

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 disable 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

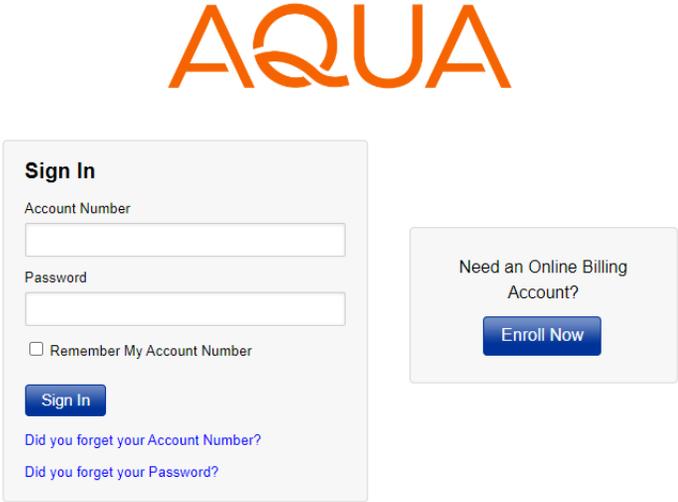
BILLTRUST

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.



"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."

POWERED BY
billtrust

[Privacy Policy](#)

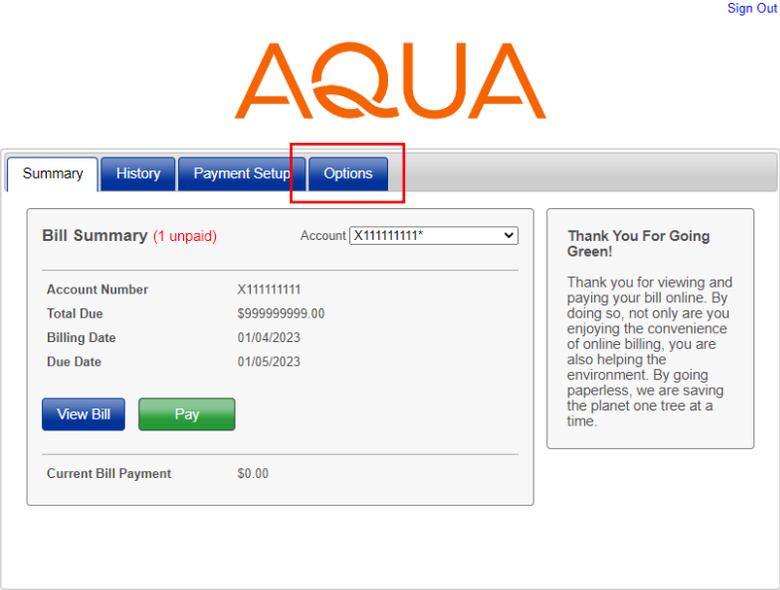
[Contact Us](#) | [Learn More](#) | [Subscriber Agreement](#)

BILLTRUST

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

Step 2

Select **Options** on the menu.



*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.

POWERED BY 

[Privacy Policy](#)

[Contact Us](#) | [Learn More](#) | [Subscriber Agreement](#)

BILLTRUST

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

Step 3

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



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

BILLTRUST

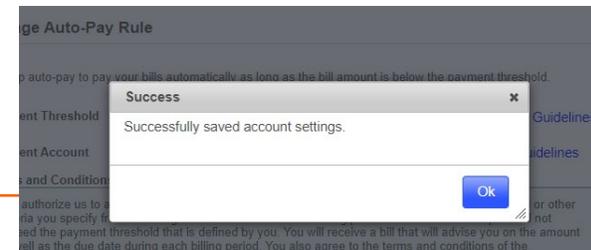
How to cancel automatic payments on the previous payment system (BillTrust) (continued)

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.”

The screenshot shows the 'Manage Auto-Pay Rule' section of the BillTrust account settings. The 'Payment Account' dropdown menu is set to 'No Auto-Pay'. A red box highlights the 'I have reviewed and agree to Terms and Conditions listed above.' checkbox, which is currently unchecked. A yellow warning box at the bottom states: 'Your auto-pay settings will take effect during your next complete billing cycle. If you have an open balance, you will need to pay it for the current billing cycle.' The form also includes a 'Cancel' button and a 'Save' button.

