PCB Loan Online Payments

The PCB online loan payment site is a fast, convenient, and secure method to make a PCB loan payment electronically using the internet. Make a one-time (PAY NOW) payment or create an account to schedule recurring payments.

One-Time PAY NOW Payments

A one-time PAY NOW payment allows you to make a payment without setting up an account. This feature is recommended if the payment amount changes and a recurring payment is not ideal, or if you do not want to store your personal information in the system.

- Go to www.yourbank.bank. To make a loan payment, click on Personal/Lending/Make a Loan Payment or go to PCB Online Payments.

- Select the PAY NOW option on the online payments website.

PCB Online Payments

Welcome to PCB's portal to accept online payments. Create an account and LOGIN to make a payment, view payment history and manage payment accounts. Select PAY NOW to make an immediate, one-time payment.

This session will close after a period of inactivity. If this session ends, please login again.
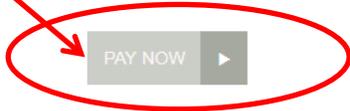
- The account validation page appears. Enter first name of the primary account holder the last six (6) digits of the primary account holder's social security number or business tax ID number. Click CONTINUE.

- Click PAY to right of the loan you want to make a payment. Check the PAY SELECTED AMOUNT box (green box) and click on CONTINUE.

PAY NOW

BACK

For loan payoff amount, call 304-358-2311. Click on 'Pay' to make a payment.

Pay Selected Amount*	Action	Name	Loan Number	Next Due Date	Total Amount Due	Minimum Amount Due	Amount to Pay	Due Date	Payment Date	Status	Description
☑	Edit	▬▬▬	▬▬▬	04/22/2023	$36380.70	$709.47	$709.47	04/22/2023		New	DEALER - VA

*Amount to Pay Minimum Amount Due ▾   Total Amount: $ 709.47   1 of 1 Selected   CONTINUE ►

- Click the EDIT box under ACTION to change the payment amount from Minimum Amount. You have the option of making the minimum (monthly) payment, or to enter a custom payment amount.

Contact PCB is you want to pay the total loan balance.

Select PAYMENT THIS AMOUNT to continue.

Amount to Pay

Name		▬▬▬▬
Loan Number		▬▬
○ None		$0.00
○ Total Amount Due		$36380.70
◉ Minimum Amount Due		$709.47
○ Other Amount		▬▬▬

CANCEL   PAY THIS AMOUNT ►

PAY NOW

Pay Selected Amount*	Action	Name
☑		
☑	Edit	

- Confirm the loan number, address and email are correct. Enter payment type, account type and other information.

PAY NOW

To	Online Loan Payment	
Pay This Amount*		REVIEW PAYMENT OPTIONS
Loan Number		
Payment Type*	-- Choose Type -- ▾	Payment Type: pay from your bank account or by credit card. Account type: choose checking or savings
Account Type*	-- Choose Type -- ▾	
Name On Account*		
Is Business Account	☐	
Address*		
Suite/APT#		
City*		
State/Region*	▾	
Postal Code*		
Country*	USA ▾	Verify email address is correct and type email address in the confirm box.
Email Address*		
Confirm Email Address*	Confirm Email Address is required	
	☐ Register and Save Payment Information	Check the box if you want to create an account and save this

Payments submitted after 9:00 PM Eastern Time will post to the account the next bank business day. It can take up to 3 business days for funds to be deducted from your bank checking/savings account. To avoid bank fees for non-sufficient funds, please make sure you have sufficient funds in your bank account to fulfill the payment amount.

CANCEL   CONTINUE ▸

- To finalize the payment, click on CONTINUE.

- When the confirmation screen appears, verify that all information on the screen is correct.
- Scroll down to the *Authorization Agreement* portion of the screen and select AGREE AND SUBMIT.

Authorization Agreement:

I, **Jack Smith**, authorize **Brad's Test Merchant** to electronically debit my account for the amount indicated above.

I agree to have sufficient funds in my account for the transaction above, and understand that my financial institution may assess fees if there are insufficient funds in my account. I acknowledge that it will not be the responsibility of **Brad's Test Merchant** to pay any transaction fees that may be assessed by my financial institution.

