Payment Plan User Guide

March 2019

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Contents

About this publication

The *Payment Plan User Guide* describes how to enroll in a payment plan and manage the payment plan.

Audience

This publication is intended for client users who need to familiarize themselves with the end user's view of Payment Plan features.

What's new

The following updates were made in the March 2019 version of this guide:

- *Partial Payments* and related sub-topics
- *Reversals*
- *Email notifications*

Section 1: Payment Plan enrollment

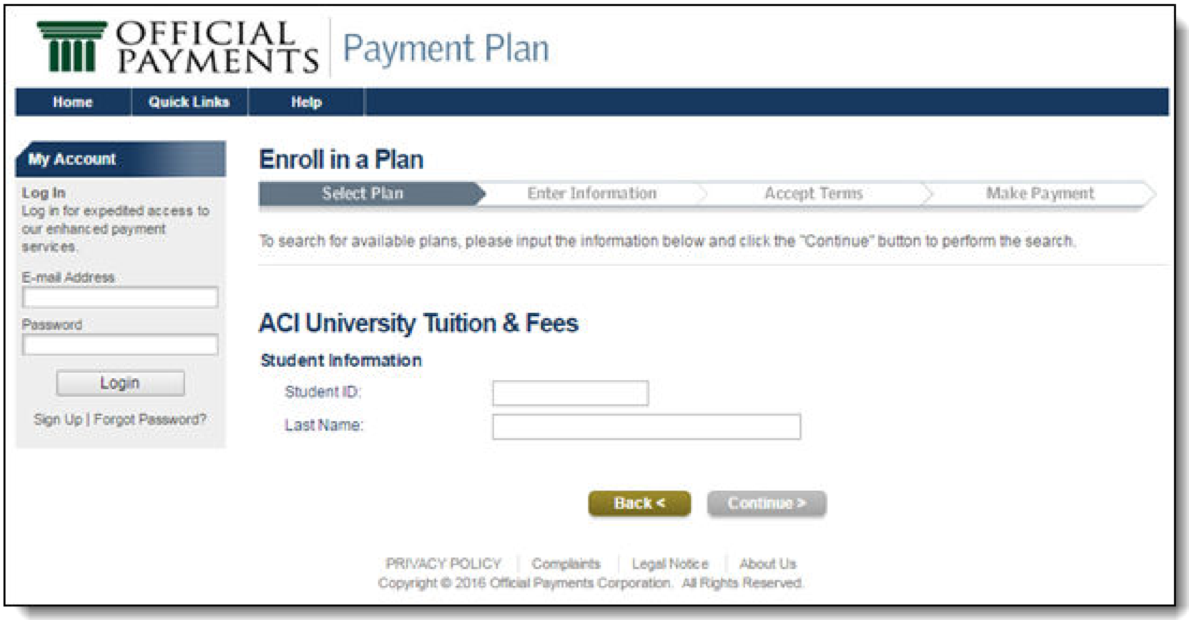
If your organization uses Payment Plan, click the link provided on their website to enroll.

Note: If you have a My Account profile, log in. If you do not have a My Account profile, you will be directed to sign up for a My Account profile during the enrollment process. See *Sign up for a My Account profile* for more information.

In this section:

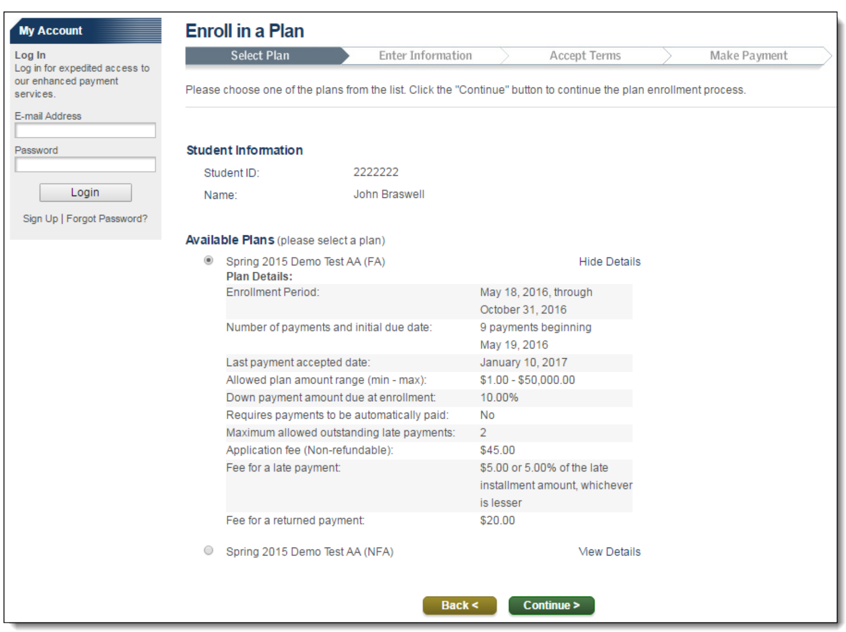
Select a payment plan

The first step to enroll in a Payment Plan is to select a plan.



1. Enter the relevant account information; for example, **Student ID** or **Last Name**.
2. Click **Continue**.

   The available plans display.



3. Select a plan.

Note: Expand or collapse each plan by clicking **View Details** or **Hide Details**.

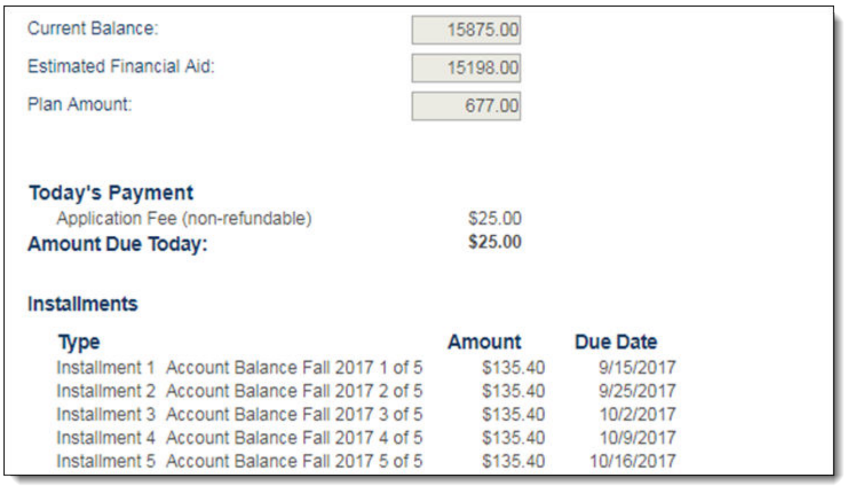
4. Click **Continue**.

Note: If you need to return to the prior page, click **Back**.

Enter payment plan information

Use the following steps to enter your Payment Plan information:

1. Review the **Current Balance** and your **Estimated Financial Aid**.



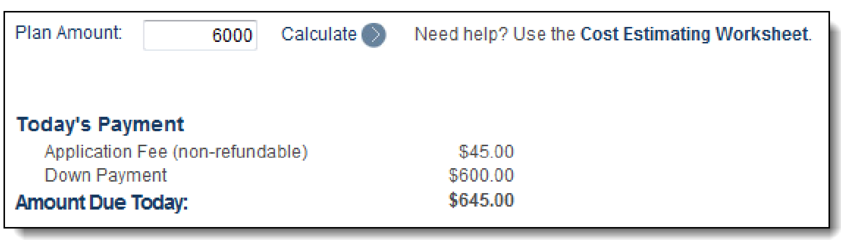
Current Balance: 15875.00
Estimated Financial Aid: 15198.00
Plan Amount: 677.00

Today's Payment
Application Fee (non-refundable) $25.00
Amount Due Today: **$25.00**

Installments

Type		Amount	Due Date
Installment 1	Account Balance Fall 2017 1 of 5	$135.40	9/15/2017
Installment 2	Account Balance Fall 2017 2 of 5	$135.40	9/25/2017
Installment 3	Account Balance Fall 2017 3 of 5	$135.40	10/2/2017
Installment 4	Account Balance Fall 2017 4 of 5	$135.40	10/9/2017
Installment 5	Account Balance Fall 2017 5 of 5	$135.40	10/16/2017

Note: Depending on your organization's configuration, if the payment amount is zero and the amount fields are configured to allow editing, then you can edit the plan amount.



Plan Amount: 6000 Calculate Need help? Use the **Cost Estimating Worksheet**.

Today's Payment
Application Fee (non-refundable) $45.00
Down Payment $600.00
Amount Due Today: **$645.00**

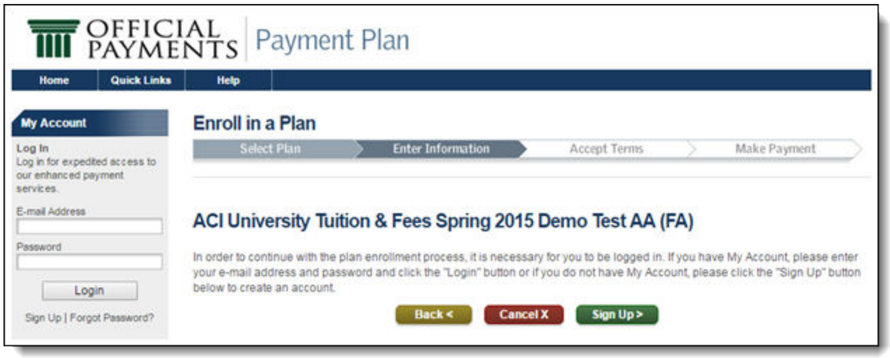
Once calculated, you will see any fees or payments due at enrollment in addition to the future installment amounts and due dates. You must click **Calculate** again if you change the dollar amount.

2. Depending on your organization's configuration, clear the check box to opt out of scheduling future installment payments.
3. Click **Continue**.

   If you are already logged in to My Account, the Accept Terms page displays. If you are not logged in to My Account, the Identify User page displays.

