

# Access Digital: Pay My Loan

## Overview

AVAILABLE FOR KEYSTONE AND SYMITAR CLIENTS

ProPay's Pay My Loan integration allows your members to use an external debit or credit card as the transfer source to fund their internal share or loan, giving your members the full range of payment options available for transferring funds internally to loan and credit accounts.

A **Pay my loan** transaction isn't treated as an external payment in Access Digital. Instead, it's an instant funds transfer from your general ledger (GL) account to the member's account, so your members will see the payment immediately. The external payment is processed separately.

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### PCI DSS v4.0 Compliant

AVAILABLE WITH ACCESS DIGITAL VERSION 5.12+

Pay My Loan is fully compliant with PCI DSS v4.0 standards, enhancing the security of sensitive cardholder data management. PCI DSS v4.0 compliance ensures that all components involved in transferring, processing, and storing cardholder information meet the latest industry security requirements.

### Contract Required

This feature requires a separate contract and billing with ProPay. Please contact your account manager if you're interested in this feature.

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## Fees

The business day after a member uses the Pay my loan feature, ProPay settles the payment with the external account. They take processing fees from the total amount of withdrawal, then send the rest to your GL account through an Automated Clearing House (ACH) process. Access Softek charges a fee as well.

To offset these costs, we use a formula to help you calculate what your fee should be. Using the formula, we adjust the transfer amount upfront. That way, even after ProPay takes their percentage, you get the amount you're supposed to.

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## Administrative Tools and Support

Access Digital lets you configure, manage, and analyze different aspects of the Pay My Loan feature. Using the Admin Tool, you can manage multiple aspects, including:

- Configurations
- Reports
- Taking Payments

## Configurations

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You have control over the Pay my loan feature with card restrictions, payment type restrictions, and ineligibility limits.

- **Card restrictions:** You can control which cards your members can use for Pay My Loan by setting restrictions based on BIN numbers. This helps to prevent your members from using certain card types, such as internally issued or corporate cards, for loan payments. An Access Digital admin can help you set these restrictions.
- **Payment type restrictions:** You can control the available credit and loan payment options, ensuring your members pay only the required amounts due and avoid overpayments. You can choose whether to allow regular payment/statement balance, minimum payment, balance payoff, and custom amount payment options. An Access Digital admin can help you set these restrictions.
- **Ineligibility limits:** You can establish ineligibility limits for the Pay My Loan feature using the Admin Tool's **Limits** module. Members who are subject to these limits won't have the Pay My Loan option displayed in their transfers menu.
- **Mandatory acceptance of terms and conditions:** Your members must authorize the Pay My Loan transaction by checking a dedicated checkbox before submission. You can customize the text in the Admin Tool's **Text Settings** and see the user acceptance action in the User event logs.
- **Name verification:** AVAILABLE WITH ACCESS DIGITAL VERSION 5.12+ Access Digital verifies the registered name on the external card to enhance the security of Pay My Loan. By default, should a mismatch occur, a customizable warning alerts your members of the discrepancy before adding the card, ensuring transparency. This warning is available in the User Event Log for traceability. For enhanced protection, you can enforce stricter controls by enabling an option that allows members to add only those cards where the cardholder's name matches the registered name in Access Digital. This measure helps prevent unauthorized card use and safeguards your members' financial security.

#### Configuration Details

An Access Digital admin can help you manage configurations that aren't available in the Admin Tool's Limits and Text Settings modules. These configurations include card restrictions, payment type restrictions, and the stricter name verification behavior.

## Taking Payments

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With our **Take a Payment** support tool, your admins can facilitate Pay My Loan payments on behalf of your members, providing greater support flexibility.

When a member calls your support team for a loan payment, your admins can verify the member's identity and collect the necessary card payment information over the phone.

#### Configuration Details

You can choose which admins have access to this feature. To allow admin access to the Admin Tool's Take a Payment support tool, navigate to **Admin Tool > Roles and Permissions** and check the box for **Take a Payment management > Can view Take a Payment**. Enable **"Orpheus.Admin.TakePayment"** module in **Orchard Functions - Modules**.

ACCESS DIGITAL Support Tools / Take a Payment

Filter menus...