In the case of a returned transaction, I authorize the resubmission of the entry and, as applicable, an additional debit of the above account up to the state maximum return fee amount.

My entry of the information above and the acceptance of this agreement shall be my signature to execute this transaction.

The acceptance of this agreement may be revoked, prior to the processing of this transaction, by contacting us at 972-359-5500.

CANCEL   AGREE AND SUBMIT ▶

- When the next screen appears, if the loan payment is successful, the following will appear:
  - a response status of *SUCCESS*
  - a loan payment date and time
  - a reference number for the payment

PAY NOW

Response:	Success
Amount:	$100.00
To Account:	Test Location #1
Description:	Auto Loan
Account Type:	Checking
Routing Number:	▓▓▓▓▓
Account Number:	XXXXXXXX5678
Transaction Date:	1/31/2020 5:09:53 PM
Name:	▓▓ ▓▓
Billing Address:	123 Main St
	APT # 103
	Mckinney, TX 75070
Email:	▓▓▓▓▓▓▓▓
Reference Number:	T:R8K9N65LA1

- Scroll down and choose from the following options:
  Close the current window
  Save Receipt gives you the option of saving the electronic copy of the receipt
  Print Recepit allows you to print a paper copy of the receipt
  View Bills returns you to the payment portal.

CLOSE	SAVE RECEIPT ▶	PRINT RECEIPT ▶	VIEW BILLS ▶

Create an Account

An account allows you to enter single and/or recurring payments, maintain several accounts from which you will create payments, and view reports for previous and scheduled payments.

- Click on CREATE AN ACCOUNT to start the registration process.

PAY NOW ▶

Online Loan Payment

Returning Users *   Enter User Name

*   Enter Password
              Forgot username or password?

LOGIN ▶

Create Account
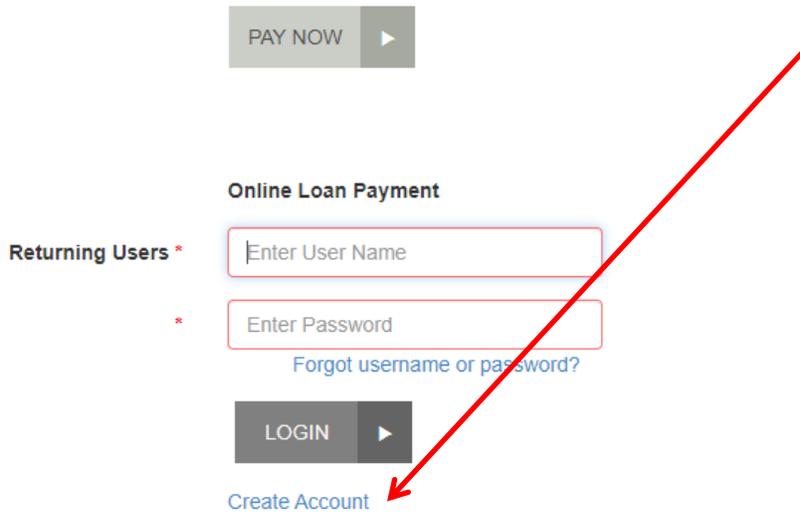
- When the User Registration screen appears, enter the first name and the last 6 digits of the primary account holder and click on CONTINUE.

User Registration

To   Online Loan Payment

First Name / Company Name *

Last 6 of SSN / Last 6 of Tax ID *

CANCEL   CONTINUE ▶

- On the *User Registration* screen, required fields are highlighted with a red box around the entry field. Prefilled data is imported.

- Select if this is a business account.

- Enter a username and create a secret question/answer. The answer is case sensitive. This question/answer is required to use the forgot user ID or password link on the login page.

- Verify that the address and other pre-filled information is correct.

User Registration

Is Business Account:	☐
Customer Number:	
Username:	
First Name:	
Last Name:	
Secret Question:	
Secret Answer:	
Confirm Secret Answer:	
Address:	123 Main St
Suite/APT#:	APT # 103
City:	Mckinney
State/Region:	Texas (TX) ▼
Postal Code:	75070
Country:	USA ▼
Phone:	

- Confirm the email address by typing the email and click on REGISTER

Email Address:	
Confirm Email Address:	

CANCEL   REGISTER ▶

- An email from mail@yourbank.com is sent to you shortly after you register.
- The email will have a link to create a password. This link is temporary and expires in 24 hours. Go to the Online Payments login screen and login entering your user name and the temporary password in the email. Below is a sample of the registration email.
- When the *Security Challenge* screen appears (in your web browser), enter the secret answer and remember this answer is case sensitive.