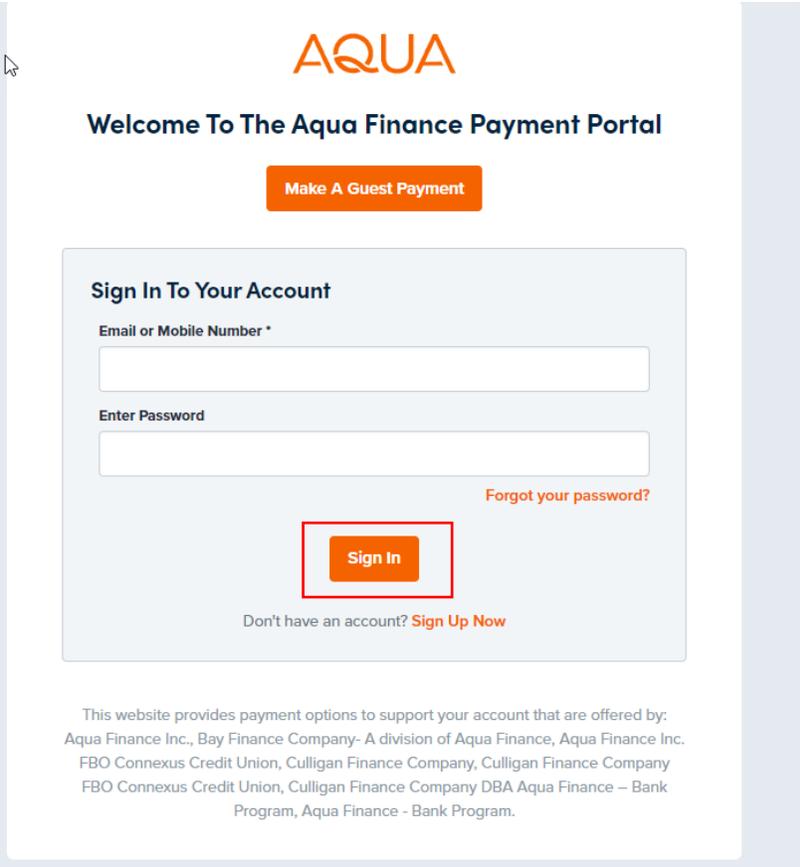


How to register for an account on the new Payment Portal (PayNearMe)

Step 1

Click Sign In.

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



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.



Enter Your Account Information

Enter Your 9 Digit Numeric Account Number (Required)

ZIP Code (Required)

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

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 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 the following elements:

- Sign In** (Section Header)
- Please sign into your Aqua Finance, Inc. account (Instructional text)
- Email or Mobile Number *** (Label for the first input field)
- [Empty text input field]
- Enter Password** (Label for the second input field)
- [Empty password input field]
- [Forgot your password?](#) (Link)
- Cancel** (Button)
- Sign In** (Button)
- Disclaimer text: "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 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

