



## Online Payments FAQ

### Our PayLease Connection

Zalco Realty Inc. has teamed up with PayLease LLC to streamline your association fees payment options. Through PayLease, you will be able to make your payment via credit/debit card or an e-check from your checking or savings account. You can make a one-time payment or have payments withdrawn each month.



### Why should I use PayLease?

- Eliminate the cost of postage and handling of checks
- Ability to make payments with a credit card and earn more rewards including mileage points and cash back incentives
- Customize payment notification reminders for upcoming payments
- Flexibility of choosing the day of debit payment allows for better money management
- Set up automatic monthly payments and eliminate late fees

### What are the fees?

PayLease charges the following convenience fees:

- E-check (ACH) debit from your checking/savings account: \$1.95 per transaction. Maximum transaction amount for e-checks is \$7,500.00.
- Visa/Master Card/Discover/American Express : \$1.95 convenience fee + 3.25% per transaction

### How do I sign up?

In order to sign up, click on [Resident Resources](#) and follow the prompts. You may also go to [www.zalco.com](http://www.zalco.com), click on Resident Resources, then Make Online Payment, and follow the prompts.

Standard processing takes 2-3 business days for a payment to process. Zalco is notified when your payment is received. Business days include Monday-Friday excluding weekends and holidays. It is important to remember these processing times when making a payment on time. Electronic payments not received by the due date are subject to late fees.

### How do I request a refund for a transaction?

In order to request a refund for a payment that is still processing, please e-mail a request to [support@paylease.com](mailto:support@paylease.com) and indicate the transaction number in the subject of your e-mail request. The Support Team will respond with a refund confirmation.

To request a refund for a payment that has deposited to your homeowner association's account, the management company must send a request to [clients@paylease.com](mailto:clients@paylease.com) with the transaction number and amount to be refunded to the account holder.

***Is my information secure and protected on the PayLease system?***

The PayLease system is SSL certified and PCI Compliant. This indicates that all data including cardholder data is secure and all data is encrypted. You are able to see the security certificate at the bottom of each page in your user account. You are also able to view the information in our privacy policy on our home page.

In some instances, you may or may not see the secure lock or "https" in your browser. This is the case if your management company frames the PayLease system within the frames of the Management Company website and the website does not have an SSL certificate. However, the payment system is still protected via [www.paylease.com](http://www.paylease.com).

***Statement or Balance Questions?***

If you have questions regarding your account balance please call Zalco Realty at 301-495-6600.

*PayLease does not have access to your financial account records.*

## **Other Payment Options:**

**Direct Debit Withdrawal – ACH Debit**

Your account is automatically debited when each assessment is due. This service is free and there is no per transaction fee charged to your account.

Using Direct Debit is a convenient and efficient way to pay your monthly assessments. You will avoid mail delays, errors, and save time spent on writing checks. You will also save on postage expense. You are encouraged to sign up by completing the [Automated Payment Form](#) and returning it to the address on the form. Upon receipt of the Automated Payment Form you will receive a confirmation letter stating the date your Direct Debit begins.

**Mail a Check**

Send a check, payable to your Association, along with the appropriate payment coupon to:

Zalco Realty, Inc.  
PO Box 37009  
Baltimore MD 21297-3009

**Use Your Bank's Bill Payment Services (Bill Payer's Service):**

If you use your bank's online payment service, please be sure to include your Account Number (as shown on your payment coupons) on the bill payment memo line, and remember to update your bank's records as needed. Your payment should be made payable to your Association, not to Zalco. Payment should be initiated 3-5 days in advance of the due date to ensure that your payment will be processed in a timely manner. If you own more than one property you will need to use a different bill payment for each account.