> Your registered user account has been established. To complete account setup, you must create a password.
>
> Click the link below to create your password. Because this link will expire in 24 hours, you should create your new password immediately.
>
> https://qa.smartpay.profitstars.com/sts/PasswordReset?id=⬛⬛⬛⬛⬛⬛⬛⬛ ⬛⬛⬛⬛⬛⬛⬛ ⬛⬛⬛⬛⬛ ⬛⬛⬛⬛⬛⬛⬛ ←

- Click **Submit Answer**

Security Challenge

Answer the security question below to reset your password.

Question
Favorite vacation spot?

Answer

[Enter Answer]

[**Submit Answer**]

- When the *Update Password* screen appears, enter a new password into the **New Password** field. Enter the same password in the **Confirm Password** field.
-
  Note: Passwords must contain numbers and upper and lowercase characters, be at least 8 characters long, and must not contain the user name.

- Click on **Update Password.**
- When the Password Update Complete screen appears, the registration process is complete. You may now login using your new username and password.

Password Update Complete

ℹ Your password has been updated. Close this browser tab and return to the login page.

Resetting Your Password

If you forget your password, you can reset it through the payment portal.

- Go back to the login screen and login using your user name and new password.
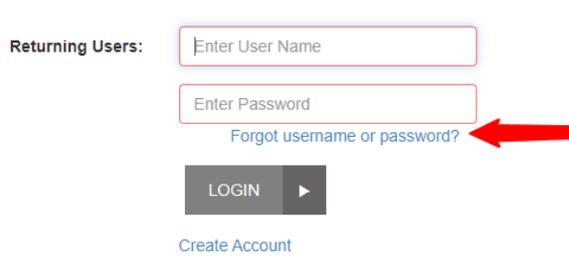
Returning Users:	Enter User Name
	Enter Password
	Forgot username or password?
	LOGIN ▶
	Create Account

- When the *Username / Password Retrieval* screen appears:
  - Verify that the **I have forgotten my password** option is selected.
  - Enter your username into the **Username** field.
  - Click **Next.**

Username / Password Retrieval
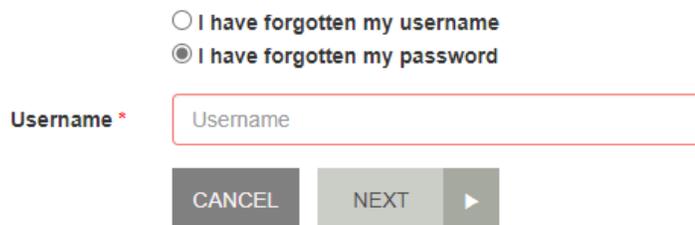
○ I have forgotten my username
◉ I have forgotten my password

Username *   [Username]

CANCEL   NEXT ▶

- When the *Secret Question* screen appears:
  - Enter the answer to the secret question. (You set this up during account registration.)
  - Click **Request Password**.

Secret Question

Favorite vacation spot?   [Answer]

CANCEL   REQUEST PASSWORD ▶
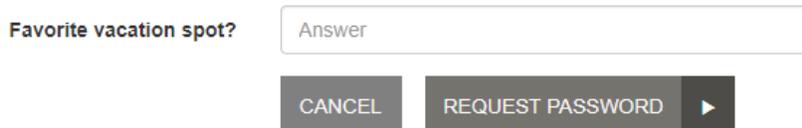
- When the *Forgot Password Confirmation* screen appears, go to your email inbox for the account you used to register on the payment portal.
    - o Open the *Password Reset Request* email message from your FI.
    - o Click the URL link to proceed with creating your new password.

NOTE: *Because this link is temporary and will expire in one hour, you must perform this step immediately.*

We received a request to reset your Brad's Test Merchant password.

