



# MEMBER SERVICES

LOAN PAYMENTS

JOB AID





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### Purpose

This job aid outlines the system requirements (**DNA, SWBC**) and procedures used by Member Services to successfully receive and resolve member phone calls involving **Single-time and Recurring Loan Payments**.

**DNA** is used to process internal loan payments and loan payoffs. Internal loans are owned and processed by Georgia's Own. These loans accept payments and payoffs from a Georgia's Own checking, savings, or money market account.

**SWBC** is an external ACH origination system used to process single-time Georgia's Own loan payments coming from financial institutions outside of Georgia's Own. Example: A member has a loan with us and wants to pay on it from an account at USAA.

The following **Loan Payments** call procedures will be addressed.

- DNA transfer to Payoff Non-Revolving Loan
- DNA transfer to Pay Down loan to zero balance but not close (Line of Credit, Cash Now, HELOC)
- DNA transfer to Payoff a Home Equity Loan.
- DNA transfer to Make a One-Time Mortgage Payment.
- SWBC Loan Payments
- DNA Recurring Loan Payments
- Pre-Authorized Loan Payments



### DNA Transfer to Payoff Non-Revolving Loan

1. Highlight the loan account you want to pay off in the **Relationship Profile**.
2. Click **Payoff** on the Blue Bar.
3. Click **Query** on the **Payoff Inquiry** screen.
4. Click **Payoff** on the Green Bar.

**Payoff Inquiry**

Search Criteria: Account Number 61081756, Effective Date 03-21-2023. Buttons: Query, Clear.

Payoff Information: Per Diem / Base 0.24, Escrow Per Diem / Base, Operating Fund Per Diem / Base, Due Date 03-24-2023, Current Rate 17.99000, Payoff Interest Accrued Thru Date 03-21-2023, Rate Type Fixed, Maturity Date, Customer Keyword RAGAN.

Quote Information: Create Payoff Quote, Create Lockout Flag, Include Borrower Mailing Address, Requestor Detail, Expiration Date, Save Quote.

Closing Attorney: Closing Attorney.

Balance Details:

Balance Description	Due Institution	Due Customer	Institution	Processing Status	Reverse Charge
Note Interest	1.20			Payoff	<input type="checkbox"/>
Note Balance	493.71			Payoff	<input type="checkbox"/>
Total	494.91				<input type="checkbox"/>

Edit Charges: Amount, New Amount, Update, Close, Process.

5. Select **Withdrawal** in the **Funds Type** drop-down in the **Fund Grid**.

**Loan Payoff**

Transaction Details: Account Number 61081756, Payoff Amount 494.91, Effective Date 03-21-2023, Applied Amounts 0.00, Transaction Amount 494.91, Total Check Issue Amount, Transaction Description, No Book, Transacting Person, Payoff Reason.

Generated Transaction(s):

Payment Type	Amount
--------------	--------

Fund Grid:

Fund Type	Amount	No. Of Items	Generated Details
Withdrawal	494.91	1	

Total Funds 494.91, Funds Difference 0.00, Delete, Edit.

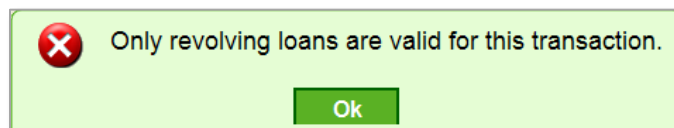
Withdrawal: Account Number 60029693, Current Balance 1,470.82, Transaction Amount 494.91, Available Balance 1,470.82, Account Roles: TAMARA S. WARREN - Tax Reported For, TAMARA S. WARREN - Tax Reported Signator, TAMARA S. WARREN - Tax Reported Owner. Buttons: Clear, Update, Cancel, Process.



6. Tab twice to display the **Withdrawal Grid**.
7. Enter FROM account in **Account Number** field or use **Quick Search** to find and select account.
8. Click **Update**.
9. To verify, speak the TO, FROM, and AMOUNT to the member.  
**Example:** *Mr. Jones, I am going to transfer \$2414.40 from 800111222000 to pay off your Cadillac DTS, is that correct?*
10. Click **Process**.
11. Return to the accounts screen and verify that the loan is at a Zero balance

### DNA Transfer to Pay Down Loan to Zero Balance but Not Close

Follow this procedure to pay down Line of Credit, Cash Now, or HELOC loans.



