ACH Payment Portal Instructions

Contents

How to Use the Online ACH Payment Portal – General Instructions

1. Navigate to the online payment portal, https://smartpay.profitstars.com/express/MWIRASPE.
2. Elect to make a one-time payment or create a login to set up recurring payments or save bank account information.
3. **Payment Type:** Select the appropriate payment type category:
    a. Dividend or Redemption (private placement income or redemptions)
    b. IRA/401(k) Contribution (contribute to your account)
    c. Note Payment (promissory note payment)
    d. Other (all other payments)
    e. Rental Income (rent payment)
4. **Pay This Amount:** Enter the payment amount.
5. **Asset ID:** Enter the Mountain West IRA asset ID. The Asset ID (CUSIP) is a unique identifier linked to each asset held at Mountain West IRA. Clients can find the asset ID on the Portfolio > View All Holdings page in the client portal:
    a. Login to the client portal, https://mwira.accessasc.com/Account/Login.
    b. Click on the **'Portfolio'** (located on left side of screen).
    c. Click on **'View All Holdings'**.
    d. The Asset ID is listed in the **'Asset Name'** column below the asset description. Example: (RE*1698MA).
        - Non-Mountain West IRA clients may reach out to the property manager or client to obtain this information.
6. **Client Name or Client Account Number:** Enter the Mountain West IRA client account number *or* name on the account. Clients can find their account number (account code) on their dashboard in the client portal.
    - If the investment is owned by multiple accounts at Mountain West IRA, please enter information for only one of the owners.
7. **Payment Description or Collateral for Note or Property Address:** Enter any additional information about the transaction, the collateral for the promissory note you are paying, or the property address for the rental income payment.
8. **Payment Type:** Select **'Bank'** as the payment type (only option).
9. **Account Type:** Select the type of account you are paying from (checking or savings).
10. **Name on Account:** Enter the name on the bank account you are paying from.
11. **Routing Number:** Enter the routing number for the bank account you are paying from.
12. **Account Number:** Enter the account number for the bank account you are paying from.
13. **Address:** Enter your street address, city, state, zip code, and country.
14. **Email Address:** Enter and confirm your email address.
15. Check the **'Register and Save Payment Information'** box if you would like to save your payment information, view your transaction history, or set up recurring payments.
16. Click '**Continue'**.

Additional Notes:

- A 5-business day hold applies to all incoming ACH deposits.
- Payments received by 6pm MT will be processed that day. Payments made after 6pm MT will be processed the next business day.

For any questions or concerns, please call our office at (866) 377-3311.

CONTRIBUTION to IRA or 401(k) via Online Payment Portal

What You Will Need to Get Started

- Contribution payment amount
- Mountain West IRA account number (Mountain West IRA clients can find this on the dashboard in the client portal)
- Contribution tax year
- Name on the bank account (exact name on the bank account you are paying from)
- Bank routing number (checking or savings account you are paying from)
- Bank account number (checking or savings account you are paying from)
- Your name and contact information

How to Use the Online ACH Payment Portal

1. Navigate to the online payment portal, https://smartpay.profitstars.com/express/MWIRASPE.
2. Elect to make a one-time payment or create a login to set up recurring payments or save bank account information.
3. **Payment Type:** Select **'IRA/401(k) Contribution'**.
4. **Pay This Amount:** Enter the payment amount.
5. **Client Account Number:** Enter the Mountain West IRA client's account number. Clients can find their account number (account code) on the dashboard in the client portal.
6. **Contribution Tax Year:** Enter the contribution tax year.
7. **Payment Description:** Enter any additional information about the transaction.
8. **Payment Type:** Select **'Bank'** as the payment type (only option).
9. **Account Type:** Select the type of account you are paying from (checking or savings).
10. **Name on Account:** Enter the name on the bank account you are paying from.
11. **Routing Number:** Enter the routing number for the bank account you are paying from.
12. **Account Number:** Enter the account number for the bank account you are paying from.
13. **Address:** Enter your street address, city, state, zip code, and country.
14. **Email Address:** Enter and confirm your email address.
15. Check the **'Register and Save Payment Information'** box if you would like to save your payment information, view your transaction history, or set up recurring payments.
16. Click '**Continue'**.

