



**Blog by: Meni Dvir**

# SUB ASSOCIATION AGGREGATED PAYMENTS

## **Total Association:**

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# Solving the Hidden Financial Crisis in Master Associations: Sub Association Aggregated Payments

By: Meni Dvir

In the world of community management, **Master Associations** serve as umbrella organizations overseeing multiple **Sub Associations**, each with their own buildings, residents, and financial responsibilities. On the surface, it might appear simple. Each sub association collects dues from its members and pays its share to the master. But in practice, **this process is anything but straightforward.**

## The Real-World Problem Nobody Was Solving

Until recently, **no property management platform** adequately addressed the **unique financial relationship between master and sub associations.** Most systems treat all payments as either:

1. **Direct payments** from individual unit owners (registered clients), or
2. **Payments from outsiders** (non-registered clients, like guests or event participants).

That's it.



But what happens when a master association receives a **single lump-sum payment from a sub association**, covering dues for **multiple members**? How is that reconciled, tracked, and enforced? What complicated even more, is the fact that most sub-associations, are not required to pay for members who did not pay their dues. The deviation, from the perfect world scenario, Creates a huge headache for the master association

## The Pain of Aggregated Payments Without a System

In a traditional system, this creates a **financial blind spot.** Consider these realities:









- **Lack of Visibility:** The master association may receive a lump-sum payment from a sub association but has no way of knowing which individual properties have paid and which have not. Even if the sub association provides a list of delinquent members, the master association has no structured way to record, track, or act on that information within traditional accounting systems.
- **No Accountability:** If the sub association pays 90% of what's owed, there's no way to know **who is delinquent.** Should the master association penalize the entire sub association? That's unfair and legally risky.
- **No Targeted Enforcement:** Without clear allocation, the master can't apply **late fees**, send **collection notices**, or take **legal action** against the actual delinquent property.

- **Administrative Overhead:** Manually matching payments to individual properties is inefficient, error-prone, and unsustainable—especially when dealing with dozens or even hundreds of units. The sheer effort required makes the task prohibitive, meaning it is often neglected entirely, leaving records incomplete and accountability lost.

In other words, **a master association flying blind leads to frustration, financial losses, and mounting legal exposure.**

## Enter Total Association: The First and Only Real Solution

**Select Invoices to pay**

Invoice	Pay Type	Amount	
#INV-28 - Main Building/101	Full Amount	\$ 2,545.31	
#INV-29 - Main Building/102	Full Amount	\$ 2,222.88	
#INV-30 - Main Building/103	Full Amount	\$ 2,222.88	
#INV-31 - Main Building/104	Full Amount	\$ 1,556.01	
#INV-32 - Main Building/105	Full Amount	\$ 2,889.75	
#INV-33 - Main Building/201	Full Amount	\$ 2,889.75	
#INV-34 - Main Building/202	Full Amount	\$ 2,222.88	
#INV-35 - Main Building/203	Full Amount	\$ 2,222.88	

**Total Association, the only complete community management platform, has built the first and only solution to this exact problem: natively, intelligently, and securely.** By listening closely to our clients and understanding their real-world challenges, we developed a specialized payment type designed specifically for this scenario. We call it:

### **Sub Association Aggregated Payments**

This exclusive feature was born from years of hands-on experience and feedback from master associations struggling with the limitations of existing software. Total Association is proud to be the only platform that truly understands and addresses the financial complexities between master and sub associations—with a solution built right into the core of our system.

## How It Works: Aggregated Payments Done Right

When a master association receives a lump-sum payment from a sub association, Total Association allows them to record it under a **special payment type**:

### **Sub Association Aggregated Payment**

This triggers a custom workflow:

1. **Customer Selection:** The system identifies the payer as a **sub association**, not an individual or random entity.
2. **Date Range Selection:** The user selects the **billing period** for which invoices are due. This way only the requested period will be considered initially.
3. **Auto-Fetch Invoices:** Total Association intelligently **fetches all unpaid Membership or Assessment invoices** tied to properties managed by that sub association at the date Range selected.
4. **Invoice Matching:** The system displays these invoices with their full due amount, and allows the user to:
  - Assign partial or full payments to individual invoice.
  - Add additional Invoices for association-wide charges, so money can be allocated to them.
  - Apply leftover funds as **advanced credits**, ready to be automatically used when new charges arise.
5. **Enforcement Made Possible:** Now that the payment is distributed across real properties:
  - Late notices and penalties can be sent **only to delinquent units**.
  - Accounting is transparent with reports.
  - Punitive Actions like Restrictions of Property use can be automatically implemented.
  - Legal actions can be taken with proper audit trails.
  - No need to unfairly punish an entire sub association for a few bad actors.

## The Results: Accuracy, Fairness, and Financial Control

With **Sub Association Aggregated Payments**, Total Association delivers a suite of transformative advantages that fundamentally change how master associations manage incoming payments. By enabling precision-level accounting between master and sub associations, the system ensures every dollar is properly tracked and allocated. Payments can be automatically distributed across dozens of individual properties, eliminating the manual burden and risk of error that previously made the process unsustainable.

This innovation also empowers associations to enforce rules fairly—ensuring only delinquent owners are penalized, while compliant members remain unaffected. Gone is the guesswork about where payments originated, replaced by a streamlined, transparent process. Both master and sub associations benefit from clear,

reliable reporting, full audit trails, and built-in legal compliance. Simply put, Total Association brings order, accuracy, and accountability to what was once an overwhelming financial challenge.

### **Why Total Association Stands Alone**

No other platform—**not AppFolio, not Yardi, not Buildium**—offers this kind of financial intelligence. They treat the master-sub relationship as an afterthought. We made it a core priority.

At Total Association, we understand that **financial management is not one-size-fits-all**. The relationship between master and sub associations is unique, complex, and demands **customized tools** built by people who've been in the trenches.

That's why we're proud to say:

**Total Association is the only software that gives master associations the tools they need to operate with fairness, transparency, and control.**

### **Want to See It in Action?**

If you're managing a master association—or you're tired of workarounds and broken reports—schedule a free demo with our team. We'll show you exactly how Sub Association Aggregated Payments can save your team hours, eliminate disputes, and ensure every dollar is accounted for.

 [Visit Total Association](#) to get started.