1. Highlight the loan account you want to pay down in the **Relationship Profile**.
2. Click **Paydown** on the **Blue Bar**.
3. Click **Query** on the **Paydown Inquiry** screen.
4. Click **Paydown** on the **green bar**.
5. Select **Withdrawal** in the **Funds Type** drop-down in the **Funds Grid**.
6. Tab twice to display the **Withdrawal Grid**.
7. Enter **FROM** account in **Account Number** field or use **Quick Search** to find and select account.
8. Click **Update**.
9. To verify information, speak the **TO**, **FROM**, and **AMOUNT** to the member.  
**Example:** *Mr. Jones, I am going to transfer \$600.00 from 800111222000 to pay your Line of Credit loan to a zero balance, is that correct?*
10. Click **Process**.



### DNA Transfer to Payoff a Home Equity Loan

The member is calling to request a quote for paying off a **Home Equity Loan**.

The member may request the document (**CU Real Estate Payoff Letter**), which is typically uploaded to **Online Banking** for member access. If the member requests the document be faxed, the request must be done in writing.

Requests from 3<sup>rd</sup> parties are required to be submitted in written form and authorized by the member.

When quoting a payoff, you may notice a \$240 **Early Closure Charge**. This fee is assessed when the **Home Equity Loan** or **Line of Credit** is closed within 36 months (3 years). The member has already agreed to this term by twice signing an acknowledgment of the fee. This is done in the loan early disclosures, and at the closing of the **Home Equity** loan addendum before the loan is funded. This fee cannot be waived. The best time for a member to dispute the fee is before loan funding. If MSR has questions regarding the **Early Closure Charge**, ask your Team Lead for assistance. Be sure to remind the member that there is an **Early Closure Charge** to pay off the loan.

Your Team Lead prints off the requested **CU Real Estate Payoff** letter and sends it to the member using **Online Banking** or **DocuSign**.

When the loan is paid in full, **Lien Release** documents will automatically be sent to the member. The member can request a **Paid in Full** letter to be sent with the **Lien Release** documents. See a Team Lead for assistance with any questions you have.

### DNA Transfer to Make a One Time Mortgage Payment from a Georgia's Own Deposit Account

1. Click **Quick Inquiries** on the black **Relationships Module** menu bar.
2. Select **Relationship Profile**.
3. Enter applicable search criteria on the **Search** screen to search for the member's profile.
4. Click **Query**. If more than one match is returned in the **Search Results**, click to select the appropriate member then click **Continue**, or double click the member's name.
5. On the **Relationship Profile**, click the **At A Glance** tab.
6. Select the **checkbox** for each item used to verify the member.
7. Use the drop-down menus at the bottom of the screen if additional verification is required.
8. Click **Save**.
9. Click **OK** on the confirmation screen.



10. Once in **Relationship Profile** click **External** tab. This brings up all external loans, including mortgages, to verify they have a mortgage account.

**Note:** "External" in this context refers to the fact that the mortgage is serviced by another group.

11. Click **Account Inquiry** on the right hand of the screen and pin to the side. **Account Inquiry** will show all applicable information, payment date, amount due, etc.

The screenshot shows the 'Relationship Profile' window for 'CARSON, B.'. The 'External (2)' tab is selected, displaying a table of 'Externally Serviced Accounts'.

Account Number	Account Description	Auth Trans	Balance	Credit Limit	Status	Available Balance	Due Date	Payment Amount
4011591000071...	Visa Platinum	Yes	372.56	12,300.00	Active	11,927.44	01-27-2024	
20040662	MFM MORTGAGE	Yes	143,217.16		Active	0.00		

12. To make payment click **Transaction Express**.

13. Chose Applicable Account Number from drop-down box - #####

14. Click **Transaction Type**.

15. Click **Bill Payment Deposit**.

16. Enter **Transaction Amount**. (**Hold Tab**, choose organization to be paid from drop down - i.e.: 1st Mortgage, Principal etc.), and click **Update**.

17. The Transaction Description will automatically populate with a number and member's last name EX: (58580446 Khalid) **DO NOT CHANGE**.



Wizards Maintenance Quick Inquiries Collateral Agreements Print Calculators My Forms System Logout

Tickler Balance History Smart Search Relationship Profile - JACKSON, C. Smart Search Relationship Profile - CARSON, B.

### Transaction Express

Account:   
61841649 - Externally Serviced / Visa Platinum  
63682755 - Externally Serviced / MFM MORTGAGE  
64071207 - Certificate of Deposit / 13 Month August 22 Promo  
800196381000 - Savings / GOLDEN BELL SAVINGS  
7101300010853 - Checking / 196381 71 GOLDEN BELL CHECKING

Cash Back Request \$   
Transaction Type Ctrl+T  
Fund Type Ctrl+F  
Show Grid Ctrl+S

Effective Date 01-10-2024 Transacting Person   
Hold Acct Nbr  Clear Hold Acct

#### Transaction Listing

Premium OD

Account / Routing Number	Transaction / Fund Type	Amount	Check Number	Details
--------------------------	-------------------------	--------	--------------	---------

Apply Net Remove Edit

Total Funds 0.00 - Transactions 0.00 - Cash Back 0.00 = Net 0.00  
F2 - Deposit F3 - Withdrawal F4 - Check Issue F5 - Cash Back Request F6 - On Us Check F7 - Process F8 - Regular Payment F9 - GL Disbursement F10 - GL Receipt  
Cancel Close Clear Process

18. Click **Update**.

19. Transaction Listing will appear and you will see **Transaction** amount. The **Net** amount is showing as a negative amount.