Additional Notes:

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RENT PAYMENT to IRA or 401(k) via Online Payment Portal

What You Will Need to Get Started

- Rent payment amount
- Mountain West IRA Asset ID (Mountain West IRA clients can find this on the Portfolio > View All Holdings page in the client portal)
- Mountain West IRA account owner's name *or* account number (property owner)
- Rental property address
- Name on the bank account (exact name on the bank account you are paying from)
- Bank routing number (checking or savings account you are paying from)
- Bank account number (checking or savings account you are paying from)
- Your name and contact information

How to Use the Online ACH Payment Portal

1. Navigate to the online payment portal, https://smartpay.profitstars.com/express/MWIRASPE.
2. Elect to make a one-time payment or create a login to set up recurring payments or save your bank account information.
3. **Payment Type:** Select **'Rental Income'**.
4. **Pay This Amount:** Enter the payment amount.
5. **Asset ID:** Enter the Mountain West IRA asset ID. The Asset ID (CUSIP) is a unique identifier linked to each asset held at Mountain West IRA. Clients can find the asset ID on the Portfolio > View All Holdings page in the client portal:
    a. Login to the client portal, https://mwira.accessasc.com/Account/Login.
    b. Click on the **'Portfolio'** icon located on the left side of screen.
    c. Click on **'View All Holdings'**.
    d. The Asset ID is listed in the **'Asset Name'** column below the asset description. Example: (RE*1698MA).
        - Non-Mountain West IRA clients may reach out to the property manager or client to obtain this information.
6. **Client Name or Client Account Number:** Enter the Mountain West IRA client account number *or* name on the account. Clients can find their account number (account code) on the dashboard in the client portal.
    - If the investment is owned by multiple accounts at Mountain West IRA, please enter information for only one of the owners.
7. **Property Address:** Enter the property address for the rental income payment and any additional information about the transaction.
8. **Payment Type:** Select **'Bank'** as the payment type (only option).
9. **Account Type:** Select the type of account you are paying from (checking or savings).
10. **Name on Account:** Enter the name on the bank account you are paying from.
11. **Routing Number:** Enter the routing number for the bank account you are paying from.
12. **Account Number:** Enter the account number for the bank account you are paying from.
13. **Address:** Enter your street address, city, state, zip code, and country.
14. **Email Address:** Enter and confirm your email address.
15. Check the **'Register and Save Payment Information'** box if you would like to save your payment information, view your transaction history, or set up recurring payments.

16. Click '**Continue**'.

Additional Notes:

- A 5-business day hold applies to all incoming ACH deposits.
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DIVIDEND or REDEMPTION Payment to IRA or 401(k) via Online Payment Portal

What You Will Need to Get Started

- Payment amount
- Mountain West IRA Asset ID (Mountain West IRA clients can find this on the Portfolio > View All Holdings page in the client portal)
- Mountain West IRA account owner's name *or* account number
- Payment description/identifying payment information
- Name on the bank account (exact name on the bank account you are paying from)
- Bank routing number (checking or savings account you are paying from)
- Bank account number (checking or savings account you are paying from)
- Your name and contact information