**Support Tools**

- User Management
- Group Management
- Secure Messages
- Roles and Permissions
- Admin Management
- Admin Audit Trail
- User Event Logs
- Limits
- Eligibility
- External Originations Oversight
- ACH - Historical Origination Files
- Maintenance Mode
- Take a Payment**

**Customization Tools**

- Text Customization
- Transfers and Payments
- ACH Configuration
- Accounts and Transactions
- Opening New Shares
- Messages and Alerts
- Credit Union Rates
- Required System Emails
- Credentials Customization
- Enrollment Customization
- Contacts and Settings
- Family And Friends
- Login and Retrieval Customization
- Lockout Administration
- Triggered Events
- SSO Parameters

### Take a Payment

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Destination type  
Loan

Destination ID

Amount

Card number

Card holder name  
As it appears on card

Exp. month Exp. year

CVV

Optional

Memo for transfer

Optional

## Reports

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You can view all the successful loan payment transactions made by your members in the Admin Tool's **Pay My Loan Transfers** report. This report offers comprehensive details such as timestamps, tokenized card data, destination accounts, payment amounts, vendor fees, and the identity of the authorizing user. For security purposes, only partial debit or credit card information is stored or shown by Access Digital.

View this report by navigating to *Admin Tool > Reports > Pay My Loan Transfers*.

5.15+ The Transaction source column defines whether an admin generated the payment through the Take a Payment function or the member initiated the transfer.

### Pay My Loan Transfers

Date range to display:  to:

Select group on which to run report:

#### Pay My Loan Transfers Report

Results (28 attempted transfers)

Transaction source	Transfer timestamp	External transaction ID	Member name	Username	User ID	Source used	Card external ID	Destination of transfer	Processing % fee	Processing per transaction fee	FI % fee	Gross amount	Net amount	User payment amount	FI fee amount
Member (Digital Banking)	Monday, November 3, 2025 3:15:23 PM	5745979	ALEX GOTBACK	alegot	153	*****0009	7310075-fabb-485b-91d3-517317436489	40502S:0001	3.50%	\$0.35	0.00%	\$2.44	\$2.00	\$2.00	\$0.00
Member (Digital Banking)	Monday, November 3, 2025 3:20:05 PM	5745988	ALEX GOTBACK	alegot	153	*****1111	9e0dc4ff-5a33-4c8e-a1ec-9fd8693a0eff	40501S:0001	3.50%	\$0.35	0.00%	\$3.47	\$3.00	\$3.00	\$0.00
Member (Digital Banking)	Monday, November 3, 2025 3:26:40 PM	5746005	ANITA HUSH	anihus	151	*****4747	54cc5a0b-76f5-43de-aa32-f4d8eaae8a2a	40500S:0001	3.50%	\$0.35	0.00%	\$3.47	\$3.00	\$3.00	\$0.00
Admin (Take a Payment)	Monday, November 3, 2025 3:29:56 PM	5746006	EDWARD CASEY	accessoftek	2	*****5454	820e8202-efab-4b71-b8bb-6a02791cddb93	17527S:0001	3.50%	\$0.35	0.00%	\$10.73	\$10.00	\$10.00	\$0.00
Member (Digital Banking)	Tuesday, November 4, 2025 9:26:02 AM	5747464	ANITA HUSH	anihus	151	*****4747	54cc5a0b-76f5-43de-aa32-f4d8eaae8a2a	40500S:0001	3.50%	\$0.35	0.00%	\$2.44	\$2.00	\$2.00	\$0.00
Member (Digital Banking)	Tuesday, November 4, 2025 12:17:14 PM	5747897	ALEX GOTBACK	alegot	153	*****0009	7310075-fabb-485b-91d3-517317436489	40501S:0002	3.50%	\$0.35	0.00%	\$7.62	\$7.00	\$7.00	\$0.00
Admin (Take a Payment)	Tuesday, November 4, 2025 12:18:50 PM	5747900	SHINO JUNEX	ast.nnikolaenko	243	*****1111	c044114b-7197-4e05-a889-bb3dc8c4de64	40501S:0001	3.50%	\$0.35	0.00%	\$12.80	\$12.00	\$12.00	\$0.00
Member (Digital Banking)	Tuesday, November 4, 2025 12:39:12 PM	5747941	ALEX GOTBACK	alegot	153	*****1111	9e0dc4ff-5a33-4c8e-a1ec-9fd8693a0eff	40501S:0001	3.50%	\$0.35	0.00%	\$23.16	\$22.00	\$22.00	\$0.00
Admin (Take a Payment)	Tuesday, November 4, 2025 12:42:33 PM	5747943	SHINO JUNEX	ast.nnikolaenko	243	*****1111	99b44b68-2d70-442a-84ac-0bf3974f8d76	40501S:0003	3.50%	\$0.35	0.00%	\$33.52	\$32.00	\$32.00	\$0.00