CORE - Georgias Own Credit Union (395)

Wizards Maintenance Quick Inquiries Collateral Agreements Print Calculators My Forms System Logout

Smart Search Relationship Profile - KHALID, S.

### Transaction Express

Account: 800241856000 - Savings / PRIMARY SAVINGS Current 33,114.54 Available 33,104.54  
Description: PRIMARY SAVINGS Status: Active Transact: N  
Roles: SALIM S. KHALID (TRO, Signer) Account List

Cash Back Request \$   
Transaction Type Ctrl+T  
Fund Type Ctrl+F  
Show Grid Ctrl+S

Effective Date 03-21-2023 Transacting Person   
Hold Acct Nbr  Clear Hold Acct

#### Transaction Listing

Premium OD

Account / Routing Number	Transaction / Fund Type	Amount	Check Number	Details
58580446	Bill Payment Deposit	1,000.00		58580446 KHALID

Apply Net Remove Edit

Total Funds 0.00 - Transactions 1,000.00 - Cash Back 0.00 = Net (1,000.00)  
F2 - Deposit F3 - Withdrawal F4 - Check Issue F5 - Cash Back Request F6 - On Us Check F7 - Process F8 - Regular Payment F9 - GL Disbursement F10 - GL Receipt  
Cancel Close Clear Process





20. Select **Account drop-down (top left corner)** choose debit account, click **Transaction Type**, and scroll down to **Withdraw**. Click **Withdraw**.

CORE - Georgias Own Credit Union (395)

Wizards Maintenance Quick Inquiries Collateral Agreements Print Calculators My Forms System Logout

Smart Search Relationship Profile - KHALID, S.

**Transaction Express**

Account: 800241856000 - Savings / PRIMARY SAVINGS Current: 33,114.54 Available: 33,104.54

Description: PRIMARY SAVINGS Status: Active Transact: N

Roles: SALIM S. KHALID (TRO, Signer)

Cash Back Request \$

Effective Date: 03-21-2023 Transacting Person

Hold Acct Nbr

Transaction Type Ctrl+T

Closeout Withdrawal

Deposit F2

Official Check Issue F4

Point Of Sale Withdrawal

Wire Transfer Deposit

Wire Transfer Withdrawal

Withdrawal F3

Fund Type Ctrl+F

Show Grid Ctrl+S

**Transaction Listing**

Premium 00

Account / Routing Number	Transaction / Fund Type	Amount	Check Number	Details
58580446	Bill Payment Deposit	1,000.00		58580446 KHALID

Apply Net Remove Edit

Total Funds 0.00 Transactions 1,000.00 Cash Back 0.00 Net (1,000.00)

F2 - Deposit F3 - Withdrawal F4 - Check Issue F5 - Cash Back Request F6 - On Us Check F7 - Process F8 - Regular Payment F9 - GL Disbursement F10 - GL Receipt

Cancel Close Clear Process

21. Enter **Transaction Amount**. Copy the information from #17 (58580446 Khalid) and add it as the description.

CORE - Georgias Own Credit Union (395)

Wizards Maintenance Quick Inquiries Collateral Agreements Print Calculators My Forms System Logout

Smart Search Relationship Profile - KHALID, S.

**Transaction Express**

Account: 800241856000 - Savings / PRIMARY SAVINGS Current: 33,114.54 Available: 33,104.54

Description: PRIMARY SAVINGS Status: Active Transact: N

Roles: SALIM S. KHALID (TRO, Signer)

Cash Back Request \$

Transaction Amount: 1,000.00

Transaction Description: 58580446 KHALID

Reg D

Clear Update

Fund Type Ctrl+F

Show Grid Ctrl+S

Total Funds 0.00 Transactions 1,000.00 Cash Back 0.00 Net (1,000.00)

F2 - Deposit F3 - Withdrawal F4 - Check Issue F5 - Cash Back Request F6 - On Us Check F7 - Process F8 - Regular Payment F9 - GL Disbursement F10 - GL Receipt

Cancel Close Clear Process



22. Click **Update**.
23. The screen will go back to the **External** screen and you have completed posting a mortgage payment.