User identification

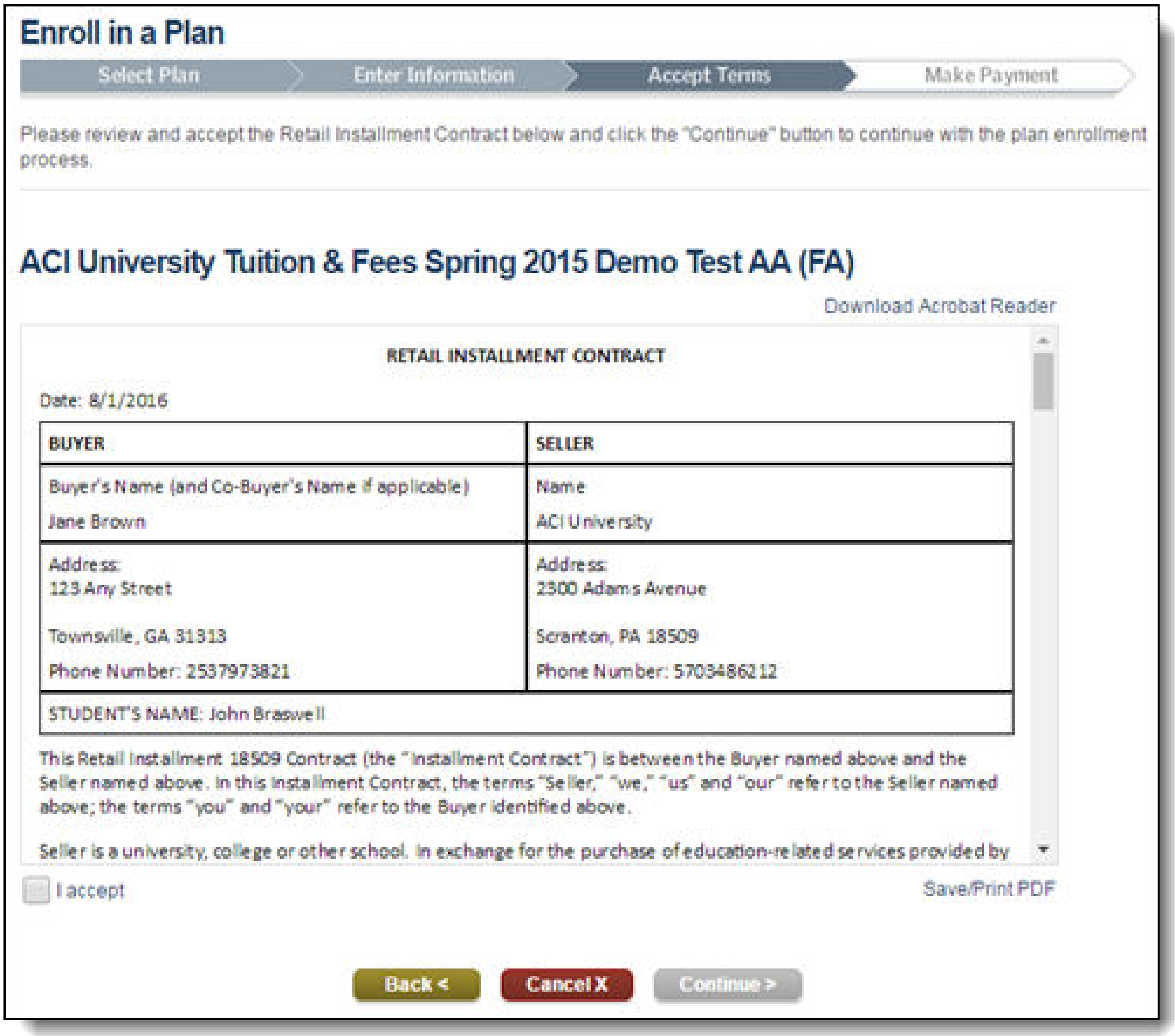
If you are not logged into My Account, you are directed to the page below. You must be logged in to continue the plan enrollment. If you do not have My Account, you must sign up for an account. See *Sign up for a My Account profile* for more details.



When you are signed up or logged in, you are directed to the Accept Terms page.

Accept payment plan terms

On the Accept Terms page, your plan details display.



You must:

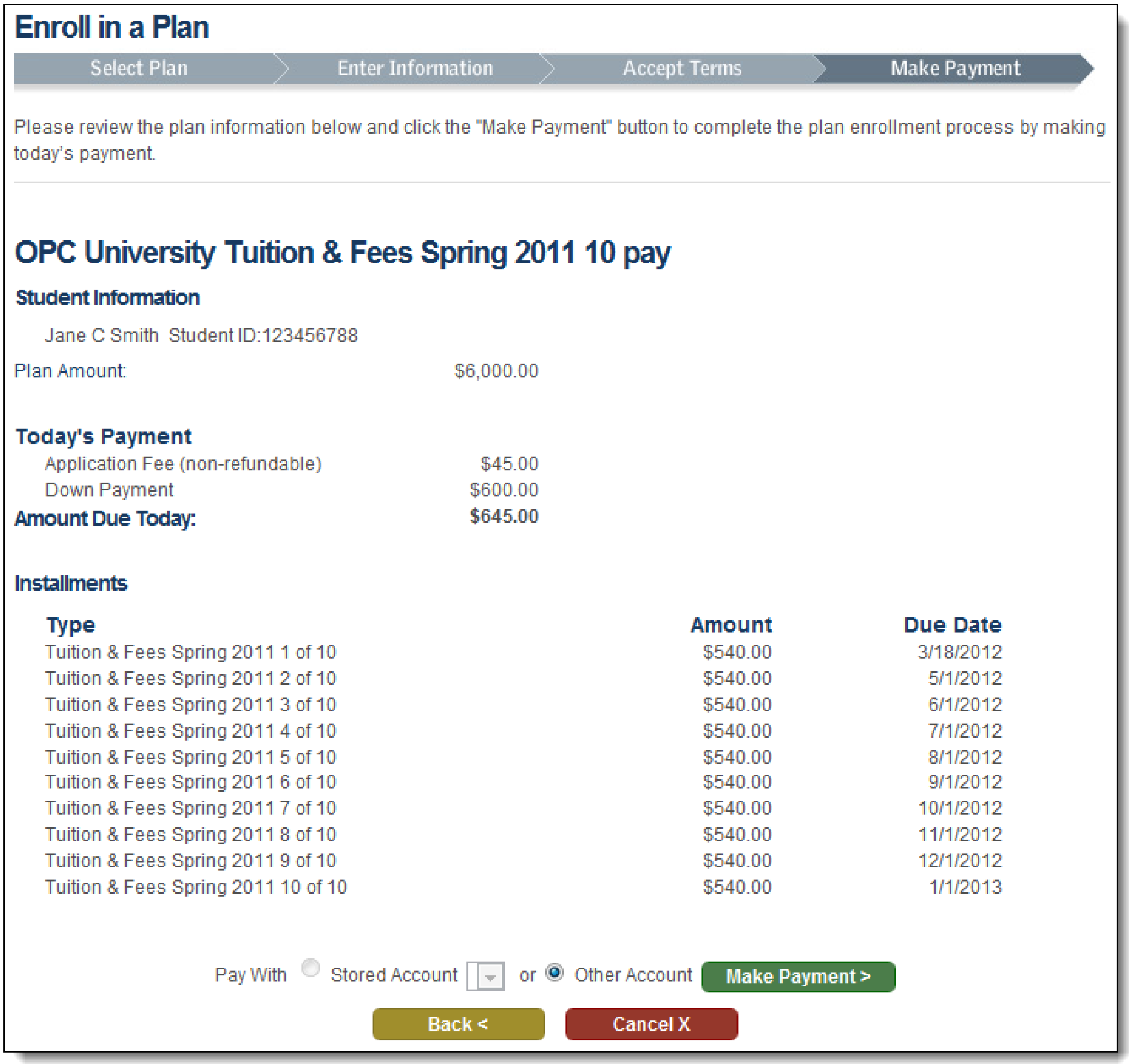
1. Review the *Retail Installment Contract*.

   Note: Click **Save/Print PDF** to open the contract in PDF format.

2. Select the **I accept** check box at the bottom of the contract to accept the *Retail Installment Contract*.
3. Click **Continue**.
   - If you selected to schedule automatic payments, you are directed to schedule your payments. See *Schedule payments* for details.
   - If you did not select to schedule automatic payments, you are directed to the Make Payment page.

Make a payment

After agreeing to a plan, you must make a payment. Provide payment and payer information before submitting the payment.



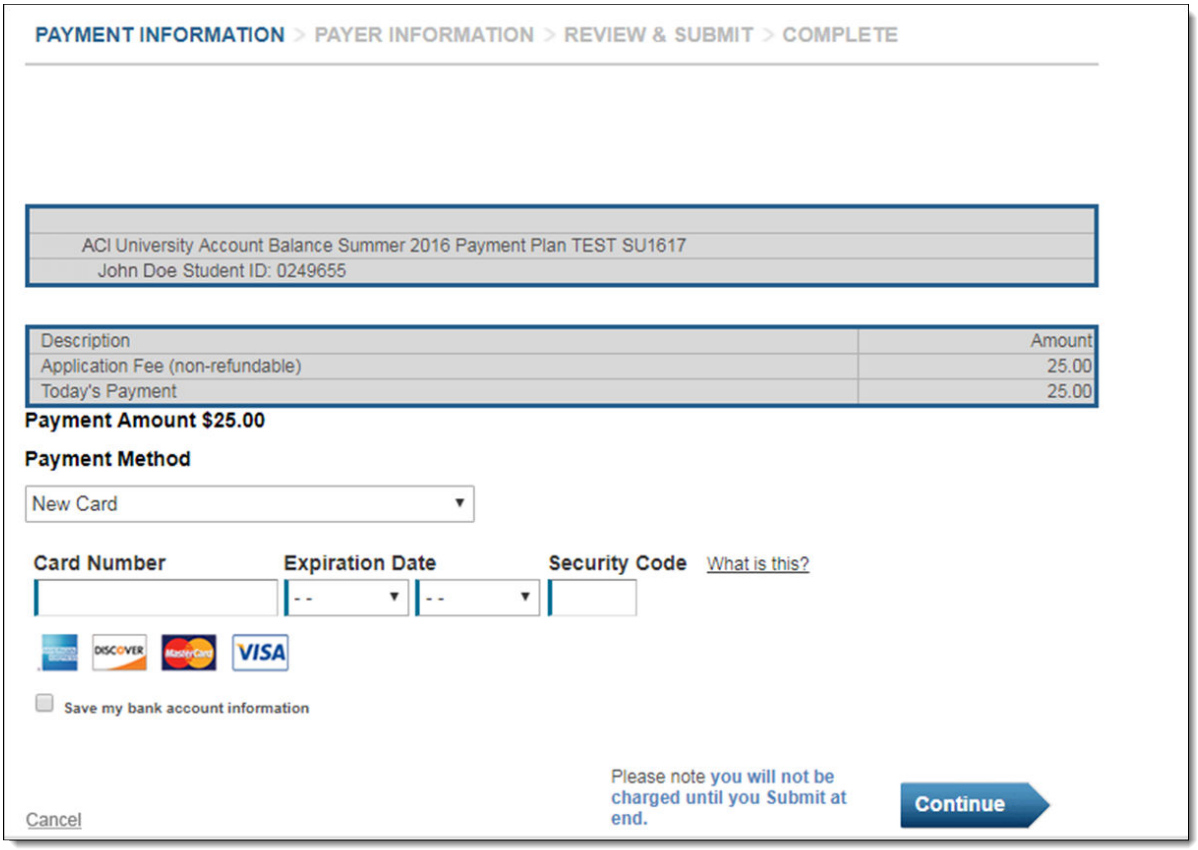
1. Review the plan information.
2. Select your payment method.