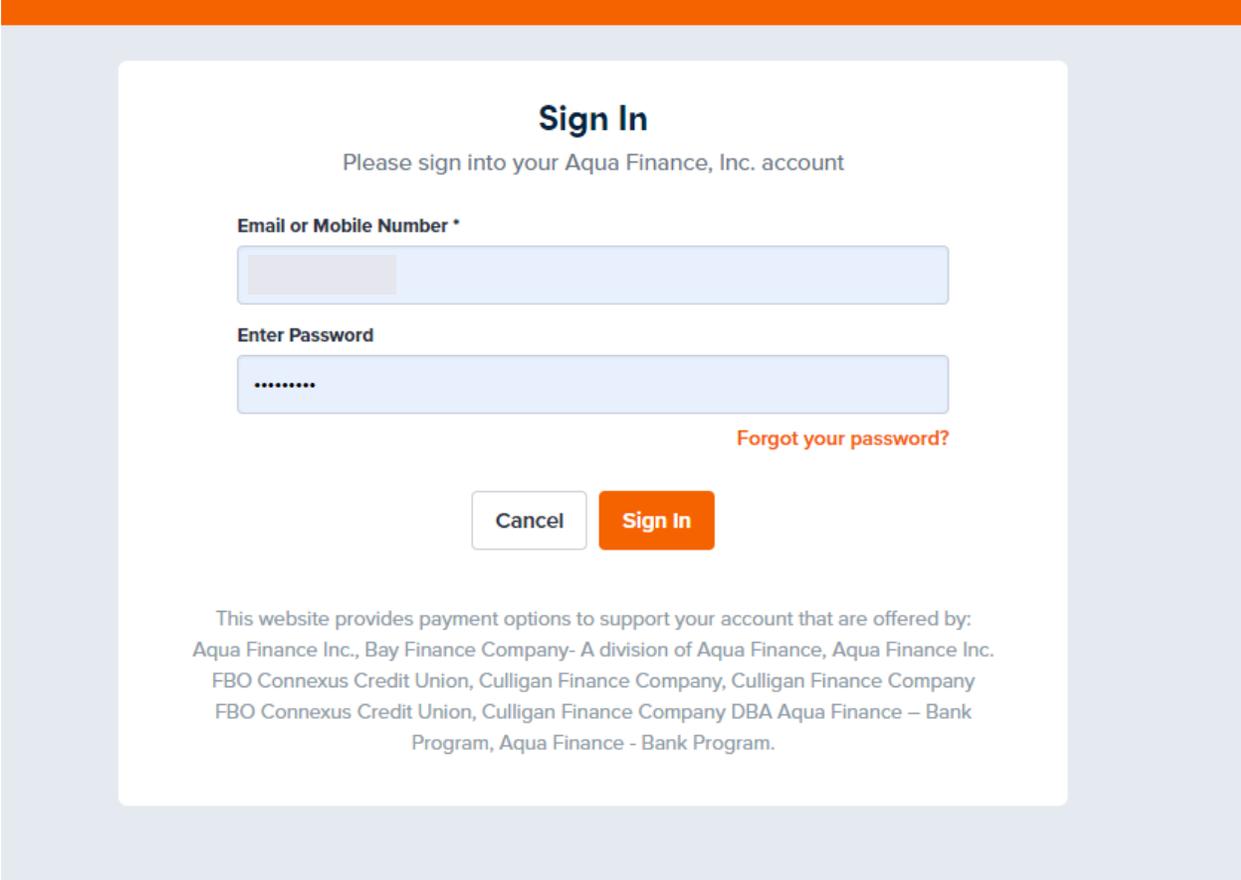
Continue as Guest

This website provides payment options to support your account that are offered by: 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 5

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



The screenshot shows a 'Sign In' page for Aqua Finance, Inc. The page has a white background with a light blue border. At the top, the title 'Sign In' is centered in bold. Below it, the instruction 'Please sign into your Aqua Finance, Inc. account' is centered. There are two input fields: 'Email or Mobile Number *' and 'Enter Password'. The password field is masked with dots. To the right of the password field is a link 'Forgot your password?'. At the bottom, there are two buttons: 'Cancel' and 'Sign In'. Below the buttons, there is a paragraph of text listing payment options supported by the website.

Sign In

Please sign into your Aqua Finance, Inc. account

Email or Mobile Number *

Enter Password

.....

[Forgot your password?](#)

Cancel **Sign In**

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 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



Culligan Finance Company

Account Number - 404532844

Make a one-time payment

ACCOUNT DETAILS VIEW 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](#)

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.