The screenshot shows the 'Relationship Profile - CARSON, B.' screen. At the top, there's a green header with 'Own' and a blue navigation bar with 'Tickler', 'Smart Search', and 'Relationship Profile - CARSON, B.'. Below this is a green bar with 'Relationship Profile'. A green navigation bar contains links: 'Transaction Express', 'Edit', 'Wizards', 'Workflows', 'Contact Management', 'Loan Origination', 'QuickAssist', 'Profitability', and 'Credit Cards'. Below this is a search bar with 'Member Number' (800196381), a 'Search' button, 'Member Group' (Member), and a 'Refresh' button. A green bar below the search bar contains tabs: 'Quick Access', 'Accounts', 'ID (0)', 'External (2)', 'Loan Apps (0)', 'Agreements (4)', 'Pre-Authorized (1)', 'Payroll Distributions', and 'At A Glance'. Below the tabs is a checkbox for 'Include Closed Accounts'. The main section is titled 'Externally Serviced Accounts' and contains a 'Transaction History' table. The table has columns: 'Account Number', 'Account Description', 'Auth Trans', 'Balance', 'Credit Limit', 'Status', 'Available Balance', 'Due Date', and 'Payment Amount'. The table contains two rows: one for '4011591000071...' (Visa Platinum) and one for '20040662' (MFM MORTGAGE). The 'MFM MORTGAGE' row shows a balance of 143,217.16 and a status of 'Active'. Below the table is a green bar with a 'Close' button.

Account Number	Account Description	Auth Trans	Balance	Credit Limit	Status	Available Balance	Due Date	Payment Amount
4011591000071...	Visa Platinum	Yes	372.56	12,300.00	Active	11,927.44	01-27-2024	
20040662	MFM MORTGAGE	Yes	143,217.16		Active	0.00		

**Note:** You *WILL NOT* see the payment due date updated until the following day. Please advise the member. If you processed payment in error, please error correct it the same day. If you realize the error the following day, email [1stMortgageServicingInquiries@georgiasown.org](mailto:1stMortgageServicingInquiries@georgiasown.org).

**Note:** If member chooses to make an external mortgage payment, MSR should refer the member to the appropriate external mortgage servicing partner.



### SWBC Loan Payments

Follow this **SWBC** single-time loan payments procedure when a member wants to make a single-time Georgia's Own consumer loans payment using an outside financial institution. These loan types include the following:

- Auto
- Marine
- Line of Credit
- HELOC
- All other consumer loans

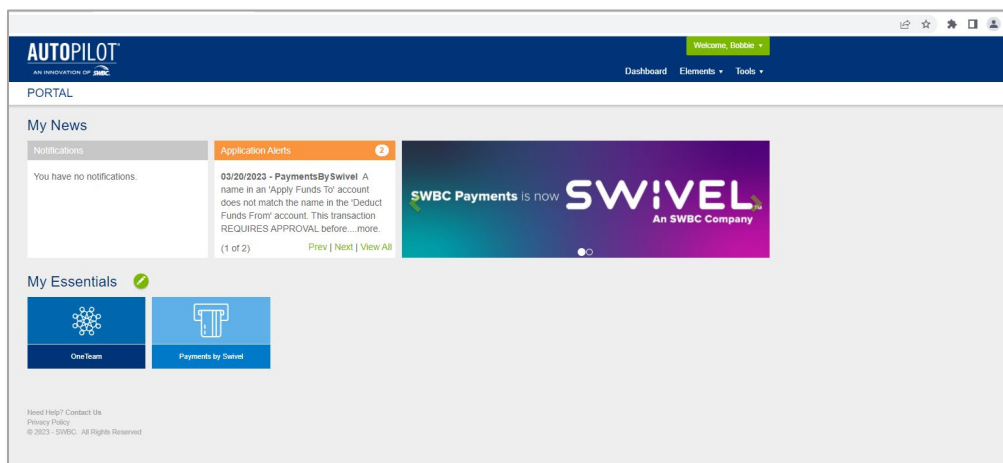
Any loans listed under the **External** tab in **DNA** are excluded from **SWBC** payments (Symmetry, VISA., Thunderoad, MFM, StudentChoice, Enium, etc.)

**Note:** MSR's can only accept ACH (Account/Routing number) Payments. If a member refuses to pay with the Account and Routing Number, please reach out to a Member of Support to take a Debit Card Payment. We do not accept Credit Card payments for Loans.

