

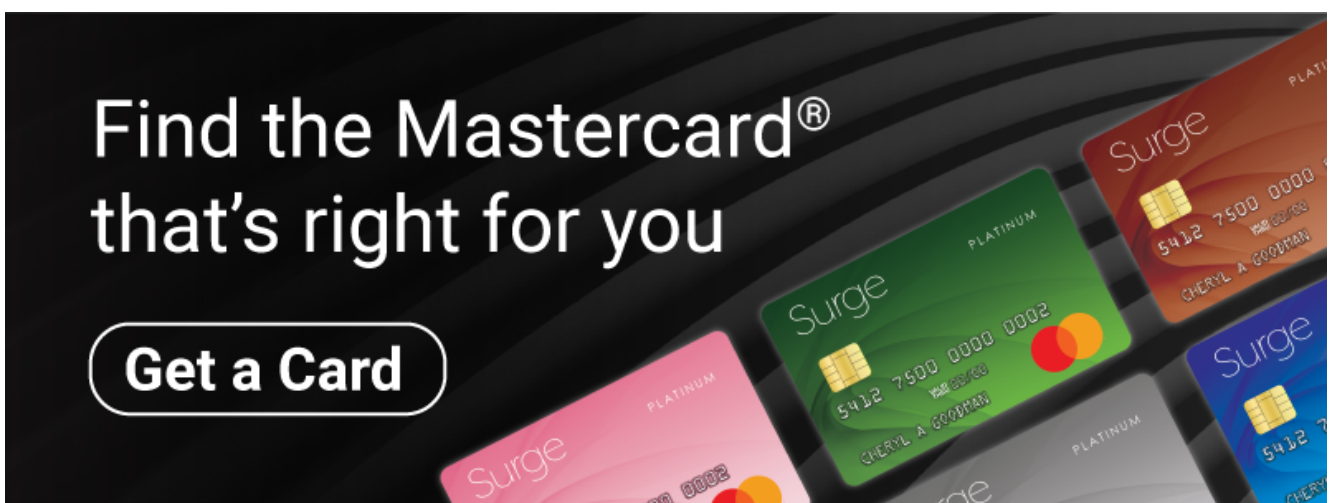
# How To Pay Your Credit Card Bill

## Continental Finance Guide on how to make a payment on your credit card

How to pay your credit card bill is essential knowledge for anyone looking to rebuild or re-establish their credit. And while the concept is the same, each individual credit card company may have small differences. This guide will help you learn how to make a payment on your Continental Finance serviced credit card.

### The Key Topics of this guide:

- Making payments online
- Making payments by phone
- Making payments by mail
- What is autopay and how to use autopay



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Making payments on your credit card bill as quickly as possible will [keep your credit in good shape](#) and can help you

avoid paying interest. The largest contributing factor to a good credit score is having payment history. It is essential to make your credit card payments on time every month. However, if you only make the [minimum monthly payments](#), you will pay interest on the remaining balance that carries over to the next billing cycle. It is important to understand your budget and spending limits so that you are able to send the highest payment you can afford towards your bill.

A good rule of thumb is not to charge out of the ordinary expenses, like a new television; instead, charge your common spending like groceries or utilities.

The first step in paying off your credit card is understanding in what ways you can do that. When it comes to Continental Finance Company, we have 6 ways to pay:

- Autopay
- On the phone with Agent
- On the phone with virtual assistant
- Online
- By Mail
- Guaranteed funds

## Autopay

AutoPay is a feature that allows you to set up a recurring monthly payment for your credit card statement. When turned-on, AutoPay will automatically withdraw your payment every month, using your preferred payment method. There are many advantages to enrolling in AutoPay, it is a convenient, simple payment option that offers you peace of mind knowing your credit card payments are being made accurately and on time every month. You only have to sign up one time to have all of your payments made automatically. The autopay will always debit on the day of your bill due date.

