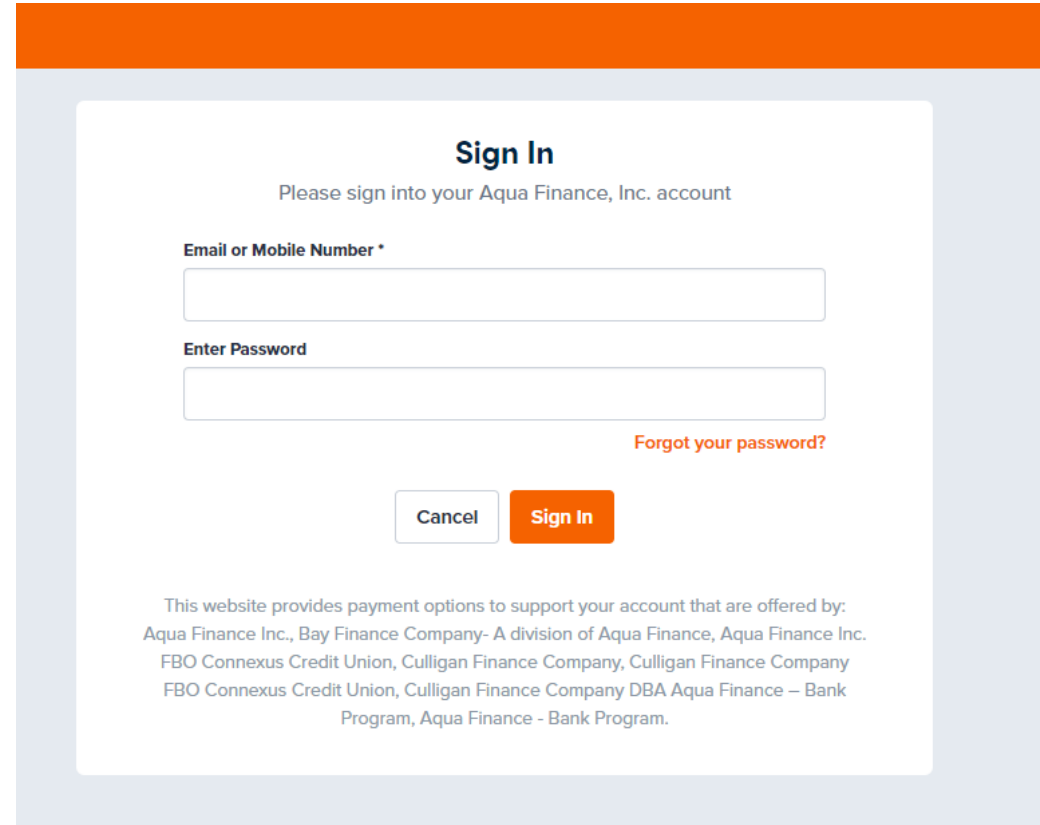
By continuing, you agree to the [Terms of Service](#) and [Privacy Policy](#)

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How to register for an account on the new Payment Portal (PayNearMe) (continued)

Step 3

Enter a mobile number or an email address and create a new password. Click **Sign in**.



The screenshot shows a 'Sign In' form with an orange header bar. The form is titled 'Sign In' and asks the user to sign into their Aqua Finance, Inc. account. It contains two input fields: 'Email or Mobile Number *' and 'Enter Password'. Below the password field is a link for 'Forgot your password?'. At the bottom of the form are two buttons: 'Cancel' and 'Sign In'. Below the form, there is a disclaimer text.

Sign In

Please sign into your Aqua Finance, Inc. account

Email or Mobile Number *

Enter Password

[Forgot your password?](#)

[Cancel](#) [Sign In](#)

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How to register for an account on the new Payment Portal (PayNearMe) (continued)

Step 4

An email or a text message will be sent to you to verify the registration. Click on the link to confirm the process.

!

Thank you! A verification message was sent to awm47ii@gmail.com. Please click the link in the message to verify your account.

If you did not receive a message, confirm that your email or mobile number is correct and resend the link.

Sign Up

Please sign up for a Aqua Finance, Inc. account

Email or Mobile Number *

Password

.....

Resend Link

* Standard text messaging rates may apply

or

Continue as Guest

This website provides payment options to support your account that are offered by:
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FBO Connexus Credit Union, Culligan Finance Company, Culligan Finance Company
FBO Connexus Credit Union, Culligan Finance Company DBA Aqua Finance – Bank Program, Aqua Finance - Bank Program.

