



Resident User Manual

for

InoviumPay – Property Management Edition™

Inovium Corporation

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1 Introduction

1.1 Overview

InoviumPay Property Management Edition (PME) is a Web-based system that allows users to make rental payments for their apartments or other properties, in a simple and secure manner. Every Resident ("Resident") is able to arrange electronic payment to the landlord ("Property Manager"), and verify that the payment was made successfully.

If you are a landlord or rental business, and would like to learn more about how InoviumPay PME can save you time and money, as well as increase Resident satisfaction, simply visit our Web site, at <http://www.inoviumrenter.com/>. You can then sign up and begin using the service.

1.2 Benefits

This innovative online payment system offers the Resident many advantages. Every Resident...

- saves time by paying its rent over the Internet,
- sees its payment made using state-of-the-art computer security,
- avoids the worry of their payment being lost in the mail,
- can quickly take care of its rent from the comfort of its home,
- avoids the hassle of finding an envelope and mailing a check,
- saves money by not having to use a stamp every month, and
- can be confident that its payment was completed fully and safely.

1.3 Security

Even though the Internet is not immune to criminal activity, InoviumPay is a completely secure system. Its creators and operators are committed to safeguarding your sensitive financial information. When a Resident enters its data into the system's Web pages and then submits its request, the data are sent over the Internet from its computer to ours using dual 256K bit encryption Secure Socket Layer (SSL) technology. SSL encrypts all of the data, even before it leaves the Resident's computer, ensuring that no one can read it during transit.

The security measures don't end there. Once the data are received by InoviumPay, they are kept safe and confidential.

1.4 Help

This Resident User Manual will show you just how easy it is to use the InoviumPay system and enjoy its many benefits. If, after consulting this manual, you still have any questions about how to use the system, please contact InoviumPay Payments; either...

- send an e-mail message to techsupport@inovium.com, or
- call 888-Inovium (466-8486) during normal business hours (8:00 a.m. to 5:00 p.m. Pacific).

An Inovium professional will respond within 1 business day.

1.5 Feedback

Also, if you have a constructive feedback with suggested changes to this manual, please pass along your comments using one of the methods above. Any and all feedback is welcome. Thank you!

2 Using InoviumPay Property Management Edition

This section explains how to use the InoviumPay system to take care of your rent, from any computer connected to the Internet.

2.1 Prerequisites

These instructions assume that you already know how to...

- open a Web browser (such as Internet Explorer) on your computer,
- go to <https://inoviumsolutions.com/payees/login.php> in your browser
- use your computer's keyboard and mouse to enter data and click on buttons.

2.2 Signing In

The first step to paying your rent online is to sign in to the InoviumPay system. To do that, go to the website specified by your Property Manager, where they want you to access the InoviumPay system. Once there, you will see a "Sign In" window similar to the window shown here:

AnyCompany, Ltd.

Pay Online With Inovium E-bill

Registered Users

View and pay outstanding invoices/statements

Forgot password *Note: Payee ID = 10000*

Make payment by E-check online

Make payment by credit card online

New Users

New User - register for an COMPANY NAME HERE E-bill account

Credit cards accepted

VISA MasterCard DISCOVER American Express

Figure 1: Sign In

If you have not yet created an InoviumPay PME account, then go to the section below on "Creating an Account". If you already have created an account, and wish to make a payment, go to the appropriate section below for instructions on how to pay by electronic check or credit card.

2.3 Creating an Account

Only new users should go through this process of creating an account.

At the "Sign In" window, click on the "New User" link. You will see an Enrollment Agreement window similar to the following: As a new user you must provide an email address to complete this process.



E-mail:

Payer's Full name:

Address:

City:

State:

Zip Code:

Phone:

Fax:

Title:



Adding a User

When all of the fields contain the requested information, click the "Continue" button. If the system adds you successfully as a new user to the system, then you will see a window similar to the one shown on the following page. You will also receive an e-mail confirming that your account has been created.

User was added.

