NOTE: *CINC will automatically close online payment batches by 3:00pm EST. All changes must be made prior to that time. Credit card batches will also be automatically closed by the system once the funds are received from the credit card issuer.*

Scanned Checks – Homeowner (AI Customers)

Upon installation of the check scanner and software, scanned checks may be fed and posted within CINC. Three types of checks may be scanned: *Homeowner, Miscellaneous, and Closing* checks. Scan each type of check into a separate batch for uploading to CINC. To complete the check scanning and posting process, follow these steps:

1. Click on the check scanning desktop icon to start the scanning process.

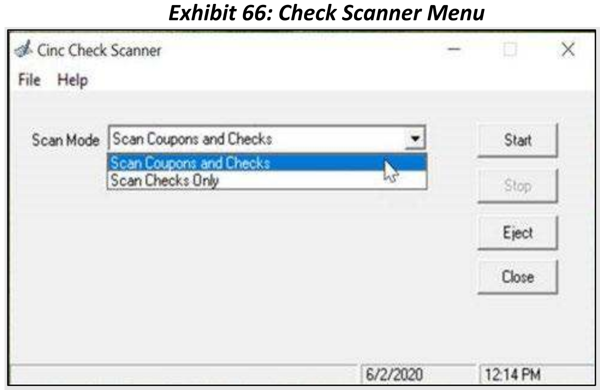
Exhibit 65: Check Scanner Icon

2. From within the check scanning software, select the **Scan Mode** from the dropdown menu and:

3. *Scan Coupons and Checks*. Coupons must be scanned before checks. Scan a check stub that has helpful information as a coupon if desired.

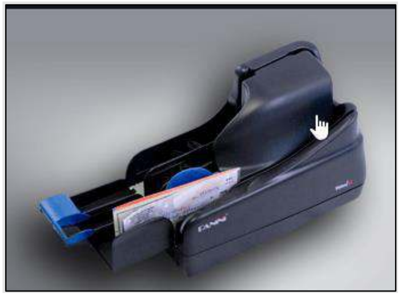
4. Scan Checks Only.

Exhibit 66: Check Scanner Menu



5. Place the checks or coupon and checks in the scanner facing outward and in the same direction as the Panini logo

Exhibit 67: Check Scanner



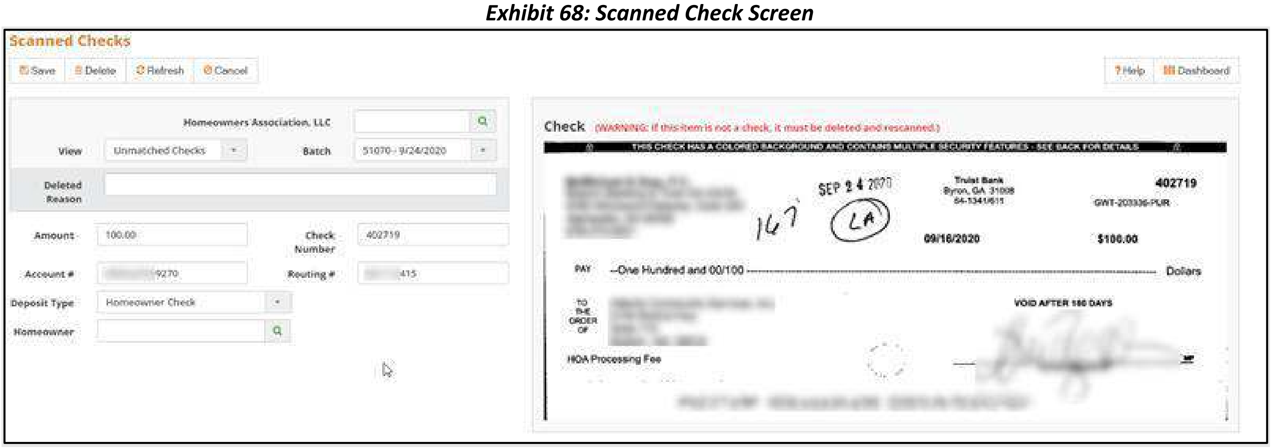
6. Click **Start** to scan the checks. Once all checks have been scanned, click **Stop**.

    - If any checks or coupons did not scan, click **No** and start the scanning process over. If all checks and coupons scanned successfully, click **Yes** to upload the scanned batch into CINC.

      NOTE*: CINC recommends waiting two to three minutes before viewing the checks on the* Pending Scanned Checks *screen in CINC as the system will make a second attempt to read coupon/check information that the scanner did not*

7. Log in to CINC, then select **Homeowners**/*Pending Scanned Checks* to view the scanned batches and check images. Verify that the *Unmatched Checks* option is selected in the **View** dropdown.

