

# E-ZPay Payment Portal

## Frequently Asked Questions



### **How does E-ZPay work?**

You can use E-ZPay anytime you want to make a payment to PA Central. Use E-ZPay to make a monthly payment or whenever it's more convenient than putting a check in the mail. There's no sign up required.

You will need the following information to submit your payment:

- Your Member number/Account number
- Payment amount and payment date
- Loan description/type (Ex: auto, credit card, HELOC or personal loan)
- Bank Routing/Transit number

### **What is the fee to use E-ZPay?**

The transaction fee is \$5.95.

### **When is my payment credited?**

Payments made before 3:00 p.m. Monday-Friday will be credited the same business day.

### **What is the maximum payment allowed?**

You can make any payment amount up to \$5000.00.

### **Can I use Internet Explorer to access E-ZPay?**

E-ZPAY is not compatible with Internet Explorer. We recommend you use another internet browser such as Edge, Chrome or Firefox.

### **How do I access E-ZPay?**

Access E-ZPay from our website through the Loan/Credit Card Payment button. E-ZPay can also be accessed through the top menu on our home page under LOANS and CREDIT CARDS on our website [www.pacentralfcu.com](http://www.pacentralfcu.com)

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## Here is a step-by-step guide to making your payment using E-ZPay

Complete the following steps to make a payment:

1. Access E-ZPay from our website through the Loan/Credit Card Payment button. E-ZPay can also be accessed through the top menu on our home page under LOANS and CREDIT CARDS on our website.
2. Check the Box to Agree to the terms and conditions then click the blue E-ZPay button.
3. Once the Make a Payment screen is open, begin entering your information. If you have any questions, hovering over a box will display an explanation of the information necessary to continue.

**PA Central**  
FEDERAL  
CREDIT UNION

### MAKE A PAYMENT

Member Number  Suffix

Payment Amount (Minimum \$5.00)  + Convenience Fee \$5.95 = Total Payment Amount \$5.95

Payment Date \*

Description of Loan Type (Ex: Home Equity)

Billing Phone Number

Email

Receive Email Notifications

Select A Payment Method  
 Credit/Debit Card  eCheck

Card Number \*

Expiration Month  Expiration Year

Card Security Code

Card Holder Name \*

Billing Address

Billing City

Billing State  Billing Zip Code \*

\* By using this channel to make a payment on your account with PA Central Federal Credit Union, you are entering into an agreement with PA Central Federal Credit Union to expedite this payment at the cost of \$5.95. There are other payment options available to you that do not include a fee. IF YOU DO NOT WANT TO PAY A FEE FOR MAKING AN ONLINE PAYMENT, PLEASE STOP NOW AND USE ONE OF THE OTHER AVAILABLE PAYMENT OPTIONS. For information on other payment options including options that do not include any additional fees, or questions about this fee, you may contact PA Central Federal Credit Union at 800-356-3875.

4. Once you are ready to select a payment method, you will have the option to pay with either a Credit Card, Debit Card or eCheck. Using the eCheck option allows you to make a payment using a checking or savings account directly.
5. Once all your payment information is entered, press Next.

**Note: the webpage will jump to the top and will be marked with red text if you are missing any required fields. You will not be able to continue until these fields are filled in.**

6. The page you will see is the Review Payment Details screen. After reviewing the information, click the Make Payment button. The image below is an example. Depending on your payment type, each Payment Detail screen will look a little different.

**Note:** If the payment is made with a savings or checking account, the Review Payment Details will show that an e-signature. **The e-signature IS case sensitive and needs to be entered exactly as it was on the prior screen.** Also, if this is done on a mobile device, the keyboard needs to close (press a done button in the keyboard area) before the mobile device will let you move on.

Pennsylvania Central Federal Credit Union TEST  
REVIEW PAYMENT DETAILS

Please review the following information and press the Make Payment button.

Customer Account Number	Payment Amount
12345-02	\$100.00

Payment date: 3/12/2021  
Description: test loan payment

Account Holder name: Cassie Test  
Zip code: 17111  
Bank account number: \*\*\*\*\*3123  
Bank transit number: 45661321A

Subtotal: \$100.00  
Convenience fee\*: \$0.00  
Total amount: \$100.00

By clicking below to make your payment, you, Cassie Test, authorize a debit to your \*\*\*\*\*3123 to make a payment to your account(s) in the amount of \$100.00.  
The payment to your account(s) will be dated on 3/12/2021, and the debit will occur within two business days of that date (but not earlier), depending on your bank's process.  
Refund Policy: \*Please contact PA Central for questions about obtaining a refund. By clicking the "Make Payment/Schedule Payment" button(s) you are accepting this policy.  
Finally, you must acknowledge and approve this transfer by providing an e-signature. You do so by typing Account Holder name, EXACTLY AS IT APPEARS ABOVE, in this box

Cassie Test

Back Make Payment

Once finished reviewing, press the Make Payment button. This will take you to the Transaction Receipt. To complete your transaction and close E-ZPay, choose the Done button.

**Note:** If you do not enter your email address on the Transaction Receipt screen (see below), you will not receive an email confirmation.

Pennsylvania Central Federal Credit Union TEST  
TRANSACTION RECEIPT

Customer Account Number	Payment Amount
12345-02	\$100.00
Payment date:	03/12/2021
Payment time:	8:34:32 AM (MST)
Type:	Sale
Subtotal:	\$100.00
Convenience fee:	\$0.00
Total:	\$100.00
Name:	Cassie Test
Card number:	*****1111
Card Network Name:	VISA
Description:	test loan payment
Result:	Approved
Message:	Success
Auth code:	T44786
PnRef:	25014765
Customer service phone number:	800-356-3875
Merchant country:	United States

Enter your email address to receive a receipt.

Finally, check your inbox where the receipt was sent to. The email confirmation will be sent from [noreply@PACentralFederalCreditUnion.com](mailto:noreply@PACentralFederalCreditUnion.com)

If you do not see the email confirmation in your inbox, be sure to check your Junk or SPAM folder. Be sure to add this email address to your safe sender list to avoid this from happening in the future.

PA CenFCU/800-356-3875 Receipt of Payment  
 From: noreply@PACentralFederalCreditUnion.com  
 Sent: Fri, Mar 12, 2021 at 10:35 am  
 To: cford@pacentralfcu.com

 Images, links, and attachments are disabled. [LEARN MORE >](#)

Customer Account Number	Payment Amount
12345-02	\$100.00
<b>Payment date:</b>	03/12/2021
<b>Payment time:</b>	8:34:32 AM (MST)
<b>Type:</b>	Sale
<b>Subtotal:</b>	\$100.00
<b>Convenience fee:</b>	\$0.00
<b>Total:</b>	\$100.00
<b>Name:</b>	Cassie Test
<b>Card number:</b>	*****1111
<b>Card Network Name:</b>	VISA
<b>Description:</b>	test loan payment
<b>Result:</b>	Approved
<b>Message:</b>	Success
<b>Auth code:</b>	T44786
<b>PnRef:</b>	25014765
<b>Customer service phone number:</b>	800-356-3875
<b>Merchant country:</b>	United States