The link will take you to this screen.
Fill in your email or mobile number
and the password you created.
Click **Sign In**.

AQUA

How to sign up for electronic statements

Step 1

On the account screen, scroll to the bottom and click on the link **To manage email and delivery preferences for billing statements**.

Sample account

AQUA

Culligan Finance Company

Account Number - 404532844

Make a one-time payment

ACCOUNT DETAILSVIEW ALL

Company	Culligan Finance Company
Due	\$50.00
Next Due Date	11/1/22

One-Time Payment

Set Autopay

RECENT PAYMENTS

Today — Payment Scheduled

Lake Michigan Credit Union 8595 (Business Savings)

\$50.00 >

For loan promotion details [Click here to view your statement](#)

To manage email and delivery preferences for billing statements [click here](#)

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FBO Connexus Credit Union, Culligan Finance Company DBA Aqua Finance – Bank
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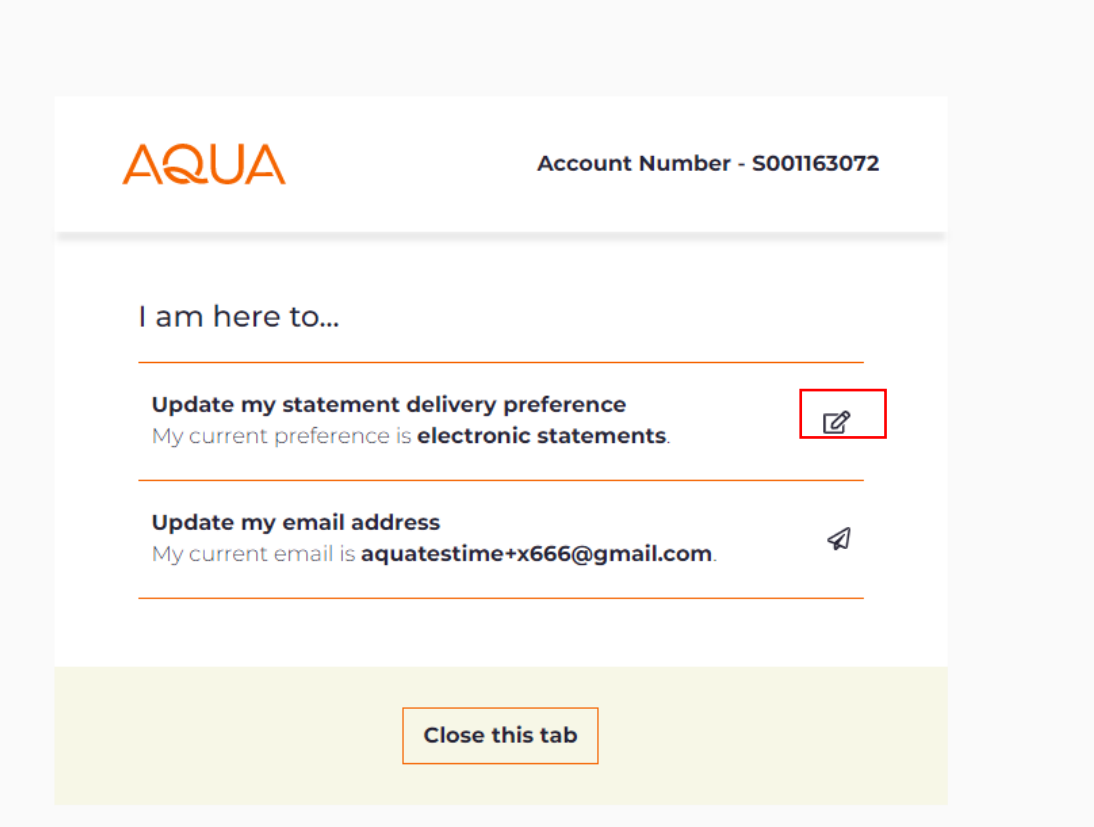
How to sign up for electronic statements (continued)



Sample account

Step 2

Click on the pencil icon next to Update my statement delivery preference.



How to sign up for electronic statements (continued)

Sample account

Step 3

Select Electronic Statement.



Account Number - S001163072

Statement Delivery Preference

Please select your delivery preference below:

- ☐ Print Statements
- ☒ Electronic Statement

Please read through the following consent disclosure below, confirm with the checkbox that you have consented and then provide a valid email address.