Here is how to sign up:

1. Log in to your [www.yourcreditcardinfo.com](http://www.yourcreditcardinfo.com) account.
2. Click Payments, then click the Set-up AutoPay button
3. Select the desired payment amount you want to auto debit:
  - a. Full Balance amount will deduct the full balance on your credit card each month
  - b. Minimum Due will deduct the minimum payment you must make each month to avoid going into a delinquent status
  - c. Other amount allows you to enter a custom dollar amount that will be debited each month
  - d. The autopay will always debit on the day of your bill due date
4. Select the bank account you would like to pay from Note: if you have not added a bank account yet, you will have to click Enter Bank Account and provide a valid Account and routing number
5. On the Review Payment page, make sure that the information displayed is correct
6. Click Confirm to schedule your payment



# Pay Over the Phone

When calling into customer service, live agents and a virtual assistant can help you register for over the phone payments. It's very easy: you are transferred to the automated system to enter your routing number/account number or debit card number in private. Once you have entered your information, you will be directed back to an agent to register that information as your method of payment. The agent will then walk you through the process of registration through the virtual assistant.

After you are successfully registered, next time you call in, you can pay directly through the virtual assistant. Follow the prompts and guidelines when you call, and the virtual assistant will direct you to the correct place to confirm your payment.

If you do opt for a live agent to process your payment, we may impose an expedited payment fee. This fee ensures the payment is credited to your account on the same day. Our agents will let you know if an expedited service fee is applied before you pay! You can avoid this fee by postdating a check by phone, paying online at the website on the back of your card, or by sending it through the mail.



# Online

Making a payment online is a very easy and independent way to complete the transaction.

To make a payment online:

1. Log in to your [www.yourcreditcardinfo.com](http://www.yourcreditcardinfo.com) account
2. Click Payments
3. Enter the desired payment amount
4. Enter the desired payment date
5. Select the bank account you would like to pay from  
Note: if you have not added a bank account yet, you will have to click Enter Bank Account and provide a valid Account and routing number
6. On the Review Payment page, make sure that the information displayed is correct
7. Click Confirm to schedule your payment



# Pay by Mail

When receiving your paper statement in the mail, the statement will come with a return envelope and a remittance slip.

1. Decide if you are paying with a check or money order
2. Tear away the remittance slip from the remainder of the statement and fill it out
  - a. Fill out the back of remittance slip only if you have had a name change or address change
3. Place check/ money order in envelope with the remittance slip facing outward. The return address on the slip should align with the window on the envelope
4. Write in from address in top left corner
5. Place a stamp on the front of envelope
6. Mail

If your envelope does not have a pre-printed address, address to: (Card Brand) P0 Box 6812 Carol Stream IL, 60197-6812.

## Guaranteed Funds

There are 3 ways to send in guaranteed funds, money order, money gram, and western union.

Money Order:

- Takes 2-3 business days to Be processed
- Money Order can't be expedited even if customer service has proof (FAX)
- Use payment mail address on statement.

Address to: (Card Brand) P0 Box 6812 Carol Stream IL, 60197-6812

Money Gram:

- Takes 3-5 business days to be processed
- Receive code: 9637
- Company paying: Continental Finance



- City & State: Newark, DE
- Account Number: Use reference number or last four digits of social security number

