

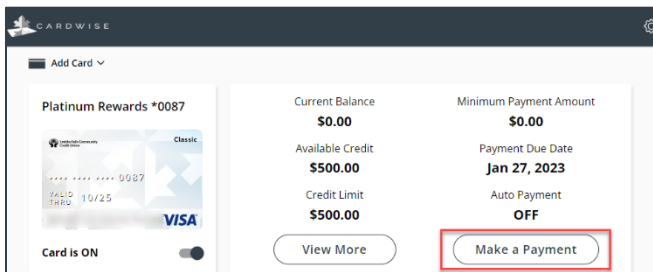
How to Make Payments and Set Up AutoPay

Cardholders can use **CardWise Mobile** and **CardWise Online** to make a one-time payment or set up recurring payments, known as AutoPay.

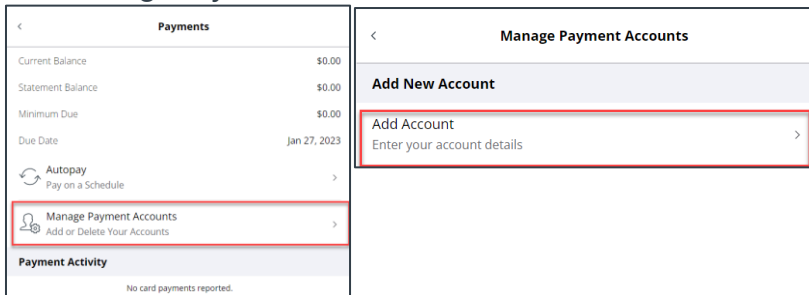
A payment account must be set up for both one-time and AutoPay payments.

Adding a payment account

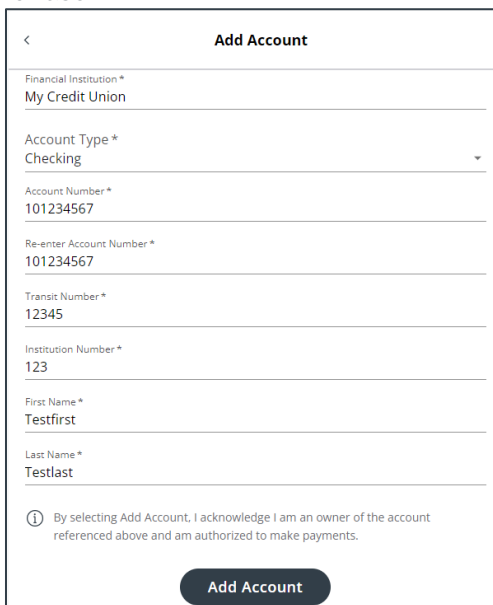
1. Select **Make a Payment** from the main screen.



2. Click **Manage Payment Accounts**. Click **Add Account**.



3. Fill in banking information and click **Add Account**. The account is added and ready for use.



The screenshot shows the 'Add Account' form in the CardWise mobile app. The form contains the following fields:

- Financial Institution *: My Credit Union
- Account Type *: Checking
- Account Number *: 101234567
- Re-enter Account Number *: 101234567
- Transit Number *: 12345
- Institution Number *: 123
- First Name *: Testfirst
- Last Name *: Testlast

 At the bottom, there is a disclaimer: 'By selecting Add Account, I acknowledge I am an owner of the account referenced above and am authorized to make payments.' Below the disclaimer is a dark blue 'Add Account' button.

How to set up AutoPay

A payment account must be added before setting up AutoPay (see above). You can choose to set the monthly payment to be the minimum amount due, the full statement balance, or a custom amount of your choosing.

1. Select **Make a Payment** from the main screen.
2. Select **Autopay**.
3. Choose the payment option. For **Custom Amount**, enter the dollar amount. Click **Schedule**.

4. Click **OK**. Autopay is now activated.
Important! Ensure to make your current payment as your first AutoPay payment will take effect on the next statement cycle.

How to make a One-Time Payment.

One-time payments scheduled for today that are submitted before 5:00 PM EST will be processed overnight and posted as of today's date. Payments submitted after 5:00 PM EST will be processed the following business day in the overnight process and posted as of that date. **Important!** No payments are processed on weekends or stat holidays.

1. Select **Make a Payment** from the main screen.

Current Balance \$69.85	Minimum Payment Amount \$15.02
Available Credit \$430.00	Payment Due Date Apr 16, 2023
Credit Limit \$500.00	Auto Payment ON
View More	Make a Payment

2. Select **One Time Payment**.

- [One Time Payment](#)
Pay Now >
- [Autopay ON](#)
Minimum Due >
- [Manage Payment Accounts](#)
Add or Delete Your Accounts >

3. Enter a **Payment Date**.

Payment Date
Mar 31, 2023 


4. Choose the payment option: Minimum Due, Statement Balance, or Custom Amount. For Custom Amount, enter the dollar amount.

Amount	
Minimum Due Due by Apr 16	\$15.02 <input type="radio"/>
Statement Balance As of Mar 22	\$65.02 <input type="radio"/>
Current Balance	\$69.85 <input type="radio"/>
Custom Amount \$ 60.00	<input checked="" type="radio"/>

5. Select the **Payment Account**.

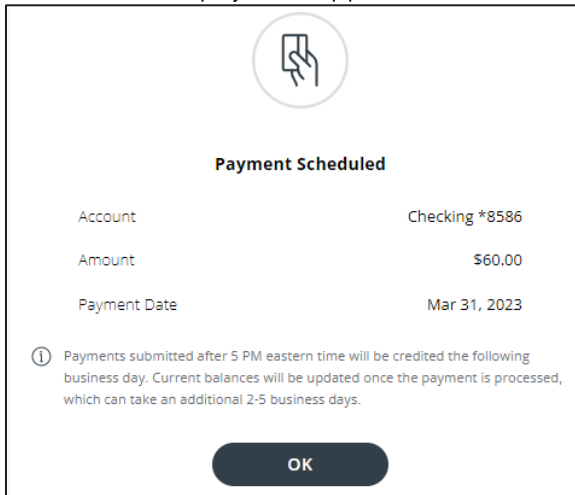
Account

Payment Account
Checking *8586

 Payments can be scheduled up to 31 days in advance.

6. Click **Review**.
7. Review payment details and click **Pay**.

8. Confirmation of payment appears on screen.



The CardWise platform supports both Mastercard® and Visa credit cards issued by Collabria Financial Services. The above instructions apply to both networks.

The Collabria Card is issued by Collabria Financial Services Inc. pursuant to a license. *All other trademarks are the Property of their respective owner(s).