



Guardian Property Management LLC

Guardian Property Management has made it easy for residents to pay their rent online.

There are 3 alternatives to choose from:

-) Zelle
-) Google Wallet **(This service has been discontinued.)**
-) PayPal

Helpful information about each of these services is below. Each of these services is easy, free and secure.

Zelle

Zelle is a service that is linked to banks that subscribe to the service. If your bank is a member, then you already have Zelle. Simply enroll in your bank's online banking system. Below is a list of banks that are already members of Zelle. The list of financial institutions using Zelle is constantly growing. For an updated listing of member banks, go to <https://www.zellepay.com/partners>.

1 st Bank	Comenca Bank	mb Financial Bank
Ally	Collins State Bank	Morgan Stanley
America First Credit Union	Connect One Bank	PNC Bank
Bank of America	Dollar Bank	Provident Bank
Bank of Central Florida	Frederick County Bank	Quontic Bank
Bank of Hawaii	Fifth Third bank	Regions
Bank of the West	First National Bank	Renasant Bank
Bank of York	First National Bank of Central Texas	Schools First
BB&T	First Tech Federal Credit Union	Seacoast Bank
BECU	First Tennessee	Star One Credit Union
BNY Mellon	Franklin Synergy Bank	Sun Trust
Capital One	Frost	Surrey Bank & Trust
Chase	Guadalupe National	TD Bank
CitiBank	HomeStreet Bank	United Bank
Citizens Bank	Huntington	US Bank
City National Bank	Key Bank	USAA
	M&T Bank	Wells Fargo

Zelle also has a stand-alone app, which is not recommended. If you don't bank at one of Zelle's member banks, then your payment options are severely restricted. Using the Zelle app, you can only send a few hundred dollars in payments per week, and you have to use a "fast-funds" enabled debit card, and you can't link your non-member bank account to the "stand-alone" Zelle service. It is recommended that you instead use your member bank's online banking service (or your member bank's mobile app) that is Zelle-enabled, and the restrictions mentioned above will not apply.

Google Wallet (This service has been discontinued.)

One of the simplest and easiest solutions is **Google Wallet**. If you are using a gmail email account, you probably already have a password to get into Google.com to enable Google Wallet.

Simply go to wallet.google.com to sign up. You can also send money using your mobile phone, by downloading the Google Wallet app from the App Store. You can use a bank account, or a debit card to send money. (See the **Note** below.)

Google Wallet – Frequently Asked Questions

https://support.google.com/wallet/answer/7523247?hl=en&ref_topic=6285490

Note: Google Wallet can only use bank accounts and debit cards as payment methods. Google Wallet does not allow credit cards, or prepaid cards. If you want to just use a bank account, and not a debit card, you will first have to enter a debit card as the first payment method on your list. Then you can enter a bank account number (and routing number) as a payment method, and you can then delete the debit card. The easiest way to do this is not through Google Wallet, but rather through their payments page at www.payments.google.com.

PayPal

Another easy solution is PayPal. Simply go to [paypal.com](https://www.paypal.com) sign up. You can also send money using your mobile phone, by downloading the PayPal app from the App Store. You can use a bank account, a debit card or credit card to send money. You can also register a debit or credit card to be used as a payment method on many websites that accept payments through PayPal. Payments using a debit or credit card will incur a 3% convenience fee. Payments made from a bank account are free.