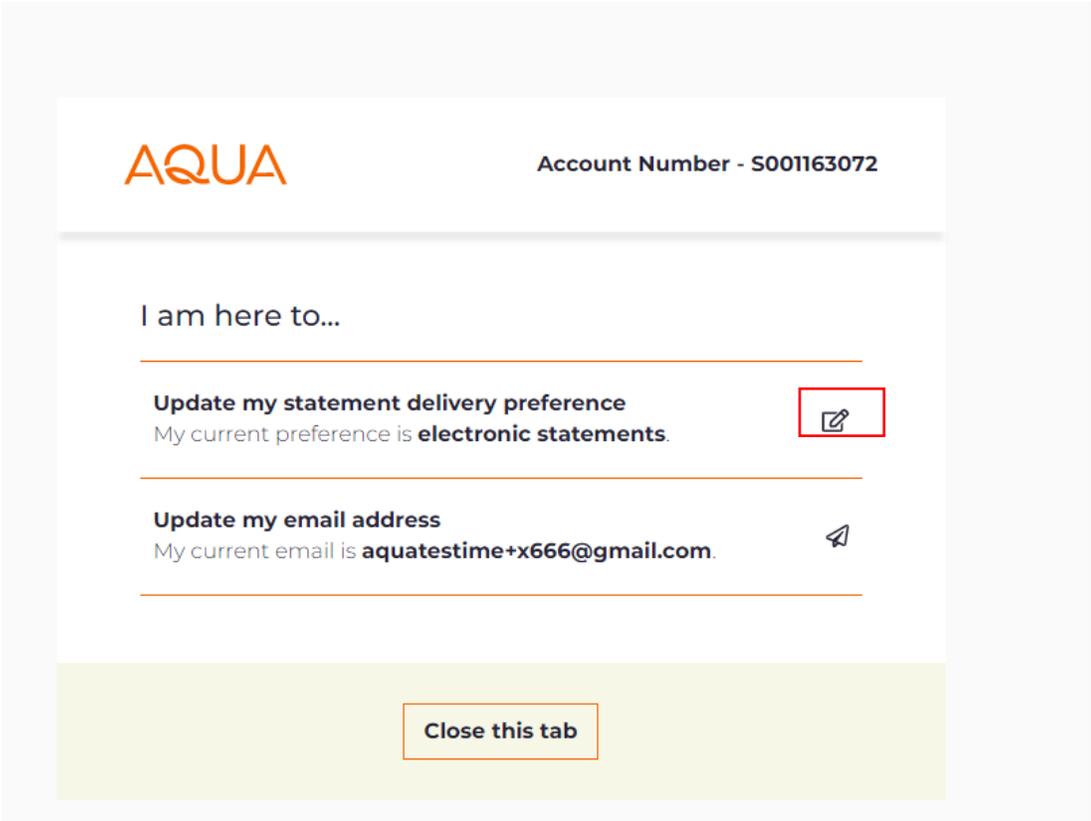
How to sign up for electronic statements (continued)



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

AQUA

Account Number - S001163072

Step 3

Select Electronic Statement.

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)

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**.

Sample account

AQUA Account Number - S001147962

Statement Delivery Preference

✓ 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.**

Still waiting? [Resend verification code](#). Resend limit of 3 times.

Enter Verification Code

Verify email

Close this tab

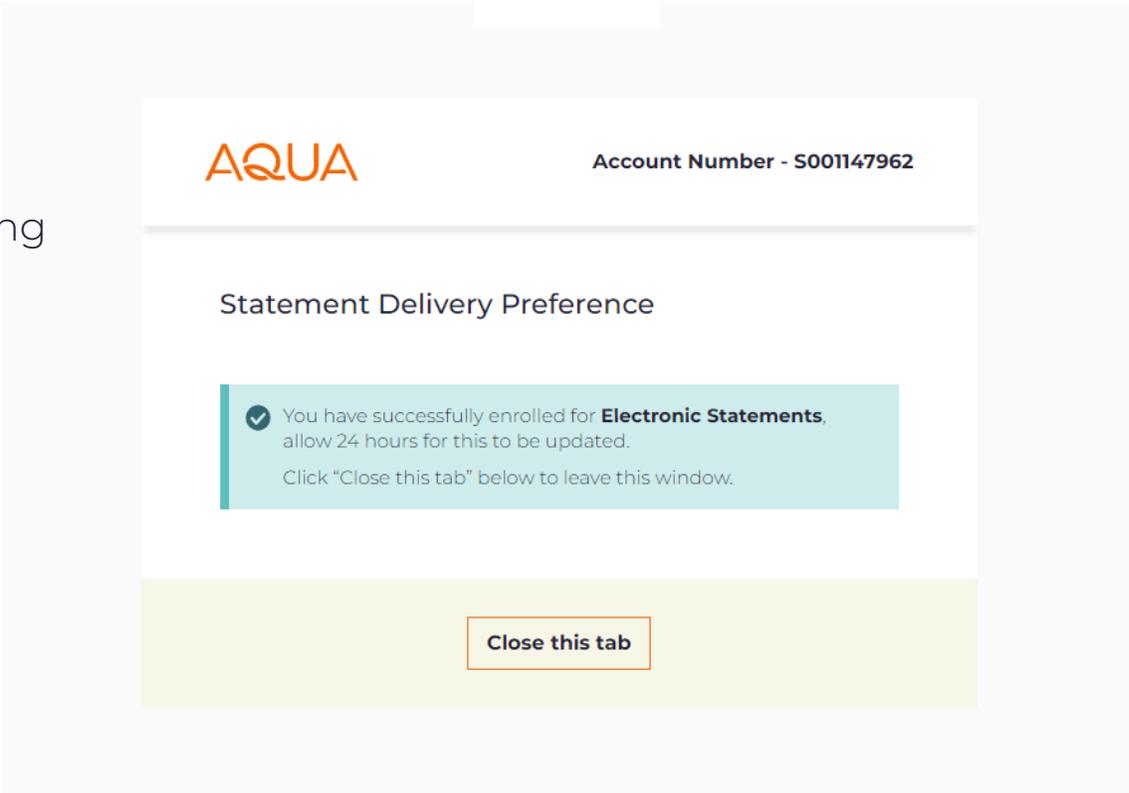
How to sign up for electronic statements (continued)

