

1 Overview

ACH (Automated Clearing House) is an electronic payment system that allows you to **transfer funds directly from your bank account** to your loan account at Atlas Credit.

You can use ACH to:

- Make a **Regular, Custom, or Payoff** payment for any loan with status **Open, Past Due, or Charge Off**
- Receive **renewal cash-back deposits** and **pay to renew amounts** (ACH method is used both payouts and payments)

When you confirm an ACH payment:

- A **payment record is created in the LMS** (Loan Management System)
- If a **new ACH account** is added
- A **receipt** is sent to your email
- ACH Payment Authorization form is sent to your email.



Welcome, Donald Matthews

Your Loan Details 🕒 Status: Open

Loan Amount \$1,800.00	Term 12	Date made 04/09/2026
Payoff \$1,692.59 ⓘ	Balance \$2,556.51 ⓘ	Monthly payment \$232.41

Renew Account ⓘ

Hi Credit **\$1,800.00** ⓘ Renew Account and receive **\$107.41** ⓘ

[Renew Account](#)

Payments

1 out of 12

Next Due **\$232.41** Due Date **06/09/2026**

[Make Payments](#) ▲

[View Payments History](#) ▼

Support

Need help? Contact us +1 979 8221360 or bry@atlascredit.com

2 Step 1 – Start a Payment

1. Log in to your **Customer Portal**.
2. From your **loan dashboard**, tap **Make Payments**.
3. Choose one of the following:
 - **Regular Payment** – your usual monthly payment
 - **Custom Payment** – any amount you choose (> \$10)
 - **Payoff Payment** – full balance to close your loan

Depending on your account's status, not all payment types may be available.

The screenshot displays the Atlas Credit Customer Portal interface. At the top, there is a dark blue header with the Atlas Credit logo on the left, a user profile box containing the name 'Bryan #10073-001' and a dropdown arrow, and a back arrow icon on the right. Below the header, the user is greeted with 'Welcome, Donald Matthews'. The main content area is divided into several sections: 1. 'Your Loan Details' section, which includes a 'Status: Open' indicator and a table of loan information: Loan Amount \$1,800.00, Term 12, Date made 04/09/2026, Payoff \$1,692.59, Balance \$2,556.51, and Monthly payment \$232.41. 2. 'Renew Account' section, showing 'Hi Credit \$1,800.00' and 'Renew Account and receive \$107.41', with a prominent 'Renew Account' button. 3. 'Payments' section, listing 'Regular Payment \$232.41', 'Custom Payment', and 'Payoff Payment \$1,692.59', with a 'Make Payments' button and a 'View Payments History' link. 4. 'Support' section, providing contact information: 'Need help? Contact us +1 979 8221360 or bry@atlascredit.com'.

3 Step 2 – Select Payment Method

When prompted, choose your **payment method**:

- **ACH Payment** (from your bank account)
- **Debit Card** (covered in a separate guide)

Tap **ACH Payment** to continue.



4 Step 3 – Choose or Add an ACH Account

If you already have an ACH account saved:

- You'll see a list of your saved bank accounts.
- Each one shows **account type**, and **last 4 digits**.
- Select the correct account (the most recently used is pre-selected).
- Tap **Continue** to review your payment.

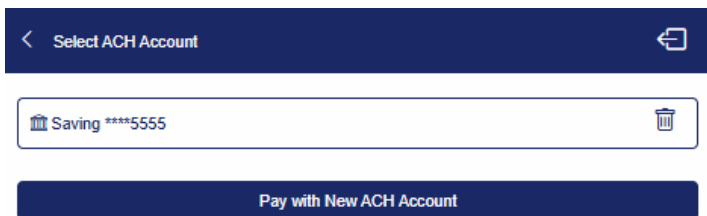
If you need to add a **new ACH account**:

You'll be taken to the **Add New ACH Account** screen.