PayPal – Frequently Asked Questions

<https://www.paypal.com/us/webapps/mpp/how-paypal-works/overview>

INSTRUCTIONS FOR REGISTRATION

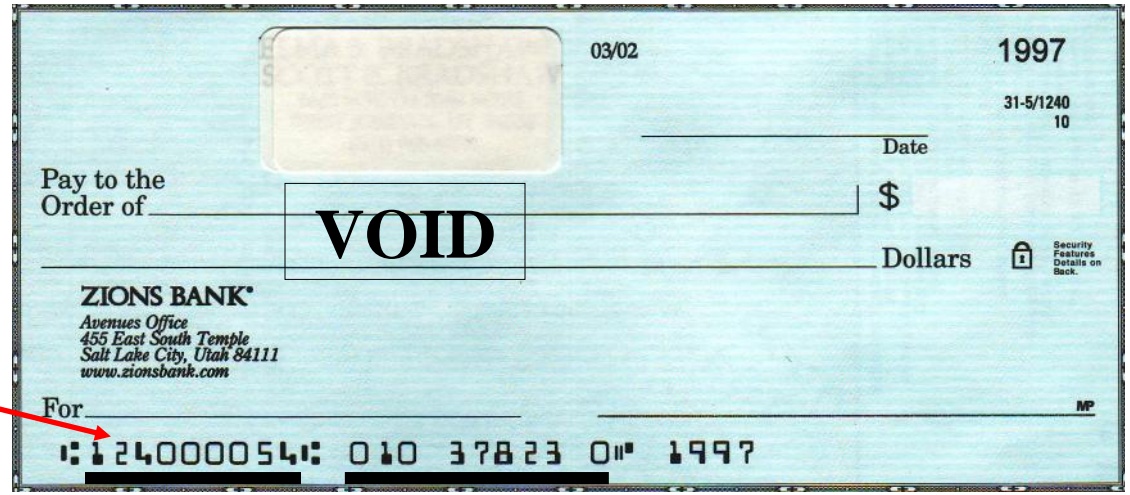
Gather the following information and documents to complete your registration online:

-) First, you will need your email address and/or mobile phone number.
-) Your debit card to register as a payment method.
-) Your credit card, if the service allows it, as a payment method.
-) Your bank account routing number and account number.
-) Decide on a username and password you can use for your account.
Keep this account information in a safe place for future reference.
-) Go to the online service you have chosen and enter the necessary information.
-) Designate your default bank account, debit or credit card for sending and receiving payments.



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If you wish to enroll using your bank account, you will need your account information. First, you will need the routing number for your bank. The routing number can be found printed on your check. It is always 9-digits long.



Keep your account information secure!

For each of these services, you will need to create a user ID and a password. Write down your User ID and Password, and keep it in a safe place for future use.

You will also need the account number for your bank account. Ignore any spaces when entering your account number. Account numbers vary in length, and may include leading zeros. Don't include the check number which immediately follows the account number.

Use of these online or mobile payment systems are subject to the terms and conditions of the company that operates the service.

If you do not already have an account with one of these services, registration may be delayed 1-3 business days so that the provider can verify your bank account information. Visit www.guardianpropertymgmt.com for detailed information on how the process works, and to enroll.

Payments made using these services transfer funds from one bank account directly to another bank account. These transfers are usually posted in 2 to 3 days, but no longer than 5 banking days. Make your rent payment early enough so that it can be posted in a timely manner, and avoid late payment fees. Rent payments must be received and collected by 5:00 PM Mountain Time on the fifth of the month, or late payment fees will apply.



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Other Payment Methods

Can I just use my bank's billpay system?

Unlike online payment systems, your bank's billpay function still involves the printing and mailing of a paper check. Google Wallet™, PayPal™ and Zelle™ are completely electronic money transfer systems. It is done entirely online, is secure, and does not involve printing a paper check or using the postal service to deliver it.

Can I just send a paper check to pay my rent each month?

Yes, you can. However, there are inherent security risks in using checks. Since checks include significant personal information (your name, address, phone number, account number, signature, and the address and phone number of your bank), they can be used for fraud, specifically identity theft. In an electronic money transfer, the payor does not share their bank account numbers or personal information with the payee.

All major U.S. banks and credit unions are moving quickly to eliminate the use of paper checks, and establish electronic payments and money transfers as the standard for the U.S. banking system. American consumers are recognizing that all kinds of banking and payment functions are moving to the internet, and we need to adopt these technologies without delay.

European Banks are already a decade ahead of us in phasing out the use of paper checks, and making debit and credit cards, automated payments and electronic funds transfers the norm. Finland stopped using paper checks in 1993. Poland stopped in 2006. The Netherlands abolished the check in 2002, Denmark officially killed it at the start of 2017, and it's all but extinct in Germany, Belgium, and Switzerland. Britain will cease accepting checks completely in 2018. See the online stories listed below for details on these developments.

Crooks prefer paper checks:

<http://www.marketwatch.com/story/who-still-uses-paper-checks-crooks-2014-03-13>

Britain's Banks bid goodbye to checks:

<http://www.npr.org/templates/story/story.php?storyId=121529285>

The Spectacular Decline of checks:

<https://www.theatlantic.com/business/archive/2014/06/the-rise-and-fall-of-checks/372217/>