How do tenants set up a bank account on RentCafe? (Penny Test)

To use a bank account to make payments on RentCafe, tenants must first add their bank account as a payment account and complete a penny test to ensure the bank account information entered is correct.

This article is intended for property managers; its purpose is to help you answer questions you might receive from tenants. To do this, we show the process from the tenant's perspective. You can print out this article and hand it to them; or you can print it as a PDF and email it to them.
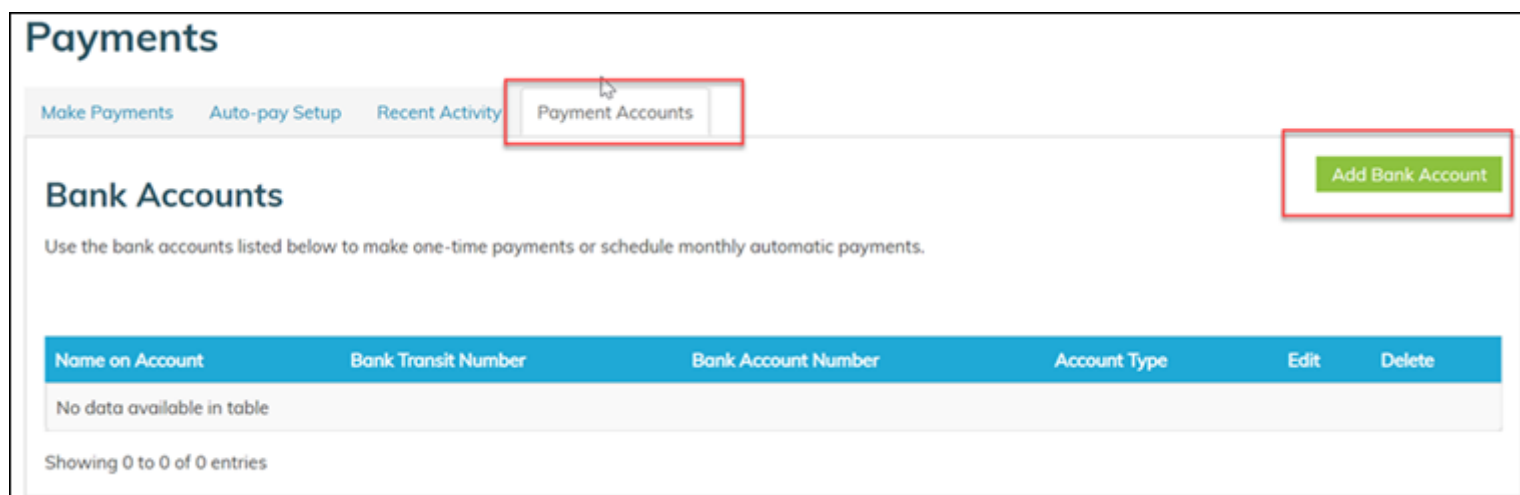
For information about tenant fees for online payments, go to the **Company Settings** page and click on the **Terms and Conditions** link. For information about accessing the **Company Settings** page, click [here](#).

Setting Up Online Payments: Adding a Bank Account

Log in to RentCafe. (For information about logging in, click [here](#).)

RentCafeopens on the **Make Payments** tab.

Select the **Payment Accounts** tab and click the **Add Bank Account** button. The **Add a Bank Account** screen appears.
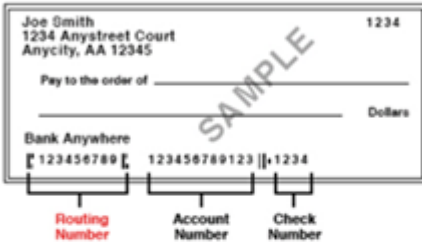

On the **Add a Bank Account** screen, enter the following information. Refer to the illustration of the check if you need help.

- **Account Name:** Enter the name of the person the account belongs to.
- **Routing Number (9 digits):** Enter the routing number as displayed on the left of the check and re-enter it in the **Confirm Routing Number** field.
- **Account Number (3-17 digits):** Enter the account number as displayed in the center of the check and re-enter it in the **Confirm Account Number** field.
- **Account Type:** Select **Checking Account**.

Click **Save**. Within 1-2 business days, you will receive a penny deposit into the bank account you entered on RentCafe. The amount of the deposit will be from $0.01 to $0.99.

Once you have received the penny, browse back to the **Payment Accounts** tab as explained above.

Click the **Verify** button, and enter the amount of the penny deposit. The bank account can now be used for single payments or regular automated payments.