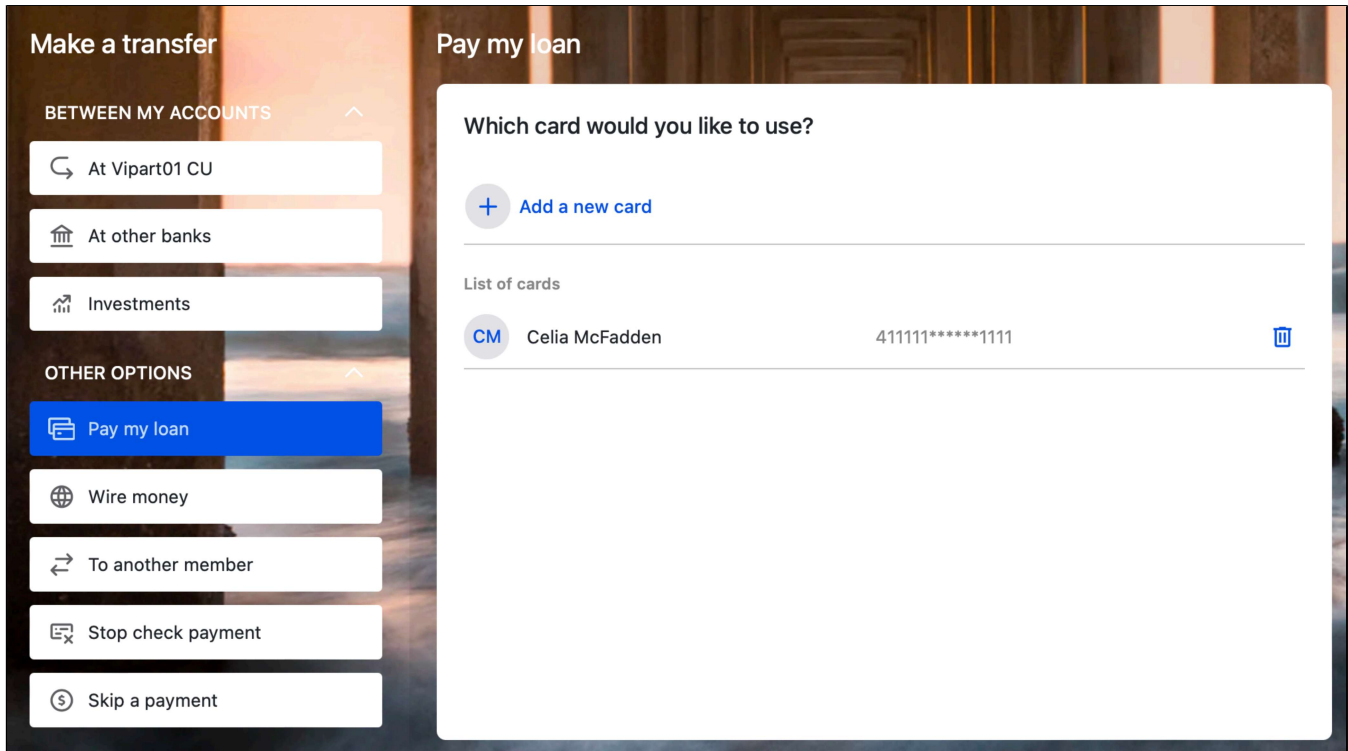
## Member Experience

### Adding a card

Your members can add external cards by navigating to *Transfers and Payments > Make a Transfer > Pay my loan* and selecting **Add a new card**.

After they complete the steps, the card will appear in the list of cards.

5.15+ Members receive an email when they add a new card.



## Deleting a card

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Your members can remove a card from the list of cards by clicking the delete icon next to the desired card.

## Pay my loan process

To use this feature, your members must complete these steps:

- 1 Navigate to *Transfers and Payments > Make a Transfer > Pay my loan.*
- 2 Choose an existing card from the list or click **Add a new card** and follow the steps to add a new card.
- 3 Choose the destination account.
- 4 Enter the transaction details. Use these guidelines:
  - **Choose from the available payment options:** Minimum payment, balance payoff, statement balance, or custom amount.
  - AVAILABLE WITH ACCESS DIGITAL VERSION 5.11+ **Choose when to send the money:** Now or a recurring monthly payment.

When choosing the **Minimum payment** option for a recurring payment, the payment amount changes dynamically based on what is due at the time of the payment. The amount may vary month to month.

5

Authorize the transaction by checking the box.

6

Click **Transfer**.

7

Review the transfer details. If they're correct, click **Confirm**. To make changes, click **Back**.

5.15+ Members receive an email when they schedule a payment.