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

The screenshot displays the AQUA account management interface. At the top, the AQUA logo is centered. Below it is a dropdown menu showing 'Aqua Finance, Inc.' with a downward arrow. Underneath the dropdown, the account number '001156076' is displayed. A light orange bar with a dark orange border contains the text 'Make a one-time payment'. Below this bar, the 'ACCOUNT DETAILS' section is shown, with a 'VIEW ALL' link on the right. The account details are presented in a table-like format with horizontal lines separating rows. At the bottom of the interface, there are two orange buttons: 'One-Time Payment' and 'Set Autopay'. The 'Set Autopay' button is highlighted with a red rectangular border, and a mouse cursor is positioned over it.

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

[One-Time Payment](#) [Set Autopay](#)

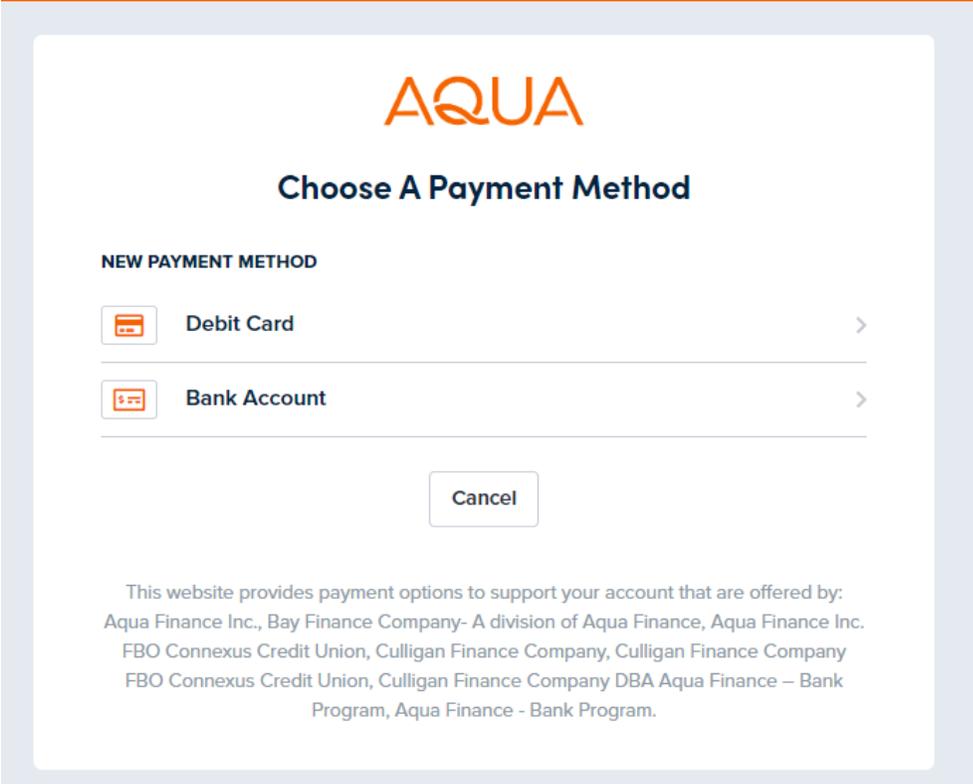
How to set up automatic payments (Autopay) (continued)



Step 2

Select your preferred payment method.

Sample account



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 Email or Mobile Number
92336 7702301898

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

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

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 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)

Sample account

Step 6

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

The screenshot displays the AQUA account interface. At the top, a blue notification box with an information icon says "Congratulations you have set up your payment schedule!". Below this is the AQUA logo in orange. A dropdown menu shows "Aqua Finance, Inc." and the 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	\$1,165.55 >
Union Savings Bank 6974 (Personal Checking)	

[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