Exhibit 68: Scanned Check Screen



8. Enter and/or verify the following information and click **Save**. Repeat this step until all checks in each batch have been matched:

    - **Association**: Search for and select the association if the scan process did not already do so.

    - **Amount**: Verify that the amount matches the written/legal amount of the check. Complete or correct the amount as needed.

- **Check Number**: Verify that the check number is complete and correct.**
- **Account Number**: Verify that the account number is complete and correct.**
- **Routing Number**: Verify that the routing number is complete and correct.**
- Choose a **Deposit Type** (Homeowner Check).
- **Homeowner**: May search by a portion of the **Name, Account Number**, or **Address**.

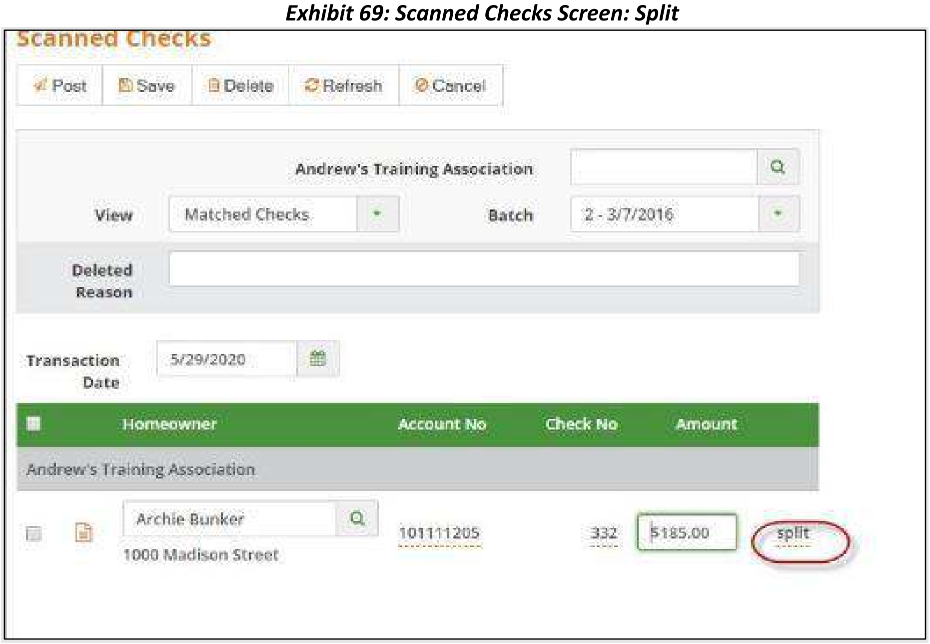
** *Some check scan lines have these values in a different order and may have added them to the wrong field on the screen.*

9. After matching all payments in the batch, select *Matched Checks* from the **View** dropdown menu and verify that all checks have been correctly matched. Click **Post**.
   - Delete and rescan a check if necessary. Enter the reason for the deletion, then click **Delete**. Reasons include wrong amount, wrong association, crooked scanned image, wrong deposit type, etc.

Apply Check to Multiple Properties

1. If a check should be applied to multiple properties, click the **Split** next to the desired **Check Amount** on the **Scanned Checks** screen to open the **Split a Payment** screen.

Exhibit 69: Scanned Checks Screen: Split



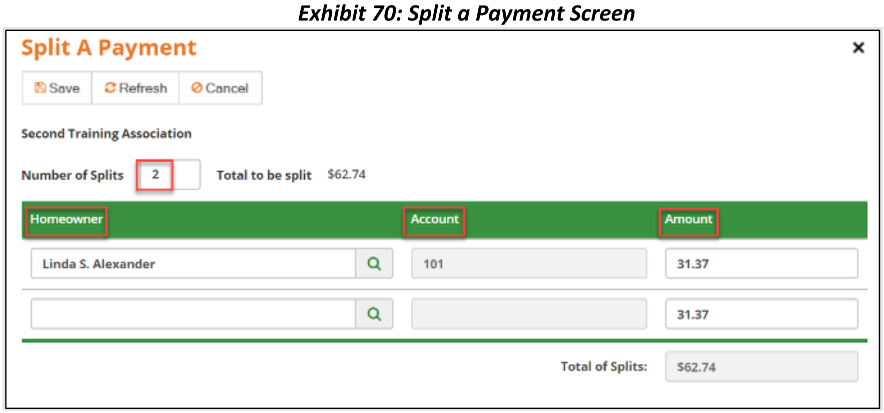
2. Complete the following fields on the *Split a Payment* screen and click **Save**

- **Number of Splits**: Enter the number of properties the payment should be applied to, including the original. Click **Refresh** to add additional line items. ***NOTE:** The system will attempt to equally divide the funds based on the number of splits entered*.

- **Homeowner Name/Account Number**: In each split line, search for and select the desired homeowner(s).