Click the link below to establish your new password. Because this link will expire in one hour, you should set your new password immediately.

https://qa.smartpay.profitstars.com/sts/PasswordReset?id=9 ▓▓▓▓▓▓▓▓

- When the *Security Challenge* screen appears (in your web browser):
    - o Enter the secret answer that you used for your security question previously during registration. The answer is case sensitive.

    - o Click **Submit Answer**.

- When the *Update Password* screen appears:
    - o Enter a new password for your payment portal access into the **New Password** field.
    - o Enter the same password into the **Confirm Password** field.
    - o Click **Update Password**.

NOTE: *Passwords must contain upper- and lowercase characters and numbers, be at least eight characters long, and must not contain the username.*

- When the *Password Update Complete* screen appears, you may go to the payment portal URL and log in normally using your new password.

Password Update Complete

> ℹ Your password has been updated. Close this browser tab and return to the login page.
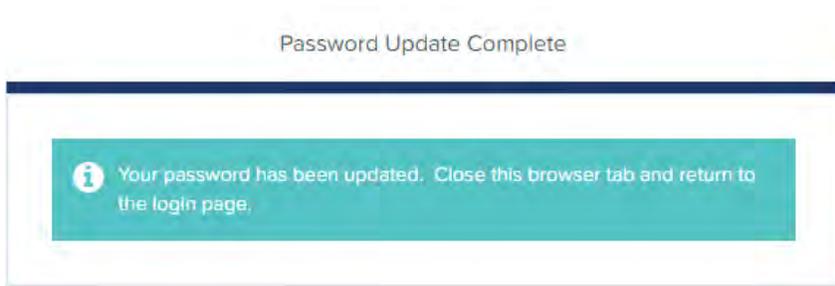
Set Up a Single Payment

- From the payment portal URL, enter your username and password and then click **Login**.

Returning Users:

Enter User Name

Enter Password

Forgot username or password?

LOGIN ▶

Create Account

- When the *Welcome* screen appears, select **Make A Payment**.

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

Scheduled Transactions

Edit	Next Payment Date	Amount	Location	# of Payments
✎	01/31/2020	Variable	Test Location #1	0 of 12

Transaction History *(Last 30 Days)*

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

DETAIL TRANSACTION HISTORY
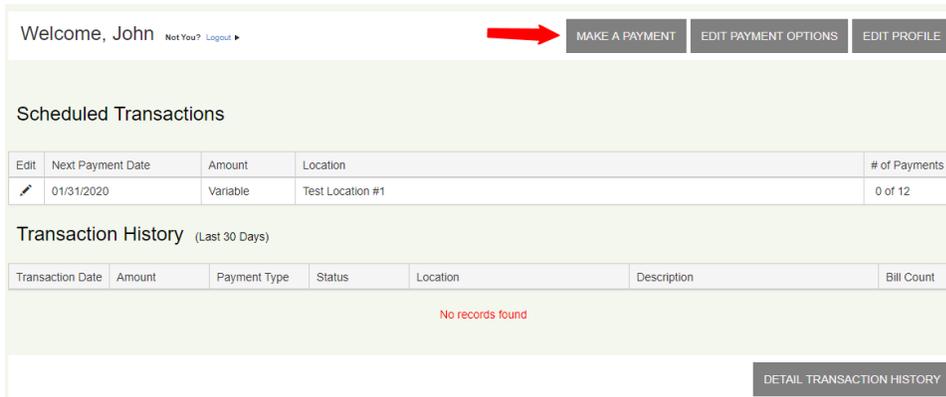
- When the *Make a Payment* screen appears:
  - Select an account from the drop-down list.
  - If additional validation fields appear, complete the validation criteria.
  - Click **Continue**.

MAKE A PAYMENT

To Account:	Test Location #1
First Name:	
Last 6 of SSN:	

CANCEL   CONTINUE ▶

- Click PAY to right of the loan you want to make a payment. Check the PAY SELECTED AMOUNT box (green box) and click on CONTINUE.

PAY NOW

BACK

For loan payoff amount, call 304-358-2311. Click on 'Pay' to make a payment.