CONSENT TO ELECTRONIC DISCLOSURES

This Consent to Electronic Disclosures ("Consent") applies to any applications for credit or other transactions processed through Aqua Finance, Inc.'s ("Company's") online application platform as well as any resulting extensions of credit or other transactions (collectively, the "Transactions"). In this Consent, the words "you" and "your" refer to each

How to sign up for electronic statements (continued)

Step 4

Scroll to the bottom of the text box and click on the box for I have consented to the aforementioned Electronic Disclosures.

Fill in and confirm your email address. Click on **Send verification code**.

Sample account

Please read through the following consent disclosure below, confirm with the checkbox that you have consented and then provide a valid email address.

By giving your consent, you are confirming that you have access to the necessary software and hardware, and can receive, open, print, download a copy or otherwise retain a copy of any electronic Communication for your records. You are advised to retain a copy of all electronic Communications as they may not be accessible online or in paper form at a later date.

☐ I have consented to the aforementioned Electronic Disclosures.

Email Address

Confirm Email Address

Use your personal email address to protect your privacy. Anyone with access to the email account may see confidential account information.

Send verification code

Close this tab

How to sign up for electronic statements (continued)

Sample account

Step 5

You will receive a verification code to the email address you entered. It will be valid for 15 minutes.

Enter the verification code and click on **Verify email**.

The screenshot shows the AQUA account verification interface. At the top, the AQUA logo is on the left and the account number 'S001147962' is on the right. Below this is a section titled 'Statement Delivery Preference'. A teal notification box with a checkmark icon states: 'Your verification code has been sent successfully! If you do not receive it within the next few minutes, check your SPAM or Junk Mail folders. **This verification code is valid for 15 minutes.**'. Below the notification, it says 'Still waiting? [Resend verification code](#). Resend limit of 3 times.' A red rectangle highlights the 'Enter Verification Code' input field and the 'Verify email' button. At the bottom of the form, there is a yellow bar with a 'Close this tab' button.

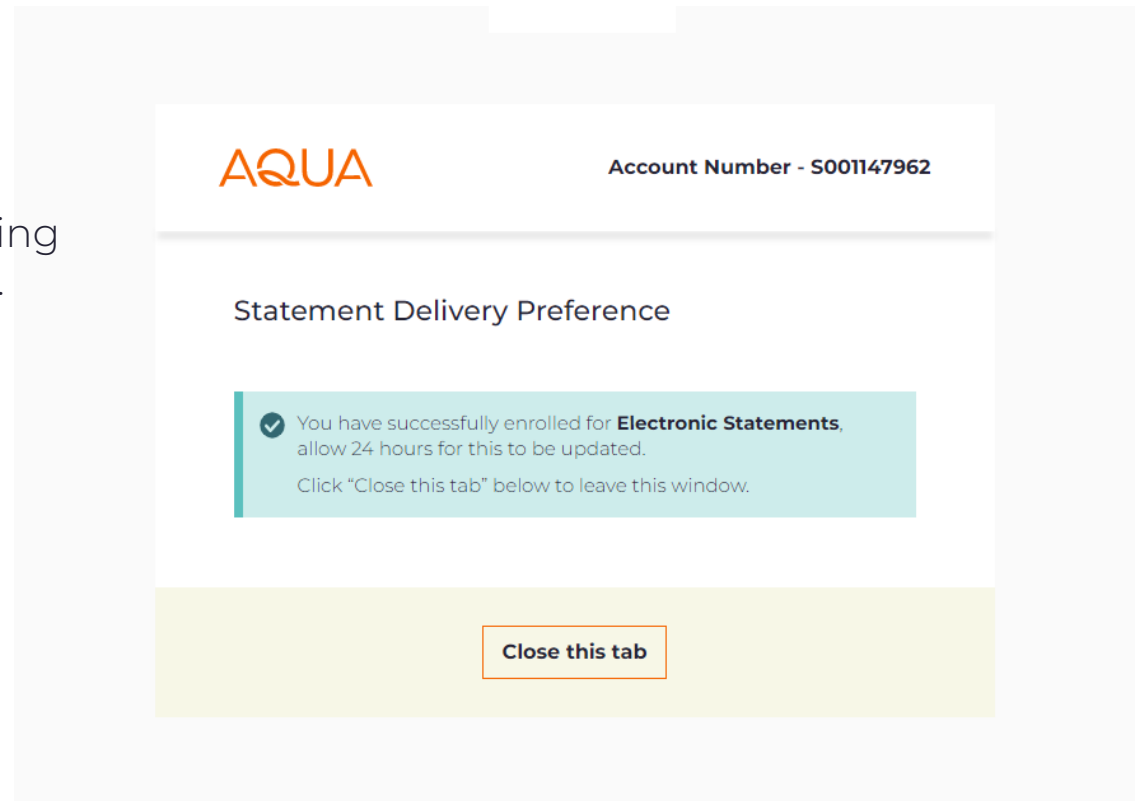
How to sign up for electronic statements (continued)