- **Amount:** Enter the amount of the payment that each property should receive, if different from the default.

Exhibit 70: Split a Payment Screen



***NOTE:** Do not split payments between associations from this screen*

3. Select *Matched Checks* from the **View** dropdown menu and verify that all checks have been correctly matched.

4. Click **Post**

Scanned Checks – Miscellaneous (AI Customers)

Miscellaneous checks are checks that are not intended to be applied to a homeowner's account but should be deposited to the association's account. ***NOTE:** Miscellaneous checks must be scanned in separate batches from homeowner and closing checks.*

Once the miscellaneous checks have been scanned into CINC, complete the following steps to match the checks:

1. Select **Homeowners**/*Pending Scanned Checks* to view the scanned batches/check images. Verify that the *Unmatched Checks* option is selected in the **View** dropdown

2. Enter and/or verify the following information and click **Save**. Repeat this step until all checks in each batch have been matched:

    - **Association**: Search for and select the association if the scan process did not already do so.

- **Amount**: Verify that the amount matches the written/legal amount of the check. Complete or correct the amount as needed

- **Check Number**: Verify that the check number is complete and correct.**

- **Routing Number**: Verify that the routing number is complete and correct.**

- **Deposit Type:** Miscellaneous Check.

- **Bank Account**: Select the bank account to which the check should be deposited.

3. Once *Miscellaneous Check* is selected from the **Deposit Type** dropdown, three Income Account fields will display. Enter the appropriate GL income account(s) that the check should be credited to.

   ***NOTE:** The debited asset GL is known by the system when the bank account above is selected. Enter the credit/income GL accounts in the fields provided. *__NOTE__: The GL selected here will NEVER be a bank account or an expense GL, only an income GL*.

4. Once all miscellaneous checks have been matched, select *Matched Checks* from the **View** dropdown, and verify that all checks have been correctly matched.

5. Click **Post**. The batch will be automatically posted at 3:00pm EST.
   ** *Some check scan lines have these values in a different order and may have added them to the wrong field on the screen*

Scanned Checks—Closing (AI Customers)

Closing checks are checks that are used during the closing or resale of a property to split funds between the seller and new owner.

***NOTE:** Closing checks must be scanned in separate batches from homeowner and miscellaneous checks.*

Once the closing checks have been scanned into CINC, complete the following steps to match the checks:

1. Select **Homeowners**/*Pending Scanned Checks* to view the scanned batches/check images. Verify that *Unmatched Checks* is selected in the **View** dropdown.

2. Enter and/or verify the following information and click **Save**. Complete this step until all checks in each batch have been matched:
   - **Association**: Search for and select the association if the scan process did not already do so.

   - **Amount**: Verify that the amount matches the written/legal amount of the check. Complete or correct the amount as needed.

- **Check Number**: Verify that the check number is complete and correct.**
- **Account Number**: Verify that the account number is complete and correct.**
- **Routing Number**: Verify that the routing number is complete and correct.**
- **Deposit Type:** Closing Check.
- **Homeowner (Seller)**: Select the bank account to which the check should be deposited.

**Some check scan lines have these values in a different order and may have added them to the wrong field on the screen.

3. Once the required fields are entered, the check funds will appear on the *Homeowner Resale* screen. Click **Unmatched.** The batch will be automatically posted at 3:00pm EST.

Online Payments

Online Payments—eCheck

Once a homeowner submits an online eCheck payment through a hosted CINC website (e.g. WebAxis), a batch is automatically created in CINC, and a pending payment is posted to the homeowner's *Transaction History* screen (ledger). Immediate credit is applied to the homeowner's ledger and is visible to the homeowner. The batch is automatically closed by the system daily at 3pm EST. Payments posted after 3pm EST will still be immediately credited to the homeowner but will not be posted until the following day at 3pm EST. The deposit will automatically be applied and should match the date of the transaction in CINC. Homeowners may set up a one-time or recurring payment. There is a $1.99 fee for making an eCheck payment.

Online Payments—Credit Card

Once a homeowner submits an online credit card payment via a CINC hosted website (e.g. WebAxis), a pending payment is posted to the homeowner's *Transaction History* screen (ledger). Immediate credit is applied to the homeowner's account, and a batch is automatically created in CINC. As payments are received from the homeowner's credit card provider, the funds are moved to a batch with a closing date for that day in order to match the deposit date at the bank. Homeowners may set up a one-time or recurring payment, and the credit card fee is as follows: 3.25% for AI/partner bank customers, and 3.5% for CINC-only customers. The fee is charged at the time of the payment and is a percentage of the amount that the homeowner is paying.

Online Payments—Payment Plan Setup

Payment plans can be set up as an eCheck or credit card payment through CINC WebAxis, under **Administration**/*Recurring Payments*.

1. Search for and select the desired association and click **Add New eCheck Payment**.