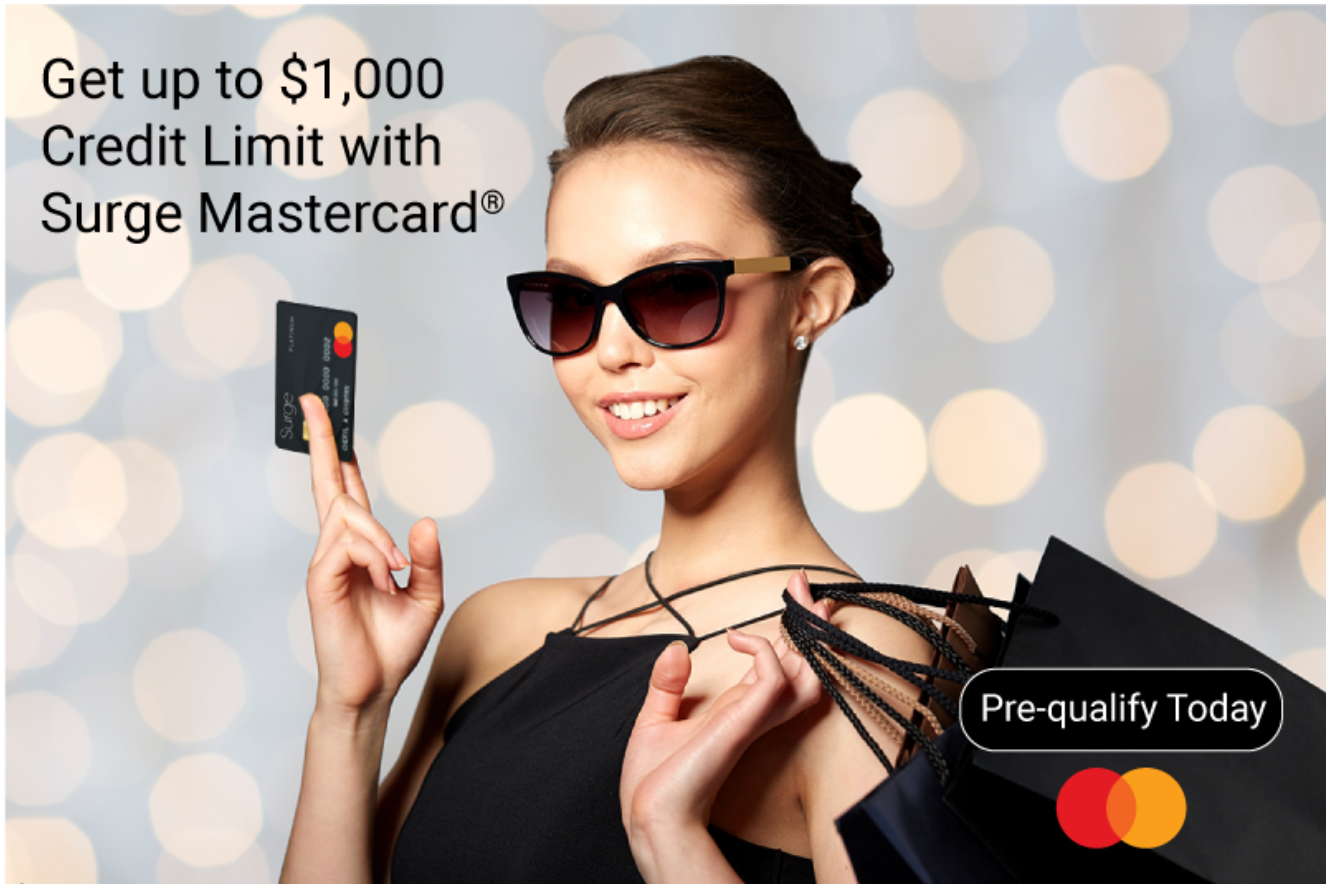
Western Union:

- Takes 3-5 business days to be processed
- Sent to: Continental Finance
- City Code: CFC Deposit

## **Additional Information**

It can take up to two business days to debit your bank account. Your bank may take additional time for processing before you are able to see the debit reflected in your checking or savings account. If you made a payment and the credit is still not yet available, it could be because for your protection, payments made within 6 months of account opening may experience a temporary hold on your ACH payments. After 6 months of good payment history, your account should no longer be subject to the hold. Payments made via Checking or Savings account are held for 7 days before being reflected on your available credit. Payments submitted before 5:00 PM ET will be processed the same day and posted to your account the next business day (excluding weekends and holidays).

E-statements are the fastest and most efficient way for you to manage your credit card account—and it is totally free! This is an electric version of your monthly statement, and if enabled, can be viewed in Activity & Statements. You can turn e-statements on or off at any time by navigating to My Account and selecting Statement Delivery. As an incentive for enrolling e-statements, you will receive a free monthly credit score!



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## People Also Read

- [Using Unsecured Cards to Build Credit](#)
- [How to Unfreeze Your Credit](#)
- [Free Rent Reporting Can Boost Your Credit Score](#)

Continental Finance is one of America's leading marketers and servicers of credit cards for people with less-than-perfect credit. Learn more by visiting [ContinentalFinance.net](https://ContinentalFinance.net)