Sample account

Step 6

You will see the following message confirming that you have set up Electronic Statements.

Click on **Close this tab** to get back to main account screen.



How to set up automatic payments (Autopay)

Step 1

Click Set Autopay.

Sample account

AQUA

Aqua Finance, Inc. ▾

Account Number - 001156076

Make a one-time payment

ACCOUNT DETAILS

VIEW ALL

Company	Aqua Finance, Inc.
Due	\$10.00
Next Due Date	12/19/22

One-Time Payment

Set Autopay

How to set up automatic payments (Autopay) (continued)

Step 2

Select your preferred payment method.

Sample account

AQUA

Choose A Payment Method

NEW PAYMENT METHOD

Debit Card

Bank Account

Cancel

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How to set up automatic payments (Autopay) (continued)

Step 3

If you select Bank Account, fill in all of the information requested.

Sample account

All information is securely transmitted



Enter Bank Account Details

(No service fee)

Routing Number

Account Number

Re-enter Account Number

Account Type

Personal Checking

Please Enter Your Information Below

Account Holder Name

MARLENE GARCIA

ZIP Code

92336

Email or Mobile Number

7702301898

Cancel

Submit

How to set up automatic payments (Autopay) (continued)

Step 4

Based on the frequency option, selected fields may apply.

Click Continue.

Sample account

Payment Frequency

Twice a Month

Start Date of your Autopay Schedule.

Monday, January 16 2023

Date of First Payment

11

Date of Second Payment

25

Duration

Autopay will cease when the account is paid in full

☒ Always pay amount due

Cancel

Continue

NOTE: This is a test account. Payment attempts will not be processed.

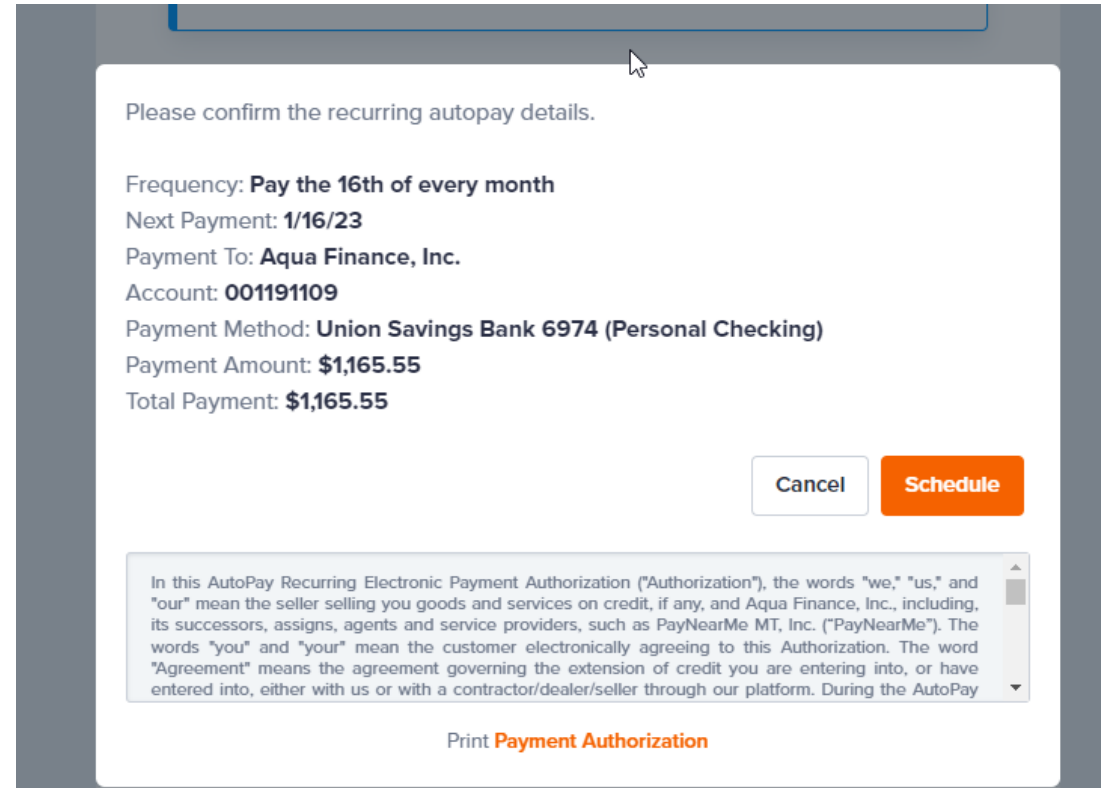
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How to set up automatic payments (Autopay) (continued)

