

1 Overview

You can make payments for loans that are **Open**, **Past Due**, or **Charge Off** directly through the Customer Portal.

You can pay using **two methods**:

- **Bank Account (ACH)**
- **Debit Card** (credit cards are not allowed)

This guide covers **debit card payments** only.

You can:

- Make a **Regular Payment** (your usual monthly amount)
- Make a **Custom Payment** (any amount you choose)
- Make a **Payoff Payment** (to close your loan in full)

Payments made by card are processed instantly using our **Repay payment system**.



The screenshot shows the Atlas Credit Customer Portal interface. At the top, there is a dark blue header with the Atlas logo on the left, the user's name "Bryan #10073-001" in a white box, and a white back arrow icon on the right. Below the header, the main content area is white and contains several sections:

- Welcome, Donald Matthews**
- Your Loan Details**: A section with a "Status: Open" indicator. It displays loan information: Loan Amount \$1,800.00, Term 12, Date made 04/09/2026, Payoff \$1,460.18, Balance \$2,324.10, and Monthly payment \$232.41.
- Renew Account**: A section with an information icon. It shows "Hi Credit \$1,800.00" and "Renew Account and receive \$339.82". A dark blue button labeled "Renew Account" is positioned below this information.
- Payments**: A section with a progress bar showing "2 out of 12" payments completed. It displays "Next Due \$232.41" and "Due Date 07/09/2026". Below this, there is a button labeled "Make Payments" and a link labeled "View Payments History".
- Support**: A section with a horizontal line. It contains the text "Need help? Contact us +1 979 8221360 or bry@atlascredit.com".

2 Step 1 – Start a Payment

1. On your loan dashboard, find the **Payments** section.
2. Tap **Make Payments**.
3. You'll see three options appear:
 - **Regular Payment** – your usual monthly payment
 - **Custom Payment** – any amount you choose (> \$10)
 - **Payoff Payment** – full balance to close your loan

Tip: Depending on your account status, some payment options may not be available.

 Bryan #10073-001 

Welcome, Donald Matthews

Your Loan Details

✔ Status: Open

Loan Amount \$1,800.00	Term 12	Date made 04/09/2026
Payoff \$1,460.18 ⓘ	Balance \$2,324.10 ⓘ	Monthly payment \$232.41

Renew Account

 ⓘ

Hi Credit \$1,800.00 ⓘ	Renew Account and receive \$339.82 ⓘ
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Renew Account

Payments

Regular Payment \$232.41
Custom Payment
Payoff Payment \$1,460.18

Make Payments ▲

[View Payments History](#) ▼

Support

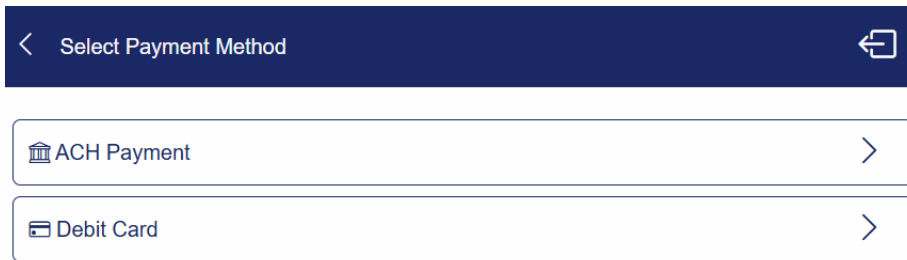
Need help? Contact us +1 979 8221360 or bry@atlascredit.com

3 Step 2 – Select Payment Method

After choosing your payment type, you'll select how to pay.

1. On the **Select Payment Method** screen, choose:
 - **ACH Payment**, or
 - **Debit Card**

Since we're paying by card, tap Debit Card.



4 Step 3 – Choose or Add a Card

- If you already saved a card, you'll see it listed. Tap it to use for your payment.
- If you're using a new card, tap **Add New Card**.

When adding a new card, enter:

- Card number
- Expiration date (MM/YY)
- Security code (CVC)
- ZIP code

You can also check a box to **save this card for future use**.

Only **debit cards** are accepted. Credit cards are not supported.

A convenience fee of \$2.95 will be applied to your payment processed via Repay.

Choose Existing Card

< Select Credit/Debit Card 

 VISA **** * 1111 

Pay with New Card

< Select Card 

Card Number
**** * 1111

Expiration
11/30

CVVCVC

Holder Name
Alena Atlas

Make Payment

Add New Card



Amount*
\$ 232.42

Account Number
62807-001

Cardholder Name*
Susan Miller

Card Number*
4111 1111 1111 1111

Security Code*
123

Expiration Date*
04 29

Billing Address*
5900 S Lake Forest Dr

Zip Code*
75070

Save card for future use?

First Name
Susan

Last Name
Miller

This transaction is secured with TLS encryption

A convenience fee of \$2.95 will be applied to your payment and will be paid to [REPAY](#).

By clicking "Pay" I affirm that I agree to the [terms and conditions](#)

Pay \$235.37

5 Step 4 – Review and Confirm Payment

Next, you'll see a **Make Payment** review screen showing:

- **Account Number**
- **Payment Amount** (automatically filled for Regular and Payoff; editable for Custom)
- **Due Date**
- **Email** (for receipt delivery)

Check that all details are correct, then tap **Make Payment**.

The screenshot shows a mobile application interface for reviewing a payment. At the top is a dark blue header with a back arrow, the text 'Make Payment', and a share icon. Below the header, the title 'Regular Payment' is centered. The form contains six input fields, each with a label and a value: 'Account Number*' with '62807-001', 'Payment Amount*' with '\$232.42', 'Convenience Fee' with '\$2.95', 'Due Date*' with '07/15/2026', 'Payment Method*' with 'Card VISA **** * 1111', and 'Email*' with 'alena@atlascredit.com'. At the bottom of the form is a dark blue button with the text 'Make Payment'.

6 Step 5 – Payment Processing

Once you confirm:

- Your card is charged securely through **Repay**.
- If the payment succeeds:
 - It is automatically recorded in your **LMS (Loan Management Software) account**.
 - A **receipt** is sent to your email.
 - The screen shows **“Thank you for your payment!”**

Instant confirmation: Card payments are processed in real time. If something goes wrong (for example, wrong card info or declined transaction), you’ll see an error message immediately, and no payment is recorded.

A convenience fee of \$2.95 will be applied to your payment processed via Repay.



Thank you for your payment!

Payment Details

Date	2/15/2026
Reference #	1088927377
Name	Susan Miller
Last 4 of Card	1111
Auth Code	02WFAN
Result	Approved
Convenience Fee	\$2.95
Total Amount	\$235.37

[Privacy Policy](#)

[Home Page](#)

7 Step 6 – Verify in Payment History

After completing your payment:

1. Go back to the **Payments** section.
2. Click **View Payments History**.
3. Your successful payment will appear at the top of the list with:
 - o Date
 - o Amount
 - o Type (Card – Portal)
 - o Status (Success)
 - o Updated balance

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: Can I use a credit card?

A: No, only debit cards are accepted.

Q: Is there Convenience Fee associated with the payment using Debit Card?

A: Yes. A convenience fee of \$2.95 will be applied to your payment processed via Repay.

Q: How long does it take for my payment to post?

A: Card payments post right away.

Q: What if my payment fails?

A: You'll see a message instantly. No payment is recorded. Check your card details and try again.

Q: Will I get a receipt?

A: Yes. You'll receive an email receipt generated by the loan system (LMS) once your payment is successful.