**Note:** All MSR's have ACH Payment transaction limits.

- Within 90 Days = \$1,000 limit
- After 90 Days= \$2,500 limit

**Step 1:** Login to SWBC and click the Payments by Swivel widget.





**Step 2:** This brings you to the Payments page. Select the payment drop down button and click “Make a single payment”

Name	Date	Amount	Type	Status
Kenneth Robison	03/21/2023 06:43:09 PM	\$730.00	Card	Approv...
John Aung	03/21/2023 06:38:06 PM	\$400.00	Card	Approv...
Nichole Hildenbrand	03/21/2023 06:17:39 PM	\$601.00	Card	Approv...
Erica Stinson	03/21/2023 06:16:25 PM	\$547.41	Card	Approv...
Samuel Stubblefield	03/21/2023 06:00:32 PM	\$288.00	Card	Approv...

**Step 3:** Once on the payments screen, input the member’s Loan account number.

**Note:** if no results are found. Click add new to add the loan account for payment.

**Apply Funds To**

Loan # [dropdown] [Add New]

**Pay From**

Payment Type \* [ACH]

Saved Accounts [Type Here to find a Saved Account...]

Account Type \* [--Select--] Transaction Date \* [03/21/2023] Name on Account \* [ ] [Same as Apply To]

Routing Number \* [ ] Account Number \* [ ] [Save Account Details]

**Payment Notification**

Notification Type \* [Email] Email Address \* [ ] Confirm Email Address \* [ ]

**Payment Submission**

Comments (200 char max) [ ]



**AUTOPILOT**  
AN INNOVATION OF

Georgias Own Credit Union - Atlanta [Change](#) [Welcome, Debbie](#)

[Dashboard](#) [Elements](#) [Tools](#)

PAYMENTS BY SWIVEL [Administration](#) [Payments](#) [Quick Pay Accounts](#)

### Single Payment

**Apply Funds To**

Loan #  [Add New](#)

Loan #	Name	Last Payment
63143999	Katherine Tatum	\$420.00
63143999	Joshua Tatum	\$420.00

**Pay From**

Payment Type \*

Saved Accounts

Account Type \*  Transaction Date \*  Name on Account \*  ☐ Same as Apply To

Routing Number \*  Account Number \*  ☐ Save Account Details

**Payment Notification**

Notification Type \*  Email Address \*  Confirm Email Address \*

**Payment Submission**

Comments (200 char max)

[Chat](#)

**Step 4:** If the member has made a payment before, their external account information will autofill. Be sure to confirm the correct information before clicking submit.

**Note:** There is an \$8.00 convenience fee for this service.

**Pay From**

Payment Type \*

Saved Accounts

Account Type \*  Transaction Date \*  Name on Account \*  ☐ Same as Apply To

Routing Number \*  Account Number \*  ☐ Save Account Details

**Payment Notification**

Notification Type \*  Email Address \*  Confirm Email Address \*

**Payment Submission**

Comments (200 char max)

[Reset](#) [Submit](#)



**Step 5:** After clicking Submit, this brings you to the confirmation screen

**Confirm Single Payment**

**Apply Funds To**

Loan #	Name	Account Type	Amount
1380047150	ANDRE SMALLWOOD	Loan	\$514.26

Convenience Fee: \$8.00

Total Amount: \$522.26

**Payment From**

Payment Type: ACH

Account Type: Checking

Last 4 Account #: 0330

Transaction Date: 03/29/2023

Name on Account: ANDRE SMALLWOOD

**Disclosure**

[View in Spanish](#)

Today is 3/29/2023 and your transaction will be processed on or after 03/29/2023. If you have inquiries or would like to revoke the authorization prior to the processing of this transaction, you may contact Georgia's Own Credit Union at 404-874-1166. Do you, ANDRE SMALLWOOD, authorize Georgia's Own Credit Union to issue a one time debit to your account ending in 0330 for the amount of \$522.26, which includes a Convenience Fee of \$8.00?

☐ Payee Verbally Agrees to Terms

Cancel

Submit Payment

**Step 6:** Read the disclosure to the member and check the box “Payee Verbally Agrees to Terms” Then click Submit Payment to submit the payment.

**Step 7:** The payment has been successfully submitted and a tracking number will display. You can verbally give this to the member. They will also receive an email or mail notification of the payment.