How to Use the Online ACH Payment Portal

1. Navigate to the online payment portal, https://smartpay.profitstars.com/express/MWIRASPE.
2. Elect to make a one-time payment or create a login to set up recurring payments or save bank account information.
3. **Payment Type:** Select **'Dividend or Redemption'**.
4. **Pay This Amount:** Enter the payment amount.
5. **Asset ID:** Enter the Mountain West IRA asset ID. The Asset ID (CUSIP) is a unique identifier linked to each asset held at Mountain West IRA. Clients can find the asset ID on the Portfolio > View All Holdings page in the client portal:
    a. Login to the client portal, https://mwira.accessasc.com/Account/Login.
    b. Click on the **'Portfolio'** icon located on the left side of screen.
    c. Click on **'View All Holdings'**.
    d. The Asset ID is listed in the in the **'Asset Name'** column which is below the asset description. Example: (RE*1698MA).
        - Non-Mountain West IRA clients may reach out to the property manager or client to obtain this information.
6. **Client Name or Client Account Number:** Enter the Mountain West IRA client account number *or* name on the account. Clients can find their account number (account code) on their dashboard in the client portal.
    - If the investment is owned by multiple accounts at Mountain West IRA, please enter information for only one of the owners.
7. **Payment Description:** Enter any additional information about the transaction.
8. **Payment Type:** Select **'Bank'** as the payment type (only option).

9. **Account Type:** Select the type of account you are paying from (checking or savings).
10. **Name on Account:** Enter the name on the bank account you are paying from.
11. **Routing Number:** Enter the routing number for the bank account you are paying from.
12. **Account Number:** Enter the account number for the bank account you are paying from.
13. **Address:** Enter your street address, city, state, zip code, and country.
14. **Email Address:** Enter and confirm your email address.
15. Check the **'Register and Save Payment Information'** box if you would like to save your payment information, view your transaction history, or set up recurring payments.
16. Click '**Continue'**.

Additional Notes:

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NOTE PAYMENT to IRA or 401(k) via Online Payment Portal

What You Will Need to Get Started

- Payment amount
- Mountain West IRA Asset ID (Mountain West IRA clients can find this on the Portfolio > View All Holdings page in the client portal)
- Mountain West IRA account owner's name *or* account number (Mountain West IRA clients can find their account number on the dashboard in the client portal)
- Payment description/identifying payment information
- Name on the bank account (exact name on the bank account you are paying from)
- Bank routing number (checking or savings account you are paying from)
- Bank account number (checking or savings account you are paying from)
- Your name and contact information

How to Use the Online ACH Payment Portal

1. Navigate to the online payment portal, https://smartpay.profitstars.com/express/MWIRASPE.
2. Elect to make a one-time payment or create a login to set up recurring payments and save bank account information.
3. **Payment Type:** Select **'Note Payment'**.
4. **Pay This Amount:** Enter the payment amount.
5. **Asset ID:** Enter the Mountain West IRA asset ID. The Asset ID (CUSIP) is a unique identifier linked to each asset held at Mountain West IRA. Clients can find the asset ID on the Portfolio > View All Holdings page in the client portal:
    a. Login to the client portal, https://mwira.accessasc.com/Account/Login.
    b. Click on the **'Portfolio'** icon located on the left side of screen.
    c. Click on **'View All Holdings'**.
    d. The Asset ID is listed in the in the **'Asset Name'** column which is below the asset description. Example: (RE*1698MA).

        - Non-Mountain West IRA clients may reach out to the property manager or client to obtain this information.

6. **Client Name or Client Account Number:** Enter the Mountain West IRA client account number *or* name on the account. Clients can find their account number (account code) on the dashboard in the client portal.
    - If the investment is owned by multiple accounts at Mountain West IRA, please enter information for only one of the owners.
7. **Payment Description or Collateral for Note:** Enter principal and interest amounts, collateral for the note you are paying, or any additional information about the transaction.
8. **Payment Type:** Select **'Bank'** as the payment type (only option).
9. **Account Type:** Select the type of account you are paying from (checking or savings).
10. **Name on Account:** Enter the name on the bank account you are paying from.
11. **Routing Number:** Enter the routing number for the bank account you are paying from.
12. **Account Number:** Enter the account number for the bank account you are paying from.
13. **Address:** Enter your street address, city, state, zip code, and country.
14. **Email Address:** Enter and confirm your email address.
15. Check the **'Register and Save Payment Information'** box if you would like to save your payment information, view your transaction history, or set up recurring payments.
16. Click '**Continue'**.

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