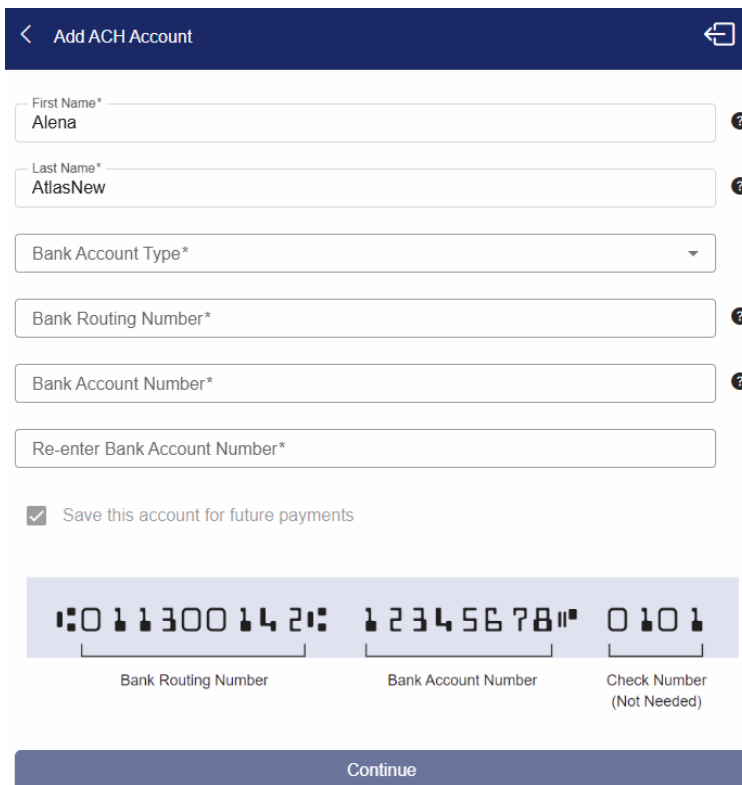
Fill in:

- First name and Last name
- Bank account type (Checking or Savings)
- Routing number
- Account number

Choose Existing



Add New



5 Step 4 – Review Payment


On the **Make Payment** screen, check:

- **Account Number**
- **Payment Amount** (auto-filled or editable for Custom)
- **Next Due Date** (not shown for Payoff)
- **Payment Method** (your chosen bank account)

Read through **ACH Payment Authorization**.

By clicking “Make Payment”, I authorize **Atlas Credit** to initiate a **one-time** ACH debit from the bank account I selected above (ending in ****8888) in the amount of **\$222** on **02/15/2026** to apply to my Atlas Credit account **#62808-004**. I understand this authorization applies only to this payment, and I can print or save a copy of this authorization and the [Payments and Deposits Terms & Conditions](#).

When ready, tap **Make Payment**.

< Make Payment 

Regular Payment

Account Number*
62808-004

Payment Amount*
\$222.00

Due Date*
03/15/2026

Payment Method*
ACH Saving ****8888

Email*
alena@atlascredit.com

ACH Payment Authorization
By clicking “Make Payment”, I authorize **Atlas Credit** to initiate a **one-time** ACH debit from the bank account I selected above (ending in ****8888) in the amount of **\$222** on **02/15/2026** to apply to my Atlas Credit account **#62808-004**. I understand this authorization applies only to this payment, and I can print or save a copy of this authorization and the [Payments and Deposits Terms & Conditions](#)

Make Payment

6 Step 5 – What Happens After You Confirm

After you confirm payment, the system performs these steps automatically:

In the **Customer Portal**

- Payment request is created.
- You see a **Success** message when submission is complete.

In the **LMS (Loan Management Software)**

- A payment record is added to in your **LMS (Loan Management Software) account**.
- A **receipt** is generated and sent to your email.
- **ACH Payment Authorization Form** is generated and sent to your email.

Internal Processing

- The ACH payment entry is securely **transferred to the internal processing system**, where it's reviewed and submitted to the bank network.
- ACH payments are processed within **2–3 business days**, depending on your bank.

Make Payment



Thank you for your payment!

Receipt is sent to your email.

Home Page

7 Step 6 – View Your Payment History

After submission:

1. Go to **Payments** → **View Payments History**.
2. You'll see your payment record listed with:
 - Date, Amount, Type (ACH), Status (Pending or Success), Balance

ACH transfers take 2–3 business days to clear

Payments

2 out of 12

Next Due **\$232.41** Due Date **07/09/2026**

Make Payments ▲

[View Payments History](#) ^

Date	Amount	Conv fee	Type	Status	Balance
04/09/2026	\$232.41	\$2.95	Card - Portal	Success	\$2,556.51
04/09/2026	\$232.41	\$0.00	ACH - Portal	Success	\$2,324.10

8 Common Questions

Q: How long does ACH take?

A: Typically 2–3 business days for funds to move between banks.

Q: How are ACH Payment Authorizations handled in the Customer Portal?

A: Customers provide electronic consent for ACH payments directly within the Customer Portal. A copy of the ACH Payment Authorization is sent to the customer's email upon successful transaction completion.

Q: Is there a convenience fee for ACH payments?

A: No. There is no convenience fee applied to payments processed through ACH.

Q: What if my payment fails?

A: ACH errors are handled by your branch after bank confirmation.

Q: Where can I find my receipt?

A: It's automatically emailed to you when the LMS records your payment.

Q: Can I still pay at the branch?

A: Yes, but the portal is faster and available 24/7.