   Note: If you pay with a stored account (also called an e-wallet account), the payment flow skips ahead to the Review and Submit Payment page.
3. Click **Make Payment**.

   The enrollment and payment process is complete. Your plan status is set to *Pending*, and you are directed to the payment application to pay for the items in *Today's Payment*.
4. *Provide payment information* and complete the payment flow.

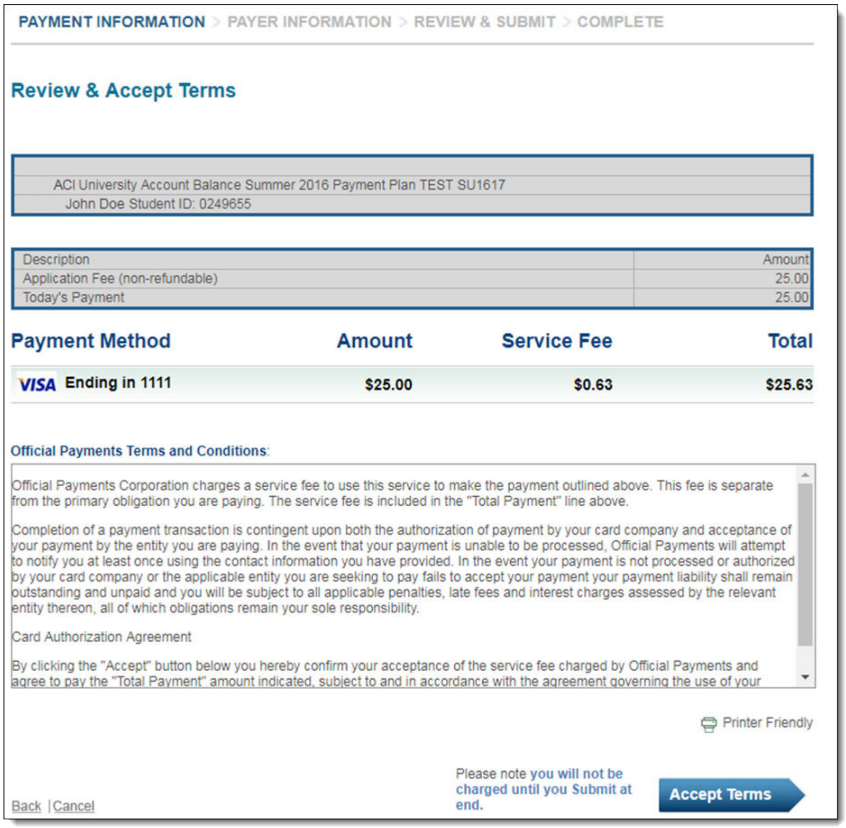
Provide payment information

After you click **Make Payment**, the Provide Payment Information page displays.



1. Select your payment method.
2. Enter the relevant account information.
3. Click **Continue**.

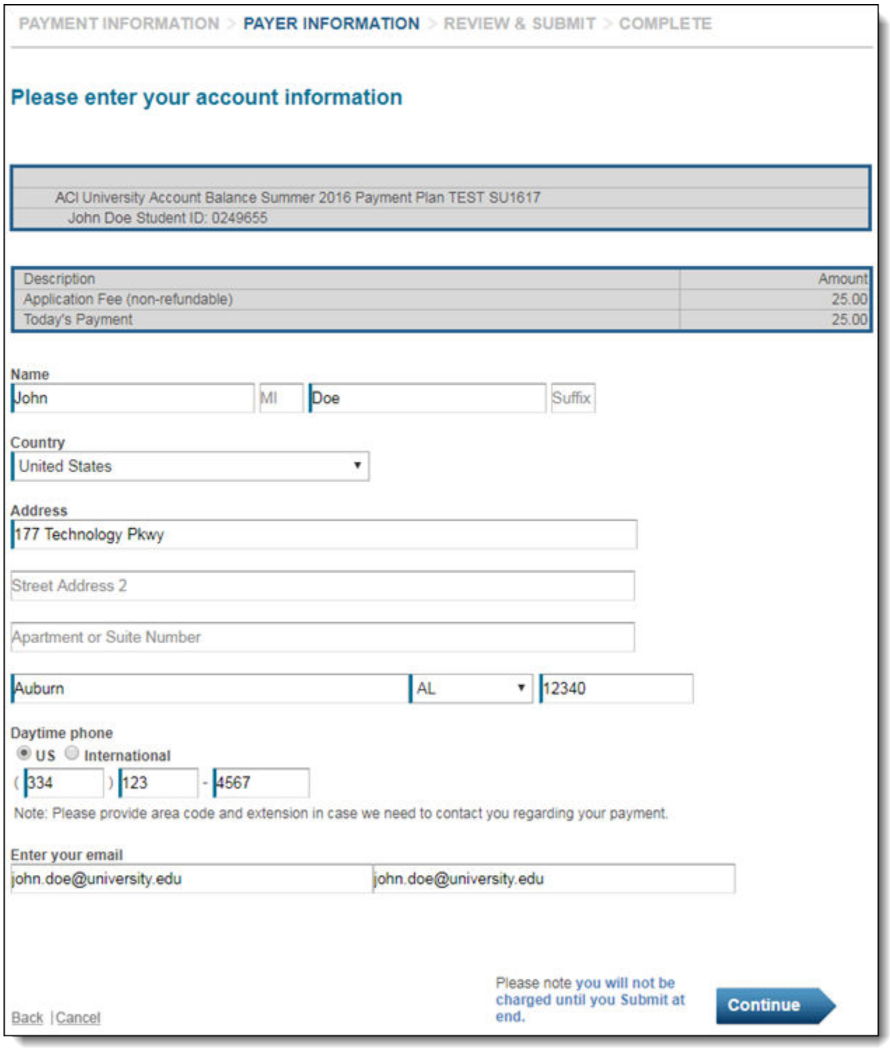
   The Review and Accept Terms information displays.



4. Click **Accept Terms**.
   The *Provide Payer Information page* displays.

Provide payer information

If you do not have an e-wallet set up on your account, the Provide Payer Information page displays.

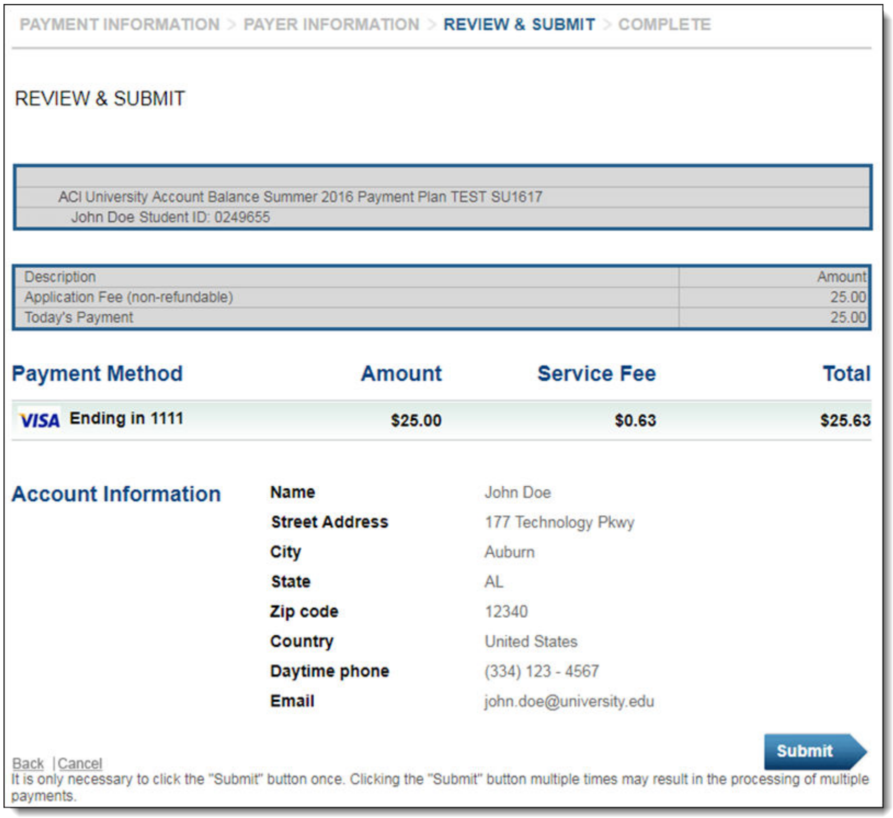


1. Enter the following information:
   - Name
   - Address
   - City
   - State
   - Zip Code
   - Email address
2. Click **Continue**.

   The *Review & Submit* page displays.

Review and submit payment

After you have entered the payer information, review and submit the payment.



Use the following steps to submit the payment:

1. Verify the items and amounts to be included in the payment.
2. Click **Submit Payment**.

   The success window displays.
3. Click **Continue**.