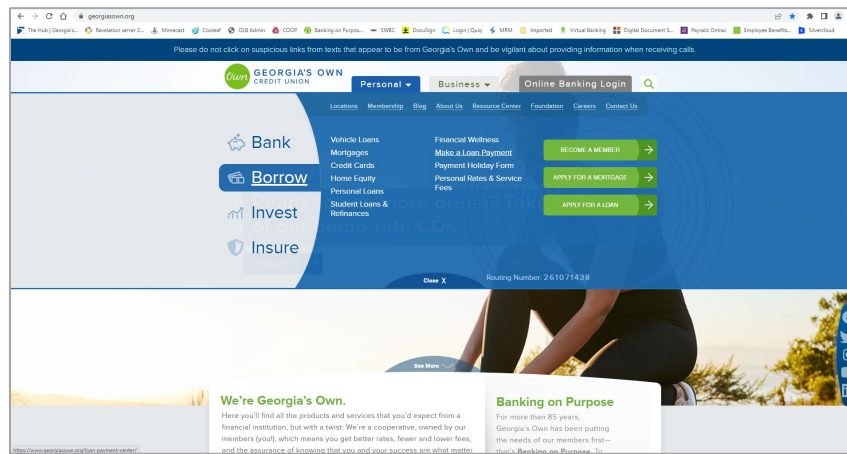
### Express Pay

Members are able to visit the Georgia's Own website ([www.georgiasown.org](http://www.georgiasown.org)) and process a payment via Debit Card or Account Number for a fee of \$8.

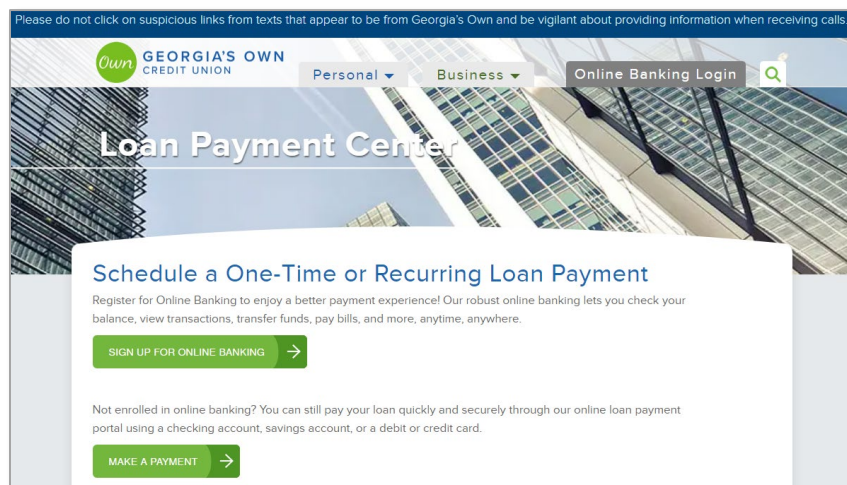
**Note:** Members are unable to Pay the following loan types via Express Pay

- HELOC, Symmetry, VISA., Thunderoad, MFM, StudentChoice, Enium

To do this, have the member hover over the blue **Personal Tab** and click **Borrow**, then **Make a Loan Payment**.



This brings them to the **Loan Payment Center**.



The member will then select the **Make a Payment** button which brings up the **Payment** window.



For a **one-time payment**, the member should click the white **Express Pay** button.

**Own**  
GEORGIA'S OWN  
CREDIT UNION

Schedule a One-Time or Recurring Payment. Not enrolled in online banking? You can still pay your loan quickly and securely through our online loan payment portal using a checking account, savings account, or a debit or credit card.

Email

Password

Log In

[Forgot your Password](#)

Express Pay Register

Close

To pull in their **Loan information**, the member will verify their **Member Number**, **Name**, **Email**, and **Date of Birth**.

**Own**  
GEORGIA'S OWN  
CREDIT UNION

### Get Started

Welcome! You can use this web portal to make quick, secure loan payments. If you don't know your borrower number, please call 800-533-2062.

Member Number

First Name Last Name

Email

Please enter your date of birth MM/DD/YYYY

Security Question

Back Next





Once that information is provided, the member will select pay now, then choose the payment method.

This screenshot shows the 'Select your Account to Pay' screen. It features the Own logo in the top left corner. The main content area includes a bank icon, the text 'Loan ending in 5950', and 'Amount Due: \$489.00'. At the bottom, it displays 'Due Date: 04/10/2023' and a blue 'Pay Now' button.

This screenshot shows the 'How Would You Like to Pay?' screen. It asks the user to 'Please select bank or card, then click or tap Next below.' There are two options: 'Card' (with a card icon and text 'Enter your card's details and make a one-time payment.') and 'Bank Account' (with a bank icon and text 'Pay directly with a bank account and store the info for next time.'). At the bottom are 'Logout', 'Back', and 'Next' buttons.

This screenshot shows the 'Payment Information' screen. It is divided into two main sections: 'Pay Using' and 'Summary'.  
**Pay Using:** Includes input fields for 'First Name', 'Last Name', 'Card Number' (with a card icon), 'Exp. (mm/yy)', and 'CV2' (with a CV2 icon).  
**Billing Address:** Includes input fields for 'Street', 'City', 'State' (a dropdown menu), and 'Zip Code'.  
**Amount to Pay:** A field showing '\$ 489.00'.  
**Summary:** A table showing payment details:  
Paying: (5950)  
Payment Date: 03/31/2023  
Amount to Pay: \$489.00  
Fees: \$0.00  
Total Payment: \$489.00  
At the bottom are 'Logout', 'Back', and 'Next' buttons.

