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### Online rental payment finally gets its day

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It's amazing how long it's taken landlords to get wise to this whole online rental payment thing. The upside for property managers is significant -- payments clear quicker; no need to deposit checks; and tenants like it better. Still, we had a landlord a few years ago who, when we asked if he accepted online rental payments, simply answered "No."

Finally, property managers are catching up with the times. And if they're not, online rental payment services are filling the void. We've seen lots of property listings where "online payment" is a selling point. Take this Santa Clara apartment complex on Agnew Road, for example. Listings for the building boast a slew of amenities including a Jacuzzi, year-round heated pool, four-story parking garage and "online rent payment".



rentriverterrace.com

This Santa Clara apartment development, on Agnew Road, boasts online rental payment as one of its amenities.

Another listing in Nob Hill -- at the Post Street Towers -- offers online rental payments, in addition to a slew of other novel services, such as online maintenance/service requests and a ZIP car in the garage.

And then, of course, there are third party services that charge fees -- such as PayYourRent.com -- for people who rent in buildings/homes where the landlord still hasn't caught up.

Posted By: [Betsy Schiffman \(Email\)](#) | August 27 2009 at 08:30 AM

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**GaymeTime** 5:06 PM on August 30, 2009

Oh, and considering many 'landlords' in the Bay Area are actually companies - real estate investment firms, REITs, banks, etc. etc. etc. - the impetus for online payment is even stronger. You're a small-time landlord? Yeah I can see why you don't accept online payments. But if there's no 'person' involved in the ownership of the apartment you rent, the lack of online payment just shows how backwards the whole investment sector really is . . .

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**GaymeTime** 5:04 PM on August 30, 2009

Sigh. Yes, when you can pay your utility bill (which is probably 10 per cent of your rent) online it does beg the question. The answer, of course, is that with 1% vacancy (or less) for most of the last 15 years, landlords didn't really give a damn. But again, when I can buy a stick of gum and pay electronically, you wonder why . . .

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**bdm** 2:11 PM on August 30, 2009

I drop my rent check off at the rental office. It's a 20 second walk. Banks are just trying to skim more money off the top in fees for so called "convenience". What they don't tell you is how convenient it is for the bank.

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**therichmond** 2:03 PM on August 30, 2009

If you pay your rent through a third party intermediary, and that third party fails to pay your landlord (eg, goes bankrupt), you may be out of luck. Make sure they are reputable and well funded.

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**juanrico** 1:25 AM on August 30, 2009

I still don't understand why the bank charges a premium for clearing EFT and it still takes about three days. However, checks are generally free of charge, even though it means pushing a bunch of paper around.

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**dhbearguy** 2:45 PM on August 29, 2009

I've been using Bill Pay to pay my rent for 4 years. BofA sends them a check and they get the check the day you designate, and the money is not taken from your account until the estimated delivery day. My landlord has his check by the 5th of every month. If he does not, the bank will take care of it.

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**Jokiex** 7:58 AM on August 29, 2009

I am set up for ACH withdrawal with my landlord. Each month, my rent is automatically deducted from my checking account. If a problem were to arise, I could have the bank stop the service at my end. So, I haven't worried-- much. After a year, there have been no problems. Two months ago, my rent dropped by just over \$2 (two). It took me two months to get an answer as to why to make sure rent was being paid correctly. It seems I was sharing the cost of remodeling and that the bill was finally paid off. I was a little anxious until I got an answer, as I did not want problems. Now that I know, I can go back to just verifying payment by downloading my bank transactions into my Quicken program. It's all good. I \*love\* no longer having to go across town to get a rent payment receipt. My hectic world has become simpler.

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**the\_shamer** 6:48 PM on August 28, 2009

There is something very strange about paying your bills where you get your porn.

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**sarahh** 3:09 PM on August 28, 2009

I have been wondering for YEARS when landlords would start accepting on-line rental payments and automatic payments but I decided they are making too much money off of late fees! If your rent is one day late, most places hit you with a \$50 charge or more. Trying to remember to write a check and get to the drop box before 5 pm is a pain especially when you pay absolutely everything else on line. I'm sure landlords collect a ton of money in late fees every month. It's just like banks. They actually WANT you to overdraw your account so they can hit you with a boatload of fees.

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**davesmithline** 3:46 PM on August 27, 2009

Our management company uses PayYourRent.com and it is the best! I can pay online with credit card or electronic check, setup automatic payments, send service requests, connect my services like phone, cable, internet, etc, and even contact my manager online. And I don't pay anything at all for the service. I can't believe some managers still don't accept online rents by now.

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