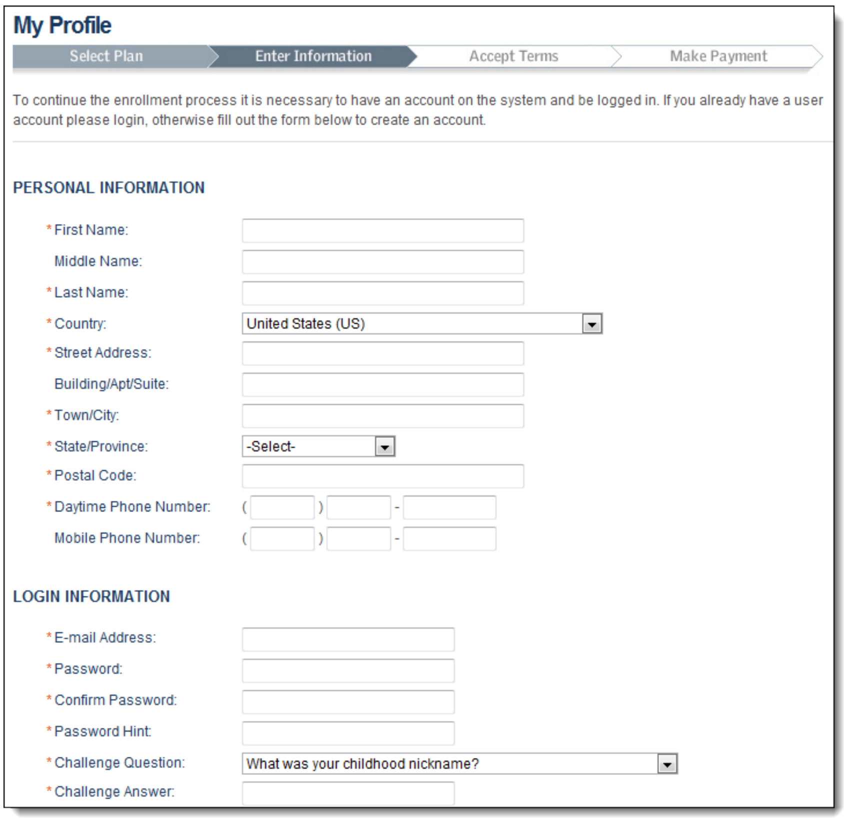
   You will return to the home page, where you can manage your plans and account.

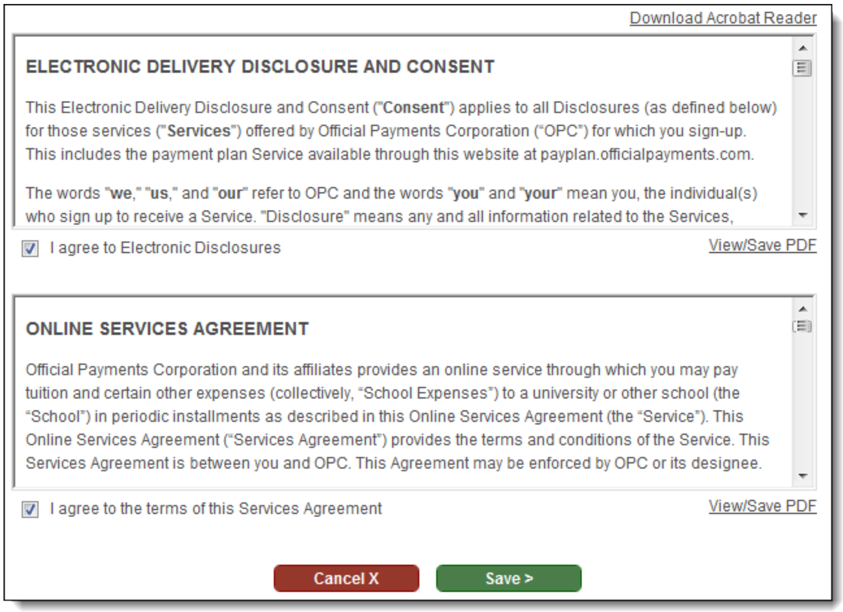
Section 2: Sign up for a My Account profile

Before finishing your plan enrollment, you must sign up for My Account.

1. If not already directed here by the Payment Plan enrollment process, click **Sign Up** on the My Account panel.

   The My Profile page displays.





2. Enter the following information:
    - Email Address
    - Password
    - Password Hint
    - Challenge Question
    - Challenge Answer
    - Name
    - Address
    - Phone
3. Read the "Electronic Delivery Disclosure and Consent" and select the **I Agree to Electronic Disclosures** check box.
4. Read the "Online Services Agreement" and select the **I Agree to the Terms of this Services Agreement** check box.
5. Click **Save**.

Note: Your account is authenticated and the My Account panel and buttons display. You will be sent a Welcome email acknowledging your new My Account.

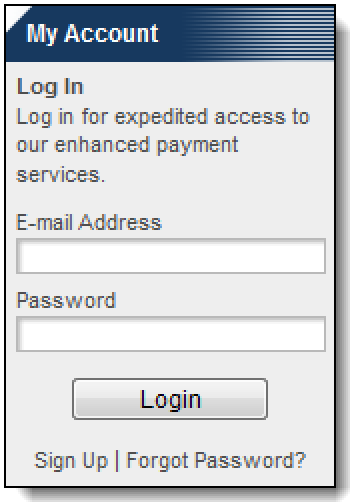
Section 3: My Account profile management

Once you have a My Account profile set up, you can view and update your profile information and your payment plans.

In this section:

Log in to My Account

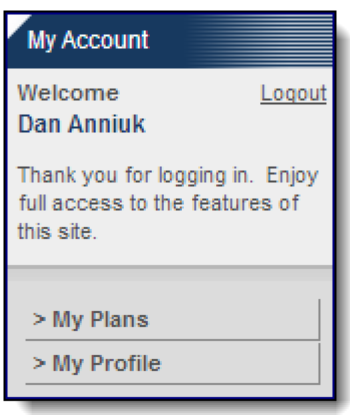
The My Account panel is where users log in to their My Account profiles.



To log in to your account, follow these steps:

1. Enter your **Email Address**.
2. Enter your **Password**.
3. Click **Login**.

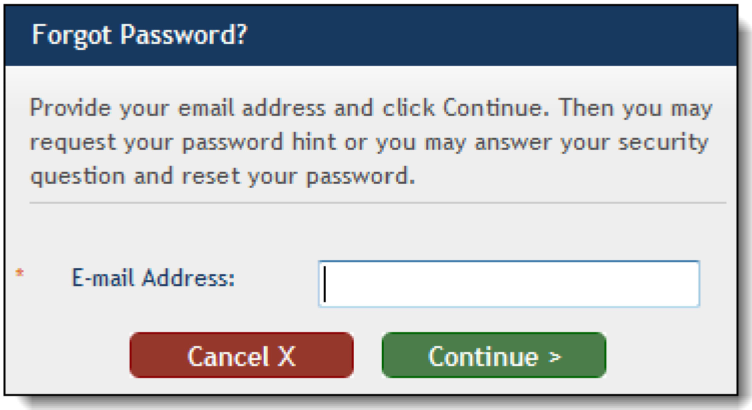
   The My Account panel displays the **My Plans** and **My Profile** links.



Recover a forgotten password

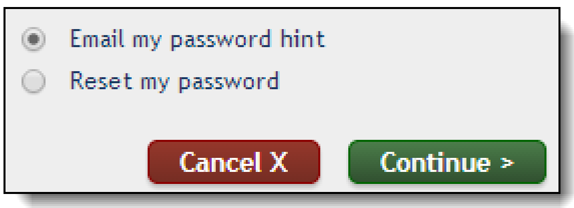
If you forget your password, you can have a password hint sent to your email address or you can have it reset to a temporary password. You must answer a challenge question to reset your password.

1. Click **Forgot Password** on the My Account panel.



2. Enter your **Email Address**.
3. Click **Continue**.

   The following displays.



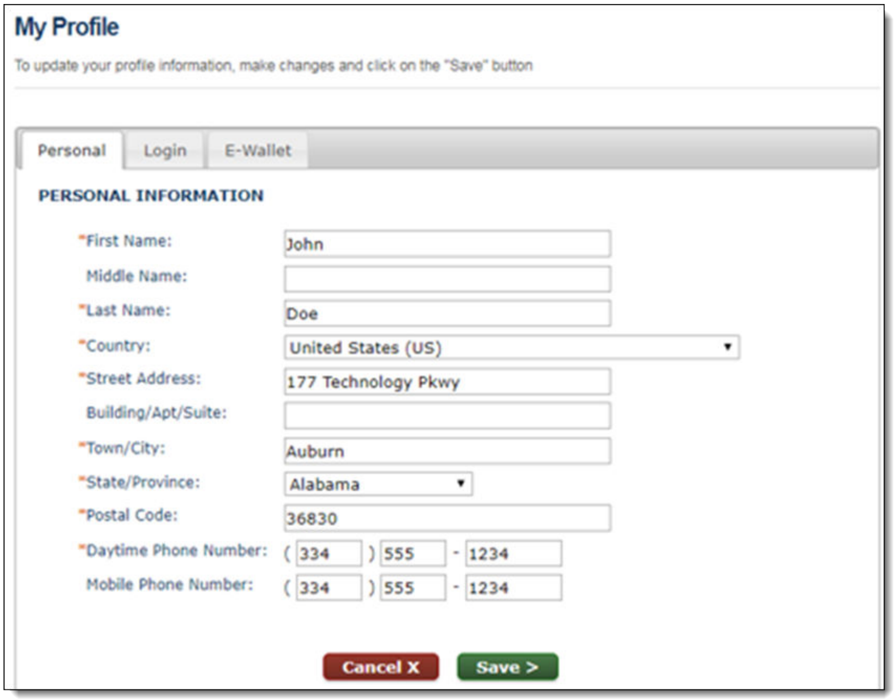
4. To get a password hint sent to your email address, follow these steps:
   a. Select **Email my password hint**.
   b. Click **Continue**.
   c. Click **Close** to exit the Forgot Password? window.