Pay by e-check

Pay by credit card

You can also sign up for automatic payments by submitting this form:

Amount Due:	<input type="text"/>
Start Date of Rent:	<input type="text" value="01-18-2005"/>
Termination Date:	<input type="text" value="mm-dd-yyyy"/>
Bank Name:	<input type="text"/>
Routing Number (9 digits)	<input type="text"/>
Account	<input type="text"/>

CREDIT CARDS ARE NOT ACCEPTED FOR SCHEDULED PAYMENTS

[some text omitted from Figure in manual]

Date: 01-18-2005

Payer Name: John, Smith

I hereby approve this agreement if submitted electronically by clicking on this button:

PAYER APPROVES AND SUBMIT FOR PROCESSING

Figure 2: User Added

If the InoviumPay system already has an account that uses your name or other personal information, then when you click the "Continue" button, you will receive an error message informing you of the problem. In that case, contact Inovium for assistance (see the "Help" section above).

2.4 Paying Automatically

Once you have been added successfully as a new user to the system, there are three options you can use to pay your rent using the system:

- automatic payment (i.e., scheduled monthly payments using electronic check),
- unscheduled electronic check,
- unscheduled credit card (assuming credit card is an option provided by your Property Manager).

Those last two options are explained in other sections in this document, below.

To schedule automatic payment of your rent, enter the requested information at the screen seen in Figure 5 ("User Added"). The field for "Termination Date" is optional, and can be used to set a date for the last payment. This could be very useful if you know that you will be renting only for a limited period of time, such as a 12-month lease, and want to avoid accidentally making an additional payment at the end of that time period.

Then click on the button labeled "RESIDENT APPROVES AND SUBMIT FOR PROCESSING". Your Property Manager will review your request, and inform you by e-mail or fax if it was accepted or if they need further information.

After it is accepted, your rental payments will then be automatically made in accordance with the instructions that you provided. You will receive a notice of the scheduled payment 4 days before it is due, and 1 day prior to it being withdrawn from your bank account.

When the funds are withdrawn from your account, a notification e-mail will be sent to you. The e-mail is sent to you and the Property Manager, and contains complete information about the transaction.

Once automatic payment has been set up, you are set for your next on-time rent payment, and there is nothing else you need to do. The electronic check and credit card options are for Residents who want to pay their rents whenever they want to do it, instead of payments being made automatically for them.

If you have set up automatic payment, but would like to cancel it, then you must send an e-mail to your Property Manager requesting cancellation of the automatic payments. If the Property Manager fails to reply to your e-mail, contact Inovium for assistance (see the "Help" section above).

2.5 Paying by Electronic Check

If you have a user account in the InoviumPay system, you can easily pay your rent with an electronic check whenever you like.

At the "Sign In" window (see Figure 1 above), click on the link for "Register User-make a payment by Electronic Check". You will then see the "Electronic Check" window similar to the one below.

Name

Address

City State Zip Code

Pay to the Order of: COMPANY NAME HERE
10300 Charleston Blvd #13-214
Las Vegas, NV, 89135

Amount Payable in US Funds
\$
Service Fee of will be Added to amount

Memo

Bank name

Bank Routing Number Account Number

Telephone Attach to Invoice? No
Email Yes, any invoice

I, , (Authorized Signature) hereby authorize the PAYEE to duplicate the attached check information into a bank draft or by Electronic Fund Transfer. I understand that I will receive by email a Check authorization Notice, notifying me that a duplicate bank draft has been deposited on my behalf for said purchase. I will retain my original copy for my/our record of the transaction. I understand that the Payee or authorized agent of Payee, will sign the bank draft as my agent. This authorization is valid for this transaction only. No other bank drafts may be created with this authorization.

Process Payment

Please click only once to process your payment - if you click more than once your account may be charged multiple times. NOTE: It may take up to two minutes to complete a transaction.

powered by: **INOVIVUM**

Figure 3: Paying by Electronic Check

Type in all of the requested information. Use the same e-mail address as the one you used when creating your account.