Pay Selected Amount* ☑	Action	Name	Loan Number	Next Due Date	Total Amount Due	Minimum Amount Due	Amount to Pay	Due Date	Payment Date	Status	Description
☑	Edit			04/22/2023	$36380.70	$709.47	**$709.47**	04/22/2023		New	DEALER - VA

*Amount to Pay   Minimum Amount Due ▾   Total Amount: $ 709.47   1 of 1 Selected   CONTINUE ▶

- Click the EDIT box under ACTION to change the payment amount from Minimum Amount. You have the option of making the minimum (monthly) payment, or to enter a custom payment amount.

  Contact PCB is you want to pay the total loan balance.

  Select PAYMENT THIS AMOUNT to continue.

Amount to Pay

Name	
Loan Number	
○ None	$0.00
○ Total Amount Due	$36380.70
◉ Minimum Amount Due	$709.47
○ Other Amount	

CANCEL   PAY THIS AMOUNT ▶

- On the next screen:
  - Verify the desired payment amount is correct.
  - Select an account from the **Pay from Account** drop-down list.
  - If **Description** and **Transaction Number** appear, they are both are optional.
  - Depending on the payment method, additional fields may appear. (Example: If you select a checking account as your account type, the optional **Check Number** field appears.)

Make Payment	
Pay This Amount:	$100.00 REVIEW PAYMENT OPTIONS
To Account:	Test Location #1
Pay From Account:	-- Select -- ▼ ADD PAYMENT OPTION
Description:	
Transaction Number	
Occurrence:	● One-Time 2/5/2020 📅
	○ Recurring
	CANCEL CONTINUE ▶

- Click **Continue**.
- When the *Confirmation* screen appears, verify all information on the screen is accurate and then click **Agree And Submit**.

Confirmation

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

Amount:	$100.00
To Account:	Test Location #1
Description:	Auto Loan
From Account:	Checking: XXXXXX9999
Next Recurring Payment:	$100.00 - Once a Month on the Last Day
Include a Single Payment Now:	No

Authorization Agreement:

I, **John Smith**, authorize **Brad's Test Merchant** to electronically debit my account for the amount indicated above on a recurring basis. The first payment of $100.00 will be electronically debited from my account on 2/29/2020, or the next business day. After the first payment, there will be additional debits of $100.00 on a recurring payment schedule as indicated below.

Frequency:	Once a Month
Payment Day:	2/29/2020
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 ▶

- When the *Transaction Receipt* screen appears, scroll down to view the following options:
    - **Close** closes the current window.
    - **Save Receipt** gives you the option of saving the electronic copy of the receipt.
    - **Print Receipt** allows you to print a paper copy of the receipt.
    - **View Bills** returns you to the payment portal URL.

Set Up a Recurring Payment

- From the payment portal URL, enter your username and password and then click **Login**.

- When the *Welcome* screen appears, select **Make A Payment**.

- Click PAY to right of the loan you want to make a payment. Check the PAY SELECTED AMOUNT box (green box) and click on CONTINUE.

- Click the EDIT box under ACTION to change the payment amount from Minimum Amount. You have the option of making the minimum (monthly) payment, or to enter a custom payment amount.

  Contact PCB is you want to pay the total loan balance.

  Select PAYMENT THIS AMOUNT to continue.

- When the next screen appears:
- Verify the desired payment
- Select an account from the **Pay from Account** drop-down list.
- If **Description** and **Transaction Number** appear, they are both are optional.
- Depending on the payment method, additional fields may appear. (Example: If you select a checking account as your account type, the optional **Check Number** field appears.)

Make Payment

Pay This Amount:	$100.00 REVIEW PAYMENT OPTIONS
To Account:	Test Location #1
Pay From Account:	-- Select -- ▼ ADD PAYMENT OPTION
Description:	
Transaction Number	
Occurrence:	⦿ One-Time 2/5/2020 🗓
	○ Recurring

anything in the Transaction Number field. This field is reserved for internal use only.