This screenshot shows the 'Payment Information' screen with a 'Select Account' button. It includes a 'Please click on Select Account to make a payment from your account' instruction. The 'Account' section has a dropdown menu and a 'Select Account' button. The 'Name on Account' field shows 'James Beckham'. The 'Payment Amount' field shows '\$ 489.00'. The 'Summary' section shows:  
Loan #5950  
Payment Date: 03/31/2023  
Amount To Pay: \$489.00  
Fees: \$0.00  
Total Payment: \$489.00



### Credit Card Payments

MSR's are able to complete an internal transfer to pay a VISA Credit Card. If a member is wanting to pay the VISA from an external FI, please transfer them to 866- 597-1473. Please note this is an \$8 check by phone fee for this service. Additionally, members cannot use a debit for credit card for this type of payment.

To complete an internal transfer to pay the VISA Credit Card, please refer to the Credit Card Job Aid for steps.

### Recurring Loan Payments

If a member is interested in setting up a recurring automated loan payment, ask the member these qualifying questions.

What type of loan?

- Auto, Marine, LOC, HELOC, Mortgage, etc.
- What is the Payment Source for the Loan?

#### **If paying from an internal account:**

(Georgia's Own Checking, Savings, or Money Market account), process a transfer from the deposit account directly to the Auto, Marine, LOC, or HELOC Loan.

Send the member the **Recurring Monthly Payment Form** via **DocuSign** or the member can fill it out at a branch. Once the **DocuSign** form is signed and returned to MSR, the MSR sends the completed form to their Team Lead for processing.

#### **Hyperlink to the HUB Form**

[https://thehub.georgiasown.org/WebDAV/Certified%20Forms/Recurring\\_Form\\_Updated\\_10.14.20.pdf](https://thehub.georgiasown.org/WebDAV/Certified%20Forms/Recurring_Form_Updated_10.14.20.pdf)

### Pre-Authorized Recurring/Automated Payments

#### How to Set Up a New Pre-Authorized Transaction

1. On the **Relationship Profile** in **DNA**, double click on the specific account to be used as the **From Account**.
2. Click **Maintenance** on the Green bar.
3. Click **Pre-Authorized Transactions** on the drop-down menu.



- Click **Create** on the **Pre-Authorized Transactions** screen.

**Pre-Authorized Transactions**

Search Criteria  
Account Number: 60674900 ☒ Active / Future  
Balance Type: Note Balance ☐ All  
Mode: ☒ Standard ☐ Priority Maintenance

Account Number	Pre-Authorized Number	Pre-Authorized Transaction	Type	Transaction Date	Amount	Effective Date	Description
----------------	-----------------------	----------------------------	------	------------------	--------	----------------	-------------

Up Down

Skip Copy Create Edit Inactive

**Pre-Authorized Transaction Maintenance**

Pre-Authorized Number:   
Pre-Authorized Transaction Description:   
Amount:   
Excess Amount:   
Round Method:   
Calendar Period:   
First Month of a Calendar Year:   
Due Date:   
Due Week:   
Due Day:   
Due Week Day:   
☐ Early Post  
☐ Combine Checks

- Select **Scheduled** from **Pre-Authorized Transaction Type** drop-down menu.
- Select **Deposit** from drop-down menu.
- Select **Start Date** from **Effective Date** field.
- If the member just wants the **Pre-Authorized** transfer for specific time, enter **End Date** in **Final Disbursement** field.
- Enter appropriate description in **Description** field.
- Enter amount in **Amount** field.
- Select **How Often Transfer Occurs** in the **Calendar Period** field.
- Depending on what you have chosen for the **Calendar Period**, select appropriate fields in **First Month of a Calendar Year/Due Date** or **Due Week Day** fields.
- In the **Receiving Funds** section, make sure **Account** radio button is selected and click **Search**. The **From Account** will automatically populate the **Account Number** field.
- Select the person requesting the transfer in the **Owner** drop-down menu.
- Select the **Include All Roles** radio button.
- Select the **To Account** in the **Related Accounts** grid.
- Select **Continue** and click **Process**.
- NOTE:** You can click on the **Pre-Authorized** tab in the **Relationship Profile** to verify the **Pre-Authorized** transfer was set up correctly.



### How to Edit an Existing Pre-Authorized Transaction

1. Double click the specific transfer to edit in the **Pre-Authorized Transactions** grid.
2. Change any needed information in the **Pre-Authorized Transaction Maintenance** fields.
3. Click **Process**.