Enter the amount of your rent payment in the "AMOUNT PAYABLE" field. Some Property Managers may charge a convenience fee for paying online. If so, then it is shown in the field

labeled "Convenience Fee", and will be added to the "Amount Payable" before being submitted to the payment processor.

If you would like to add a note to the check, such as a reminder to yourself as to which month's rent you are paying, you can enter that information in the "MEMO" field.

In the "Driver License #" field, enter the identification number from your state's driver license card, and not your vehicle's license plate. In the "Driver License St." field, enter the two-character postal abbreviation of the state where you are licensed to drive.

In the "BANK ROUTING #" field, enter the routing number for your bank. This is a nine-digit number, usually the first one printed at the bottom left corner of your paper checks. In the "ACCT NUM" field, enter your bank account number. This is a ten-digit number, located just to the right of your bank routing number on your paper checks.

After you have typed in all of the requested information, click the "Process Payment" button. The process may take a couple of minutes, so please be patient. Be sure to only click the button once, because if you click it twice, you may be charged twice.

Each time a payment is processed, an e-mail will be sent to you and to the Property Manager with detailed information about your payment. However, this is not a final response, because the actual check processing occurs within the next 4 banking days.

2.6 Paying by Credit Card

If you have a user account in the InoviumPay system, you can easily pay your rent with a credit card whenever you like, if your Property Manager has made credit card payments an option.

At the "Sign In" window (see Figure 1 above), click on the link for "Register User-make a payment by Credit Card". You will then see the "Credit Card" window similar to the one below.

This fields should come to our API in order to process your transaction.

Email	<input type="text"/>		
Amount	<input type="text"/>	Convenience Fee *	<input type="text"/>
Total Amount	<input type="text"/>	Phone	<input type="text"/>
Name	<input type="text"/>		
Card Type	<input checked="" type="radio"/> Visa <input type="radio"/> Mastercard		
Card Number	<input type="text"/>	Comments	<input type="text"/>
CVA #	<input type="text"/>	Item Name	<input type="text"/>
Expiration Month/Year	<input type="text"/> / <input type="text"/>		
Address1	<input type="text"/>		
Address2	<input type="text"/>		
City	<input type="text"/>		
State	<input type="text"/>	Zip	<input type="text"/>

ONLY CLICK ONCE TO PROCESS - IF YOU CLICK TWICE YOU COULD BE CHARGED TWICE NOTE: IT CAN TAKE UP TO TWO MINUTES TO COMPLETE A TRANSACTION

* This field is informational. Even if you change it the fee will be recalculated when posting.

Figure 4: Paying by Credit Card

Type in all of the requested information. Use the same e-mail address as the one you used when creating your account.

Enter the amount of your rent payment in the "Amount" field. Some Property Managers may charge a service fee for paying online. If so, then it is shown in the field labeled "Convenience Fee", and will be added to the "Amount Payable" before being submitted to the payment processor.

In the "Name" field, enter your name exactly as it appears on your credit card statements.

In the "Card Number" field, enter your credit card number, without any spaces or dashes.

If you would like to add a note to the payment, such as a reminder to yourself as to which month's rent you are paying, you can enter that information in the "Comments" field.

In the "CVA #" field, enter the three-digit card identification number (also known as the "signature panel code"), typically located on the back of your credit card, in the area where you sign your name.

After you have typed in all of the requested information, click the "Process Payment" button. The process may take a couple of minutes, so please be patient. Be sure to only click the button once, because if you click it twice, you may be charged twice.

Each time a payment is processed, then an e-mail is sent to you and to the Property Manager with detailed information about your payment.

3 Wrap Up

This concludes the Resident User Manual for the InoviumPay system. We appreciate your use of the system, and hope that you enjoy the convenience and financial security that it offers.

If you have any remaining questions about how to use the system -- questions not answered by this manual -- then please contact Inovium (see the "Help" section above).

Thank you!