      You are sent an email with a password hint. You can then try to log in to My Account.
5. To reset your password to a temporary password, follow these steps:
   a. Select **Reset my password**.
   b. Answer the challenge question.
   c. Click **Continue** to get a new, temporary password sent to your email.

      On your next successful login, you are prompted to create a new password.

Update your personal information

1. After you log in, click **My Profile** on the My Account panel. The My Profile page displays three tabs where you can maintain your account information:
   - Personal
   - Login
   - E-Wallet
2. On the **Personal** tab, update your personal information such as your name, address, and phone number.

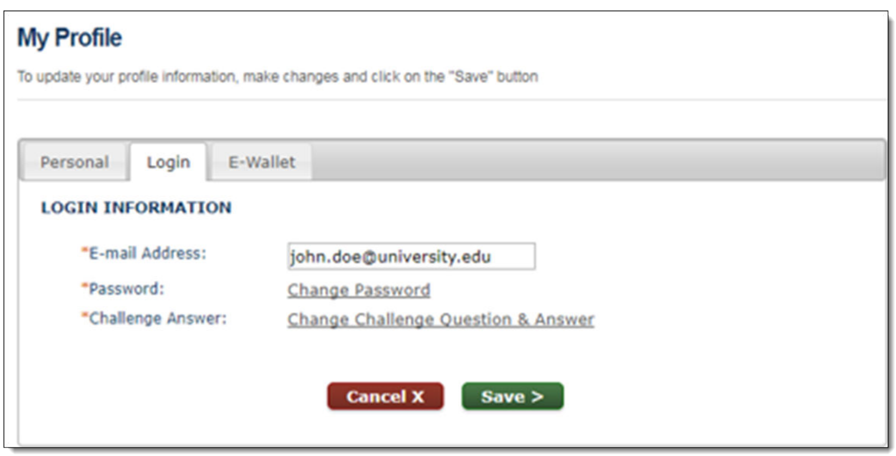


3. Click **Save**.

Note: Click **Cancel** to close out of any changes you have entered without saving them.

Change your login information

Go to the **Login** tab on the My Profile page to update your login information.



On the Login tab, you can update your:

- Email address
- Password
- Challenge Answer

Change your email address

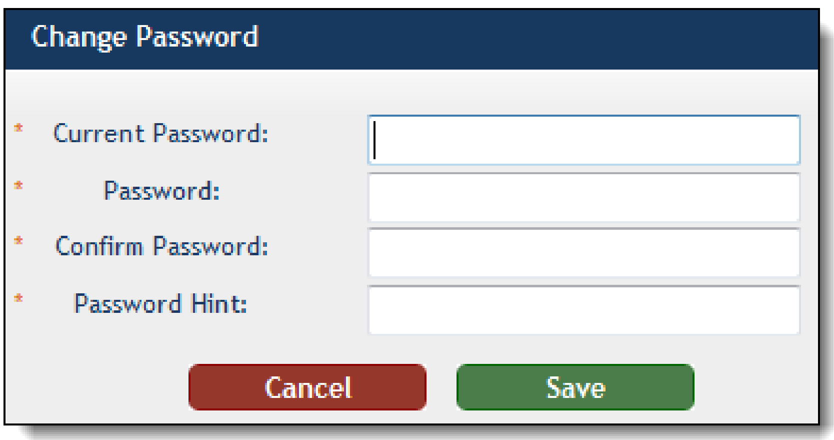
To change the email address associated with your account, follow these steps:

1. On the Login tab, in the **Email Address** field, type your new email address.
2. Click **Save**.

Change your password

Use the following steps to change your password:

1. On the Login tab, click **Change Password**.

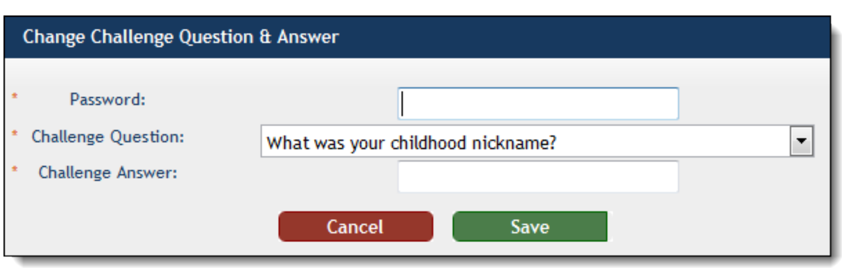


2. Enter your:
   - **Current Password**
   - New **Password**
   - **Confirm Password**
   - **Password Hint**
3. Click **Save**.

Change your challenge question

Use the following steps to change your challenge question:

1. On the Login tab, click **Change Challenge Question & Answer**.



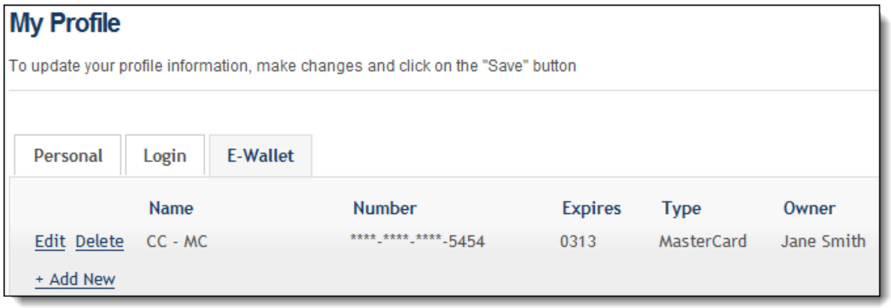
2. Enter your:
   - **Password**

- **Challenge Question**
- **Challenge Answer**

3. Click **Save**.

Update your E-wallet information

The E-Wallet tab on the My Profile page allows you to add or edit a financial account.



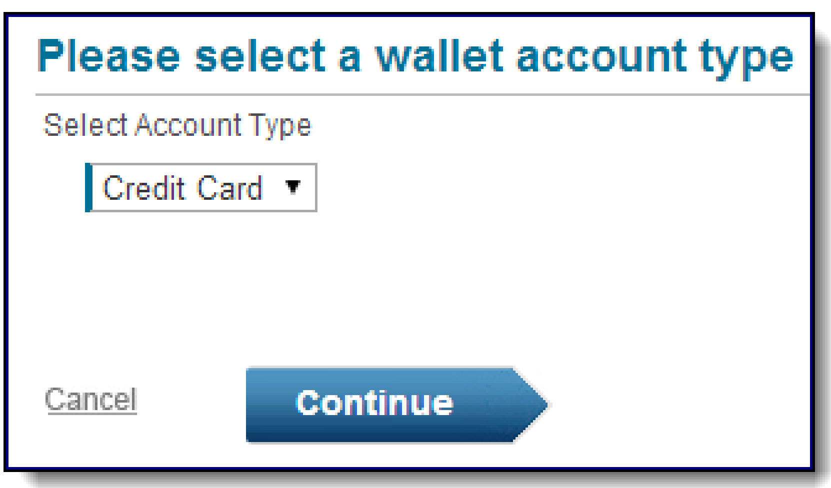
The E-Wallet tab displays a row for each of your financial accounts, with the following informational columns defined:

- Name
- Number
- Expiration Date
- Type
- Owner

Add an e-wallet account

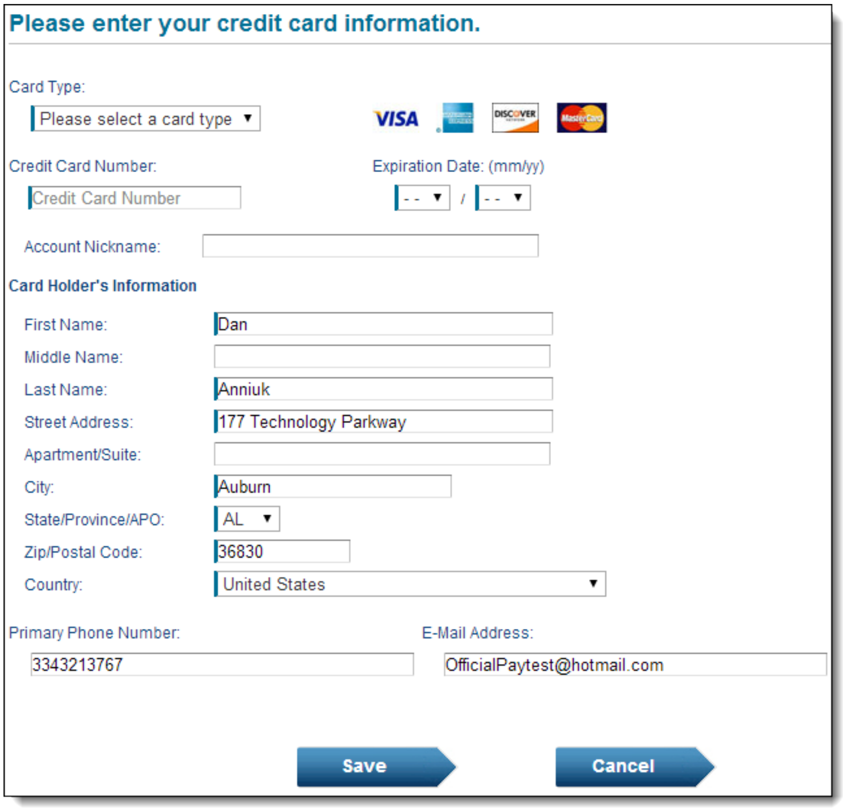
Use the following steps to add an e-wallet account:

1. Click **Add**.
   The **Please select a wallet account type** window appears.

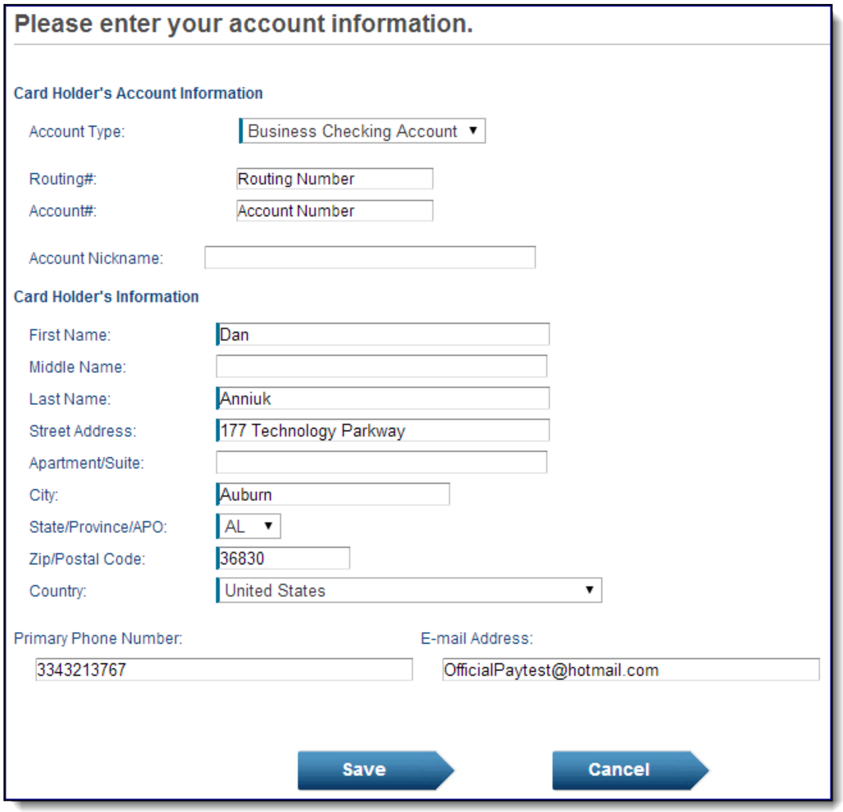


2. Select **E-Check** or **Credit Card** from the list, and click **Continue**.

   If you select Credit Card, you will see a page like the following:



   If you select E-Check, you will see the following:



3. Enter the necessary account information.
4. Click **Save**.

Edit your e-wallet account

Use the following steps to edit an e-wallet account:

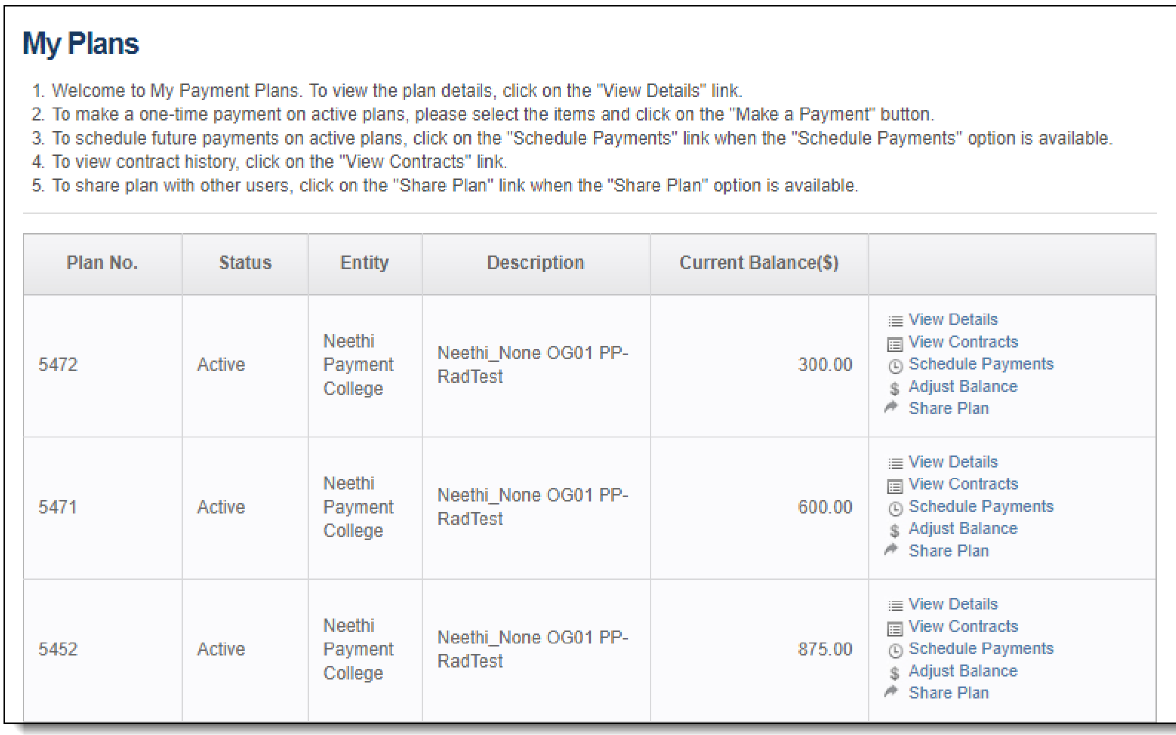
1. On the **E-Wallet** tab, click **Edit** next to the account you want to edit.

   Note: A payment account's credit and debit card numbers cannot be edited. Add a new payment type to update the card number.

   The Wallet Maintenance page appears.
2. Enter the necessary updates for the account.
3. Click **Save**.

Section 4: **Payment Plan management**

On the My Account panel, click the **My Plans** link to view your current and previous payment plans.



My Plans

1. Welcome to My Payment Plans. To view the plan details, click on the "View Details" link.
2. To make a one-time payment on active plans, please select the items and click on the "Make a Payment" button.
3. To schedule future payments on active plans, click on the "Schedule Payments" link when the "Schedule Payments" option is available.
4. To view contract history, click on the "View Contracts" link.
5. To share plan with other users, click on the "Share Plan" link when the "Share Plan" option is available.

Plan No.	Status	Entity	Description	Current Balance($)	
5472	Active	Neethi Payment College	Neethi_None OG01 PP-RadTest	300.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan
5471	Active	Neethi Payment College	Neethi_None OG01 PP-RadTest	600.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan
5452	Active	Neethi Payment College	Neethi_None OG01 PP-RadTest	875.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan

Note: The list of plans is constructed from all the plans you have enrolled in that do not have a status of pending or canceled.

In this section:

View payment plan status

View the status of your payment plans in the Status column. The possible statuses are:

- **Active**: You have completed the enrollment plan acceptance step and made the payment, and the **Last Payment Accepted Date** has not passed.
- **Opted Out**: You have opted-out of the payment plan or an administrator at the school has opted-out.
- **Deactivated**: The **Last Payment Accepted Date** has passed and not all payable items have been paid, or you have exceeded the **Allowed Past Due Installments** on a plan that has previously been reactivated.
- **Incomplete**: During Ended Plans processing, if the plan is on the **Last Payment Accepted Date**, and all payable items are not paid, but you have NOT exceeded **Allowed Past Due Installments**, the status of the payment plan is changed to Incomplete and you are sent the Incomplete Plan notification.
- **Reactivate**: You may not perform any action on his plan. The system sets the status to Active during the next normal cycle of the system processes.
- **Complete**: The **Last Payment Accepted Date** has passed and all payable items are paid.
- **Terminated**: The **Last Payment Accepted Date** has passed and not all payable items have been paid, or when you have exceeded the **Allowed Past Due Installments** on a payment plan that has previously been reactivated.

View payment plan details

Click the **View Details** link to view the plan details. Click the **X** to close the Details panel.

Note: You can also choose to make a payment from the Details panel.

My Plans

1. Welcome to My Payment Plans. To view the plan details, click on the "View Details" link.
2. To make a one-time payment on active plans, please select the items and click on the "Make a Payment" button.
3. To schedule future payments on active plans, click on the "Schedule Payments" link when the "Schedule Payments" option is available.
4. To view contract history, click on the "View Contracts" link.
5. To share plan with other users, click on the "Share Plan" link when the "Share Plan" option is available.

Plan No.	Status	Entity	Description	Current Balance($)	
5472	Active	Neethi Payment College	Neethi_None OG01 PP-RadTest	300.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan
5471	Active	Neethi Payment College	Neethi_None OG01 PP-RadTest	600.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan
5452	Active	Neethi Payment College	Neethi_None OG01 PP-RadTest	875.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan
5451	Active	Neethi Payment College	Neethi_Service OG01 Copy of Neethi_Service03	400.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan
5446	Active	Neethi Payment College	Neethi_None OG01 PLan345	400.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan
5445	Active	Neethi Payment College	Neethi_None OG01 Plan123	0.00	View Details View Contracts Adjust Balance Share Plan

Details

Student: Neethi Shetty External Account ID: 123123g9 Enrollment Date: 01/14/2019

Plan Amount($): 1,000.00 Current Balance: 0.00

Pay Now	Type	Status	Amount($)	Due Date	Scheduled Date	Transaction Date	Payment Method	Conf No.
	Neethi_None OG01 1 of 5	Paid	200.00	01/11/2019		01/14/2019	Credit Card	0146086913633
	Neethi_None OG01 2 of 5	Paid	200.00	01/12/2019		01/14/2019	Credit Card	0146086913633
	Neethi_None OG01 3 of 5	Paid	200.00	01/13/2019		01/14/2019	Credit Card	0146086913633
	Application Fee (non-refundable)	Paid	6.00	01/14/2019		01/14/2019	Credit Card	0146086913633
	Neethi_None OG01 4 of 5	Paid	200.00	01/14/2019		01/14/2019	Credit Card	0146086913633
☐	Neethi_None OG01 5 of 5		200.00	01/15/2019		01/14/2019		

Make a payment from My Plans

From a plan's **Details** on the My Plans page, you can make a one-time payment on an active plan.

