**Carnaby Square Association Inc. Online payments through Smart Street (Banc of CA)**

**Please know this is NOT a 3rd party service.**

**This website is done by the bank the HOA uses.**

1. go to [www.hoabankservices.com](http://www.hoabankservices.com) – this will direct you to Smart Street
2. Left center click on button that says **"Make Payment"** under online payments for homeowners.
3. You have three options here:
	1. Returning user – this is for when you have your login already set up and are going back in to make a payment or change a recurring payment.
	2. Make one-time payment as guest – this is if you do not want to save an online profile, you will need to enter your banking information every time when using this option.
	3. Register an account – you must use this if you want to set up recurring, automatic payments or if you want to save your information to make monthly payments yourself. PLEASE NOTE: you will need to remember your username and password. Management is not privy to this information.
4. No matter which option you select the first thing asked will be the “**Homeowner Association Name”**, you will type in “**Carnaby Square”** and then hit “**FIND”**. Select Carnaby Square Association (Columbia, SC).
5. You will then enter your “**Homeowner ID”**, this will be your street address # and first letter of street name only. (ie: 300C is 300 Cambout Street’s ID) Hit “**CONTINUE”**
6. You can give your account a nickname, this is your choosing, and this is for you only (this is only if you are setting up a profile).
7. Next step will be different depending on if you are setting up a profile to register or making a payment as a guest. Just follow prompts and enter the information needed.

Please be aware that if you pay using your bank account and routing number (**echeck)** there is **no fee** for this service. If you use a **debit/credit card** there is a small surcharge charged by the bank.

If you have any questions, you may call our office at 803-457-2442 or you may call Smart Street

 directly at 1-888-705-0600.

\*\*\*Note: you will NOT be able to view your account balance through Smart Street. This is a payment portal ONLY. If you would like to view your account balance, please log into your owner portal through AppFolio. If you have not already activated your owner portal, please contact our office by phone or by email to request that an activation link be sent to you.