The screenshot shows the 'Pre-Authorized Transaction Maintenance' form. It contains various input fields for transaction details. The 'Pre-Authorized Transaction De' field is at the top right. Below it, there are dropdown menus for 'Pre-Authorized Transaction Type' (set to 'Loan Payment - PmtSeq') and 'Regular Payment' (set to 'Regular Payment'). The 'Effective Date' is set to '03-17-2021'. There are fields for 'Amount', 'Excess Amount', 'Round Method' (set to '<None>'), 'Calendar Period' (set to 'First'), 'Month of a' (set to 'First'), 'Due Day' (set to '1'), and 'Due Week Day' (set to '1'). There are checkboxes for 'Early Post' (checked) and 'Combine Checks' (unchecked). At the bottom, there is a 'Receiving Funds' section with radio buttons for 'Account', 'Person', 'Organization', 'Account Own', and 'GL Title'. The 'Account' radio button is selected. There is a search bar with the text '800168454000' and buttons for 'Search' and 'Clear'.

### How to Inactivate an Existing Pre-Authorized Transaction

1. Double click the specific transfer to inactivate in the **Pre-Authorized Transactions** grid.
2. Click the **Inactivate** button.
3. Click **OK** on the confirmation screen.




### Appendix

#### Blank Forms

##### Link to blank form on HUB

[https://thehub.georgiasown.org/WebDAV/Certified%20Forms/GO3800-Recurring\\_Auth\\_Form.pdf](https://thehub.georgiasown.org/WebDAV/Certified%20Forms/GO3800-Recurring_Auth_Form.pdf)



**GEORGIA'S OWN**  
CREDIT UNION

### Authorization Agreement: Recurring Payments

#### ACH External Debit — Consumer Loan Payment

I, as an account owner, hereby authorize Georgia's Own Credit Union to debit entries, hereinafter called RECURRING PAYMENT(S), to my account indicated below and the Financial Institution named below, hereinafter called FINANCIAL INSTITUTION, to debit same to such account. I acknowledge the origination of ACH transactions to my account must comply with the provisions of U.S. law.

**FINANCIAL INSTITUTION**

NAME

ROUTING TRANSIT NUMBER

ACCOUNT TYPE (IS THE ACCOUNT A CHECKING OR SAVINGS ACCOUNT?) ☐ CHECKING ☐ SAVINGS

OWNERSHIP TYPE (IS THE ACCOUNT A PERSONAL OR BUSINESS ACCOUNT?) ☐ PERSONAL ☐ BUSINESS

ACCOUNT NUMBER

NAME ON ACCOUNT

**PAYMENT**

CONSUMER LOAN ACCOUNT NUMBER TO PAY

MONTHLY RECURRING PAYMENT AMOUNT

I understand and agree that the RECURRING PAYMENTS will mirror the due date listed on my account and will be processed on each due date occurring on a business day. In the event of a holiday or weekend due date, the RECURRING PAYMENTS will be processed on the next business day. I understand and agree that the monthly recurring payment amount authorized above will be the payment amount that is processed.

I understand and agree that if my account at the depository financial institution listed above does not have sufficient funds to make my loan payment in full, Georgia's Own will not be responsible or liable for any penalties or charges assessed by any other financial institution as a result of such insufficiency. Georgia's Own will attempt to withdraw the monthly recurring payment amount authorized above per this RECURRING PAYMENT agreement for a period of five (5) days after the original due date via EFT-ACH. I acknowledge that, in the event Georgia's Own additional attempt(s) to collect my payment, after the original due date via EFT-ACH are unsuccessful for the five (5) day period, a loan payment must be made by other means. Future RECURRING PAYMENTS will be paused until the loan is brought current. I understand that Georgia's Own will assess a fee to my loan(s), in addition to any other fees and/or charges, as a result of my account at the depository financial institution listed above having insufficient funds.

**DURATION:** This authority is to remain in full force and effect until Georgia's Own Credit Union has received notification of its termination. Call us at 800.533.2062, or write us at 100 Peachtree Street NW, Suite 2800, Atlanta, GA 30303, in time for us to receive your request three (3) business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing using Georgia's Own Credit Union's Stop Payment form and get it to us within 14 days after you call. This Agreement shall be governed by the laws of the State of Georgia and the rules of the National Automated Clearing House Association.

Authorized Signature  Date

Written Request Rec'd Date  Time  By

Georgia's Own Credit Union • 100 Peachtree St NW • Suite 2800 • Atlanta, GA 30303 • 404.874.1166 • 800.533.2062 • [georgiasown.org](http://georgiasown.org)

# MEMBER SERVICES

LOAN PAYMENTS



Member Services Support:

[MemberServicesSupport@georgiasown.org](mailto:MemberServicesSupport@georgiasown.org)

(Internal Only)