CANCEL   CONTINUE ▶

- Select **Recurring** to reveal the recurring schedule and amount fields.
- For the *Schedule* fields:
  o You can make a single payment at the same time you set up the recurring payment. If you choose to make a payment now, the recurring schedule will still process on the next payment date.
  o Choose a **Frequency** from the drop-down list. This determines what **Payment Day** and **Start Day** options appear.
  o Select a **Payment Day**. This is the day of the month to process the transaction.
  o The **Start Date** changes to align with the frequency and payment day selected.
  o If you want the payments to continue indefinitely, select **Infinite Payment**.
  o If a limited number of payments is desired, key the number of payments into the **# Of Payments** field.

NOTE: *The default number of payments is 12.*

Schedule

Include a Single Payment Now:	☐ For $100.00 ❓
Frequency:	Once a Month ▼
Payment Day:	Last Day ▼
Start Date:	2/29/2020 🗓
	Next Payment will occur 02/29/2020
Infinite Payment:	☐
# Of Payments:	12

- For the *Recurring Amount* fields:
  - The *Recurring Amount* section only appears when variable recurring payments have been enabled by the financial institution.
  - If **Variable Amount** option is selected, the transaction amount may present up to three payment amounts.
  - The **Maximum Amount** option allows you to limit the amount that can be processed, regardless of the amount that appears in the billing file.

- Click **Continue**.
- When the *Confirmation* screen appears, verify all information on the screen is accurate and then click **Agree And Submit**.

- When the *Transaction Receipt* screen appears, scroll down to view the following options:
    o **Close** closes the current window.
    o **Save Receipt** gives you the option of saving the electronic copy of the receipt.
    o **Print Receipt** allows you to print a paper copy of the receipt.
    o **View Bills** returns you to the payment portal URL.

Cancelling a Scheduled Payment

From the payment portal URL, key your username and password and then click **Login**.

- In the *Scheduled Transactions* section, click ✎ **Edit** for the transaction you want to cancel.

-
-

- In the *Scheduled Transactions* section, click the **Delete Payment** check box for the transaction you want to cancel. Click **Submit**. The modified transaction will now appear on the screen.

- From the payment portal URL, key your username and password and then click **Login**.

- In the *Scheduled Transactions* section, click ✏ **Edit** for the transaction you want to cancel.

- In the *Scheduled Transactions* section that appears, make your needed changes and then click **Submit**.

Editing a Payment Options

- From the payment portal URL, key your username and password and then click **Login**.

- Click **Edit Payment Options** at the top of the screen.

- When the next screen appears, scroll down to the *Payment Options* section.

Payment Options

Checking: XXXXXX9999 - Checking Account ending in 9999

+ Add Payment Option

- To modify existing payment options:
  - o Click anywhere on the row of the existing payment method.
  - o Make the necessary changes.
  - o Click **Update**. Required fields are highlighted with a box (as shown below).

Checking: XXXXXX9999 - Checking Account ending in 9999

☐ Same as profile

Payment Type: SPPDEMO Bank ▼	Address: 123 Main St
Account Type: Checking ▼	APT # 102
Name On Account:	City: Mckinney
Routing Number: ❓	State/Region: Texas (TX) ▼
Account Number: XXXXXX9999 ❓	Postal Code: 75070
Account Nick Name: Checking: XXXXXX9999	Country: USA ▼

DELETE   UPDATE ▶

- To add a new payment option:
  - o Click **Add Payment Option**.
  - o Select a **Payment Type** from the drop-down list.
  - o Select an **Account Type** from the drop-down list.
  - o Fill in all required fields (highlighted with a box as depicted below).
  - o Click **Add Payment**.

+ Add Payment Option

☐ Same as profile

Payment Type: SPPDEMO Bank ▼	Address:
Account Type: Checking ▼	
Name On Account:	City:
Routing Number: ❓	State/Region: -- Select -- ▼
Account Number: ❓	Postal Code:
Account Nick Name:	Country: USA ▼

RESET   ADD PAYMENT ▶

- From the payment portal URL, key your username and password and then click **Login**.

- When the *Welcome* screen appears, the *Transaction History* for the last 30 days appears.

- To view transactions from a wider range than 30 days:
  o Click **Detail Transaction History.**
  o Choose your new date range using the **From Date** and **To Date** fields.
  o Click **Run Report**.

- When the transaction results appear on the screen, you can save the results by selecting a format from the drop-down list and then clicking **Export** (shown below).