Details

Student: Neethi Shetty External Account ID: 123123g9 Enrollment Date: 01/14/2019

Plan Amount($): 1,000.00 Current Balance: 0.00

Pay Now	Type	Status	Amount($)	Due Date	Scheduled Date	Transaction Date	Payment Method	Conf No.
	Neethi_None OG01 1 of 5	Paid	200.00	01/11/2019		01/14/2019	Credit Card	0146086913633
	Neethi_None OG01 2 of 5	Paid	200.00	01/12/2019		01/14/2019	Credit Card	0146086913633
	Neethi_None OG01 3 of 5	Paid	200.00	01/13/2019		01/14/2019	Credit Card	0146086913633
	Application Fee (non-refundable)	Paid	6.00	01/14/2019		01/14/2019	Credit Card	0146086913633
	Neethi_None OG01 4 of 5	Paid	200.00	01/14/2019		01/14/2019	Credit Card	0146086913633
☐	Neethi_None OG01 5 of 5		200.00	01/15/2019		01/14/2019		

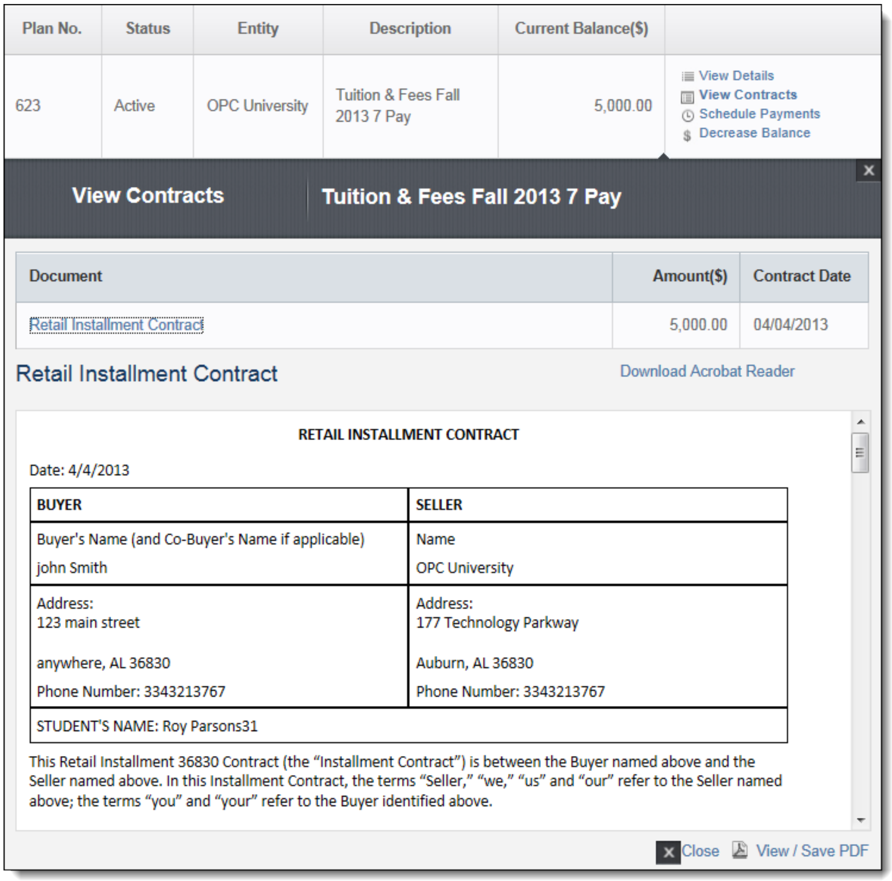
Use the following steps to make a payment:

1. Select the **Pay Now** check box for the plan you want to make a payment on.
2. From the **Pay with** list, select a payment account.
3. Click **Make a Payment.**

   You will enter the payment flow described in *Payment Plan enrollment*.

Note: If the *Partial Payments* feature is enabled and you want to make a partial payment for one or more installments, see "*Make a partial payment*" for instructions on how to make a partial payment. When the Partial Payments feature is enabled, the Partial Payments Allowed link displays at the top of the Details section.

View your payment plan contract



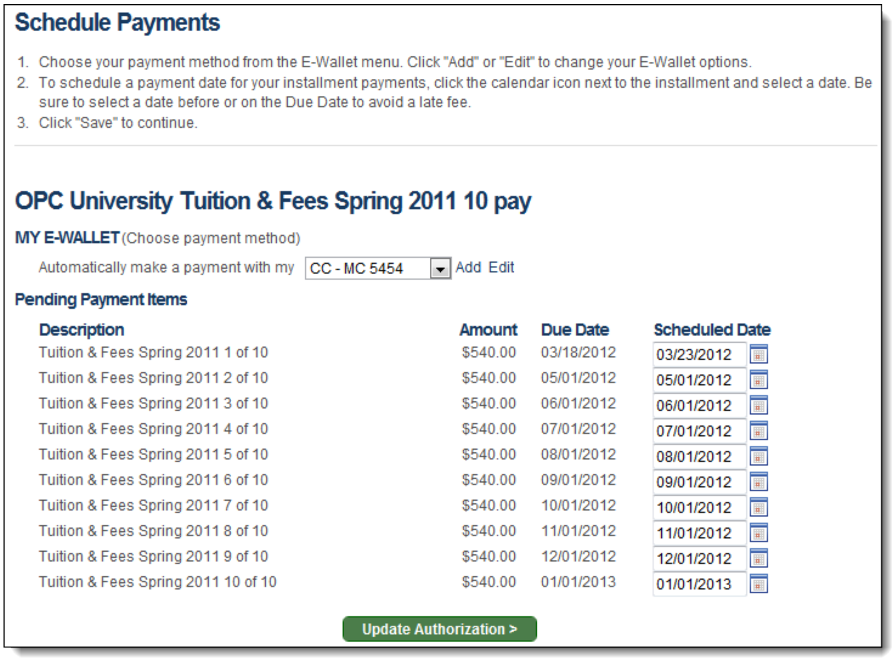
1. On the My Plans page, click **View Contracts** to view all contracts.
2. Click the link of the contract document you want to review.
3. When the contract details display, you have the option to **View/Save the PDF** on your desktop.
4. When finished reviewing the details of the contract, click **Close**.

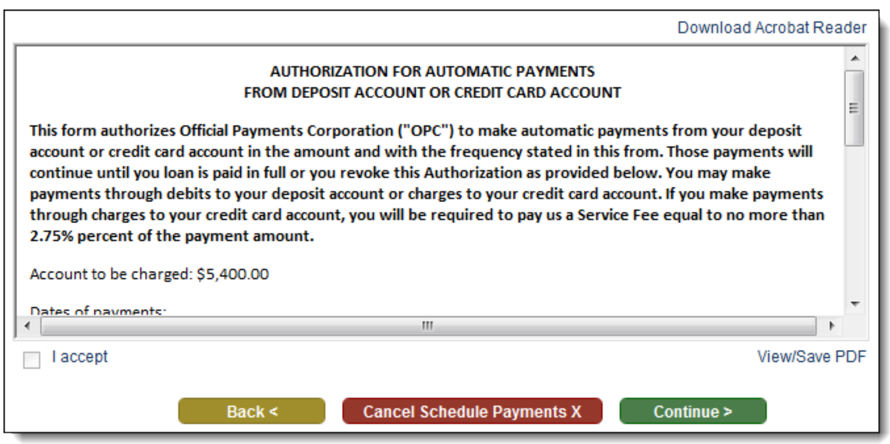
Schedule payments

Schedule payments to have payments automatically made on your behalf. Use the following steps to schedule payments:

1. Click **Schedule Payments** to access the Schedule Payments window.

   Note: You can also access this page if you selected the **I would like to schedule automatic payments for my plan installments** check box during the plan enrollment process.





2. Review the plan.
3. Add or select a wallet payment option.

   Note: For your installments to be paid automatically, you must save a financial account that the payments will be made from, and you must schedule the date for each payable item.

   Note: Any wallet account you have previously saved will be listed in the e-wallet drop-down. Any wallet account of a type not accepted by the plan will be disabled.

   Note: If you need to add or edit your wallet account, click **Add** or **Edit**. Once your changes are made, you'll be redirected to this page to continue scheduling payment installments.
4. Select the **payment date** for each item.

   Note: If installments are scheduled after the due date, fees may be assessed.

Note: Click **I understand** in the Scheduled Payment Alert pop-up window to continue if you are scheduling payments after the due date.

5. Read the *Authorization for Automatic Payments* and select the **I Accept** check box.

   Note: You must sign this authorization every time you edit your scheduled payments. To print or save the authorization, click **View/Save PDF**.

6. Click **Save**.

   Note: You cannot save your scheduled payment if you have not selected a wallet account.

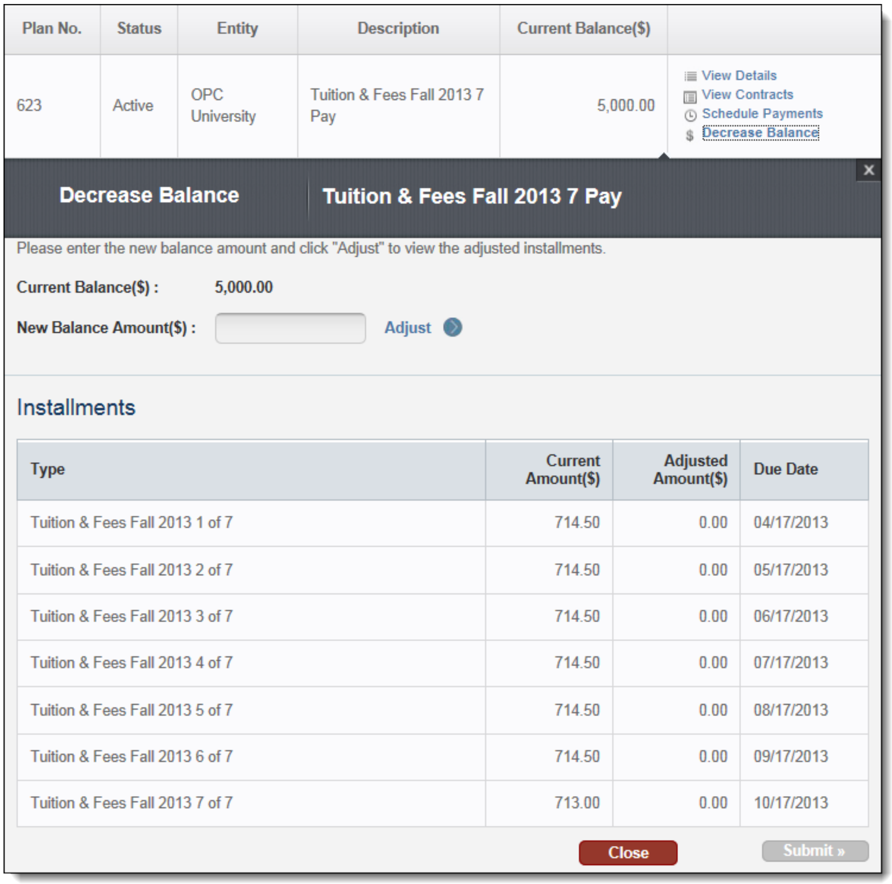
   You will be directed to the Make Payment or My Plans page, depending on your point of origin.