Step 5

Review the Autopay details and click on Schedule.

Sample account



Please confirm the recurring autopay details.

Frequency: **Pay the 16th of every month**
Next Payment: **1/16/23**
Payment To: **Aqua Finance, Inc.**
Account: **001191109**
Payment Method: **Union Savings Bank 6974 (Personal Checking)**
Payment Amount: **\$1,165.55**
Total Payment: **\$1,165.55**

In this AutoPay Recurring Electronic Payment Authorization ("Authorization"), the words "we," "us," and "our" mean the seller selling you goods and services on credit, if any, and Aqua Finance, Inc., including, its successors, assigns, agents and service providers, such as PayNearMe MT, Inc. ("PayNearMe"). The words "you" and "your" mean the customer electronically agreeing to this Authorization. The word "Agreement" means the agreement governing the extension of credit you are entering into, or have entered into, either with us or with a contractor/dealer/seller through our platform. During the AutoPay

[Print Payment Authorization](#)

How to set up automatic payments (Autopay) (continued)

Step 6

You will be taken back to the account screen and you will see the Autopay details.

Sample account

Congratulations you have set up your payment schedule!

AQUA

Aqua Finance, Inc.

Account Number - 001191109

ACCOUNT DETAILS

VIEW ALL

Company

Aqua Finance, Inc.

Due

\$0.00

Next Due Date

1/24/23

UPCOMING PAYMENTS

AUTOPAY ON

01/16/23

RECURRING AUTOPAY

Union Savings Bank 6974 (Personal Checking)

\$1,165.55

One-Time Payment

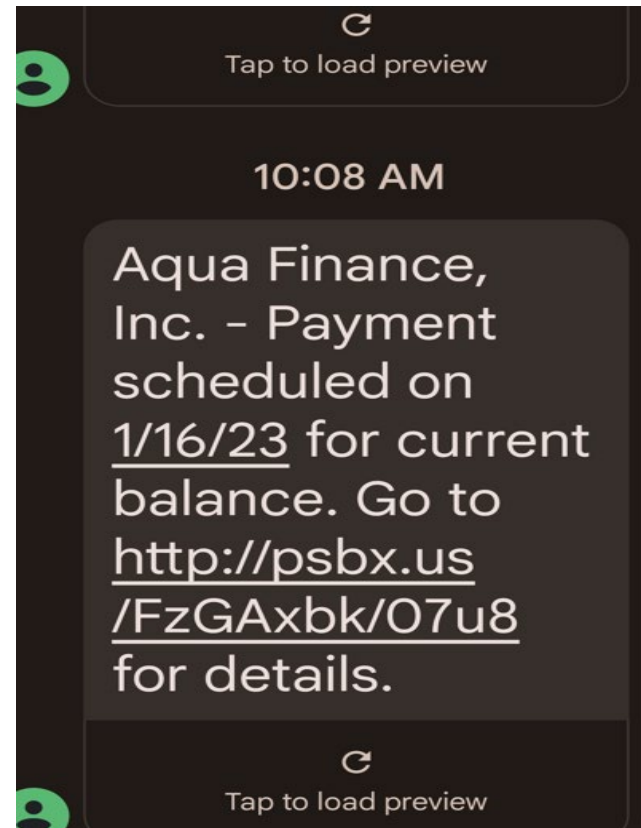
How to set up automatic payments (Autopay) (continued)

Step 7

You will receive a text or email (depending on what you used) with the details of your next payment.

Clicking on the link will take you to your account page.

Sample account



AQUA

 800-234-3663, option 4, ext. 6091

 info@aquafinance.com

 aquafinance.com