

Online Payment FAQs  
Updated 06.09.2021

**Frequently asked Questions (FAQ)**

**Can I pay my mortgage payment online?**

No, only rent and Mutual Help payments may be paid online.

**Can I pay with Credit Card?**

Yes, credit card payments may be accepted for all transactions.

**Can I pay with Debit Card?**

Yes, debit cards may be accepted for all transactions.

**My debit card payment shows as a credit card transaction, is this ok?**

Yes, your debit card will process like a credit card, but withdraw funds from the associated bank account like a normal debit card transaction.

**Can I pay with Online Check (ACH)/ bank transfer?**

Yes. Online Checks (Automated Clearing House-ACH) may be accepted for all transactions. This is our preferred method to receive payment.

**What is an Online Check (ACH)/ bank transfer?**

Online Checks (Automated Clearing House-ACH) are an electronic form of payment that functions like a physical check payment. Instead of writing a check, you enter your check information into the required fields on the payment screen and the check request will be sent to your bank for processing. Your bank contact page should have all required transaction information for electronic transfers.

**Help! I made the payment in the wrong amount; can this be fixed?**

Yes. Please call our receptionist at 907-486-8111. If it is after hours or on the weekend please leave your name, number, and a description of the issue so they are prepared to assist you on the next business day.

**Why is there a limit to how much I can pay by online check (ACH)?**

ACH payments (online check) Has a \$12,000 cap per transaction per day. This is a vendor restriction for online transactions to limit liability.

**Do I have to pay fees for using my Debit Card, Credit Card, or online Check (ACH) to make my payment?**

No. KIHA is covering the cost of transaction fees to provide a safe and convenient payment option.

**Who can help me with my online payment?**

There are a number of KIHA staff available to help you with your payment from 8:00 am to 4:30 pm, Monday through Friday. Please call 907-486-8111 for assistance.

**Can I make recurring payments?**

Yes. During the payment process there will be a check box for making recurring monthly payments. For ease of tracking and to help you avoid additional fees, we recommend creating your payment on the first 1<sup>st</sup> through the 5<sup>th</sup> of the month for recurring transactions to avoid paying late.

**How do I cancel or modify my recurring payment?**

Please call the receptionist at 907-486-8111 to revoke or modify your recurring payment authorization.

**Can I make multiple payments?**

Yes. However, a separate transaction will need to be done for each account. All payments may be made recurring for future convenience.

**Can I make a payment for someone else?**

Yes. You can make a payment for someone else, but make sure you enter their property information in the property fields.

**How can I get help with an online payment after hours?**

KIHA has provided a visual "How to" document on our website to walk you through making the various types of payments.

**Can I make a Delayed payments/ Postdated payment?**

No, we currently do not accept delayed or postdated payments.

**When is my payment official?**

The online system will log your transaction at the time and date you select "submit". The transaction will show as pending in our reports and will be considered the time and date of the transaction for on time payment purposes unless your transaction ultimately gets rejected (insufficient funds/ credit). Payments made after 3:00 pm AK standard time will be recorded the next business day.