MessagePay

PCM Credit Union
Introducing MessagePay
A Convenient Way to Make Your Loan Payments and deposit funds to your share accounts from an external financial account.

Welcome to MessagePay

PCM Credit Union is excited to offer **MessagePay**, a secure and convenient way to make loan payments online from your computer, tablet, or mobile device.

MessagePay provides flexible payment options and makes it easier than ever to stay on top of your loan payments. It supports ACH (bank account) and debit card payment methods through a secure payment portal.

What is MessagePay?

MessagePay is an online payment platform that allows eligible PCM Credit Union members to make loan payments electronically without visiting a branch.

With MessagePay, you can:

✅ Make payments anytime

✅ Use a checking or savings account (ACH)

✅ Use a debit card

✅ Access the payment portal from your phone, tablet, or computer

✅ Receive payment confirmations

✅ View your MessagePay payment history

The platform is designed to provide a simple and secure payment experience for members.

How Do I Get Started?

First-Time Users

The first time you use MessagePay, you will:

Step 1: Receive a payment reminder or access the secure payment link.

Step 2: Open the payment portal.

Step 3: Create a personal PIN.

Step 4: Add your preferred payment method.

Step 5: Submit your payment.

Step 6: Receive a confirmation number for your records.

How Do Future or Scheduled Payments Work?

Once your account has been set up:

1. Access MessagePay through the secure payment portal.
2. Enter your PIN.
3. Select your payment method (Only ACH payment options are currently available for scheduled payments through MessagePay).
4. Submit your payment.
5. Receive confirmation

The process is designed to be faster for returning users because your payment information can be saved within the system.

Frequently Asked Questions

What is the fee for making a payment through MessagePay?

A $5.99 convenience fee will be charged for each payment made through MessagePay.

What if I have more than one loan? If I want to make multiple loan payments at one time, will I get charged a fee for each one?

Members with multiple loans may see multiple payment options within MessagePay, allowing them to select the appropriate loan for payment processing.

The best way to accomplish making multiple payments at one time is to use the payment link and deposit funds into your share account with PCMCU. You will be charged one $5.99 fee for the external transfer to your share account. You can then use PCMCU online banking to make the multiple loan payments from your PCMCU share account without incurring an additional fee for each one. This option will require you to enroll in our PCMCU online/mobile banking.

How do I make payments without being charged a fee?

You only pay the $5.99 convenience fee if you use the MessagePay service via text message or link to the portal. If you log into online banking or the mobile app and make a payment from one of your PCMCU accounts, you will not be charged the convenience fee.

Can I use a debit card or credit card from a different financial institution?

Yes. MessagePay supports debit and credit card payments. Credit card payments made via MessagePay will be processed as a cash advance.

Can I use my bank account at a different financial institution?

Yes. MessagePay supports ACH payments.

Do I need to call or come into a branch to make a payment?

No. MessagePay is designed to allow remote payment access for members at anytime from your mobile device.

Will I receive payment confirmation?

Yes. Payment confirmations and reference numbers are generated after successful payment processing.

Can I see my previous payments?

Yes. MessagePay provides payment history information for any payments that are processed through that platform.

Is online banking required to use MessagePay?

No. MessagePay does not require you to enroll in PCMCU's online banking to make your loan payments.

Can I still make loan payments with my PCMCU online banking or mobile banking account?

Yes. You can continue to make payments from your current PCMCU online banking and mobile banking accounts using another PCMCU account. Those transfers are and will remain free for you to complete. If you would like to pay from an external account through your debit card, credit card, or ACH payment, MessagePay is your best option.

Do I have to wait for a text message to make a payment?

No. You can use the Make a Payment button at the top of this page at anytime to make a loan payment or deposit funds into your PCMCU share accounts from another financial institution.

What if I forget my PIN number for MessagePay?

If you are unable to access MessagePay because of a PIN issue, please contact PCM Credit Union for assistance at (920) 593-2201.

What number will MessagePay text messages come from?

MessagePay communications from PCM Credit Union are expected to come from:

920-471-4775

If you receive a text message regarding your loan payment and are unsure about its legitimacy, please contact PCM Credit Union at (920) 593-2201 before taking any action.

If I opt out of receiving text messages, will I still be able to pay my loans online?

Yes. You can access the portal by clicking the Make a Payment button at the top of this page. However, you will not receive any text notifications regarding payment reminders and will not be able to make a payment via text message.

What if I think something went wrong with my payment?

If you have concerns regarding a payment, please have the following information available and call (920) 593-2201:

- Your name
- Date of payment
- Payment amount
- Confirmation number (if available)
- Any error messages received

Providing this information will help us investigate your concern more quickly. The administrative platform allows authorized PCM Credit Union staff to review transaction history and payment details.

Is MessagePay secure?

Yes. MessagePay uses a secure payment portal and requires PIN authentication to help protect access to your payment information and account activity.

To protect your information:

- Do not share your PIN.
- Do not provide payment information to anyone claiming to represent PCM Credit Union unless you initiated the contact.

Contact PCM Credit Union if you have concerns regarding any payment communication by calling our e-services department at (920) 593-2201.

Need Assistance?

PCM Credit Union is here to help.

If you have questions about MessagePay, need assistance making a payment, or believe you are experiencing a problem with the system, please contact us directly at (920) 593-2201.

Our team is committed to ensuring you have a smooth and successful experience with MessagePay.

MessagePay Benefits at a Glance

✅ Convenient and secure online loan payments

✅ Mobile-friendly access

✅ ACH and debit card payment options

✅ Secure account access

✅ Payment confirmations

✅ Payment history visibilityNee