Adjust your account balance

Depending on your organization's configuration, you may be able to use the balance adjustment function to decrease or increase the payment plan balance.

Note: When the *Share Plan* feature is enabled and in use, balance adjustments can be done by a payment plan's primary owner, secondary owner, a Client Connect user from the institution (on the plan owner's behalf), or through a balance adjustment file (when received from an institution).

Note: When the *Partial Payments* feature is enabled, users can perform balance adjustments on the installment amount or current installment amount, rather than the unpaid amount. See "*Adjust your balance when Partial Payments is enabled*" for more information.



If you can...	Then the link says...
Increase or decrease the balance	Adjust Balance
Only increase the balance	Increase Balance
Only decrease the balance	Decrease Balance
NOT adjust the balance	There is no link

Use the following steps to adjust the account balance:

1. Enter the **New Balance Amount**.
2. Click **Adjust**.
3. Click **Submit**.

   The *Addendum to Retail Installment Contract* displays.
4. When finished, click **Close**.

Share plan

The Share Plan feature in Payment Plan enables users to share a payment plan obligation with another user.

Each payment plan has one primary owner (usually the first one who signs up, ideally the student). This primary owner is the one who can share the payment plan with others who would have an interest in helping to make payments (mother, father, friend, spouse, and so on). These secondary owners can make payments on the respective payment plan obligation.

The secondary owners can review the assigned payment plan obligation, but they cannot view the other secondary owners, and they cannot share the payment plan. Their wallet information is thus protected. However, any activity that happens on a payment plan results in notifications being sent to all individuals associated with that plan.

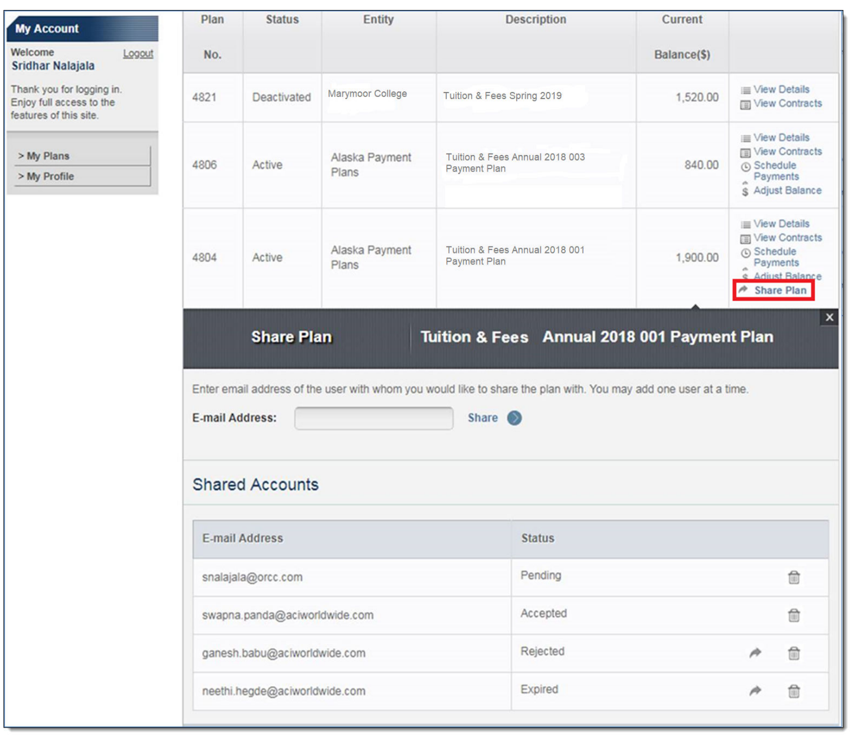
Additionally, each user with a My Account can have multiple obligations shared with them. For example, a parent could view each of their children's payment plan obligations, provided their children have shared their payment plans.

Share a payment plan

As the primary owner of a payment plan, you can share your plan with another user in the My Plans section of My Account if the Share Plan feature is enabled and the payment plan is active. The other user, referred to as a secondary owner, can help make payments. You can share your payment plan with up to 10 secondary owners. Use the following steps to share a payment plan:

1. Log in to My Account.
2. Access **My Plans**.
3. Locate the plan you wish to share.
4. Click the **Share Plan** link.

   The Share Plan displays, listing all users who currently share the plan.



5. Enter the **E-Mail Address** of the person with whom you wish to share the payment plan.
6. Click **Share**.

   The Email Address is listed in the primary owner's Shared Accounts section, in *Pending* status until the invitation is accepted, rejected, or expired. Once a secondary owner accepts the shared payment plan, the status changes to *Accepted*.

   Note: If the secondary owner rejects the shared payment plan, the status changes to *Rejected*. If the secondary owner does not respond for a period of 3 days (~72 hours), the status changes to *Expired*.

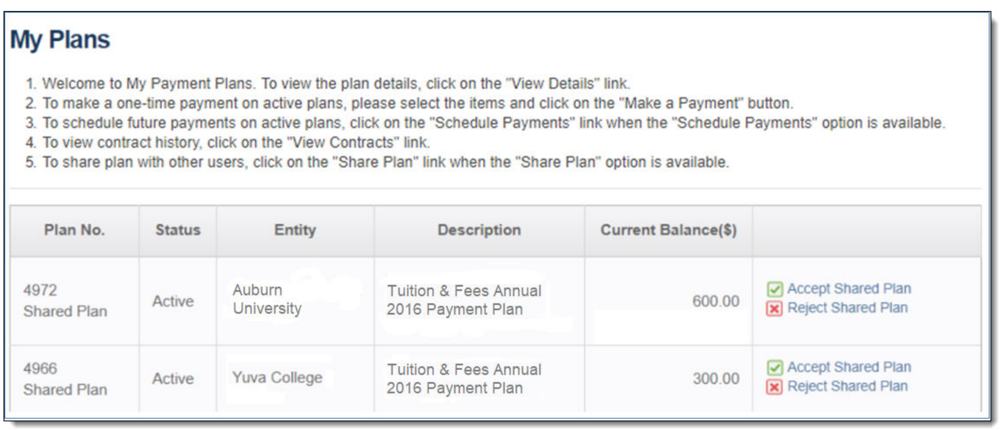
   Note: A primary owner cannot share with themselves a payment plan that they already own. Also, a Client Connect user cannot share a payment plan with the primary owner of that same payment plan. If a primary owner attempts to share with themselves a payment plan they already own, or if a Client Connect user attempts to share a payment plan with the primary owner of that payment plan, the following message displays: “Plan cannot be shared with Primary Owner (abc@abc.com).”

   Note: Duplicate email addresses are not accepted; The following message displays: "The plan is already shared with *abc@abc.com*."

Acceptance or rejection of a shared plan

Users can accept or reject the invitations to share a payment plan obligation. The following describes the process:

1. The primary owner shares a plan with a potential secondary owner.
2. The potential secondary owner receives a notification email. In this email, they are invited to log in to the Payment Plan site (they can sign up for a login if they do not have an account).
3. Once logged in, the potential secondary owner can access My Plans; the shared plan is listed under My Plans.



My Plans

1. Welcome to My Payment Plans. To view the plan details, click on the "View Details" link.
2. To make a one-time payment on active plans, please select the items and click on the "Make a Payment" button.
3. To schedule future payments on active plans, click on the "Schedule Payments" link when the "Schedule Payments" option is available.
4. To view contract history, click on the "View Contracts" link.
5. To share plan with other users, click on the "Share Plan" link when the "Share Plan" option is available.

Plan No.	Status	Entity	Description	Current Balance($)	
4972 Shared Plan	Active	Auburn University	Tuition & Fees Annual 2016 Payment Plan	600.00	Accept Shared Plan Reject Shared Plan
4966 Shared Plan	Active	Yuva College	Tuition & Fees Annual 2016 Payment Plan	300.00	Accept Shared Plan Reject Shared Plan

4. The potential secondary owner clicks either the **Accept Shared Plan** link or the **Reject Shared Plan** link.

   If the potential secondary owner clicks the **Accept Shared Plan** link, then the plan record will be displayed for the secondary owner under My Plans.

   If the potential secondary owner clicks the **Reject Shared Plan** link, then the plan record will not be displayed for the potential secondary owner under My Plans.

5. The primary owner of the payment plan obligation receives a notification email about the response.

Note: The Email Address is listed in the primary owner's Shared Accounts section, in *Pending* status until the invitation is accepted, rejected, or expired. Once a secondary user accepts the shared payment plan, the status changes to *Accepted*.

Note: If the secondary user rejects the shared payment plan, the status changes to *Rejected*. If the secondary owner does not respond for a period of 3 days (~72 hours), the status changes to *Expired*.

Note: Duplicate email addresses are not accepted; The following message displays: "The plan is already shared with abc@abc.com."

Note: A primary owner cannot share with themselves a payment plan that they already own. Also, a Client Connect user cannot share a payment plan with the primary owner of that same payment plan. If a primary owner attempts to share with themselves a payment plan they already own, or if a Client Connect user attempts to share a payment plan with the primary owner of that payment plan, the following message displays: “Plan cannot be shared with Primary Owner (abc@abc.com).”

View shared and owned payment plans

In the My Plans section of My Account, users can see plans they own as well as plans that are shared with them.

Plan No.	Status	Entity	Description	Current Balance($)	
4870 Shared Plan	Active	Alaska Payment Plans	Tuition & Fees Annual 2018 001 Payment Plan	0.00	View Details View Contracts Adjust Balance
4830	Complete	QE_Auto_Payment Plan-Idata	Tuition & Fees Annual 2016 AUTO_SP16	0.00	View Details View Contracts
4804	Active	Alaska Payment Plans	Tuition & Fees Annual 2018 001 Payment Plan	500.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan

Plans that are shared with the user state "Shared Plan" under the plan number. Owned plans that can be shared with others have no such designation, but the **Share Plan** link is present.

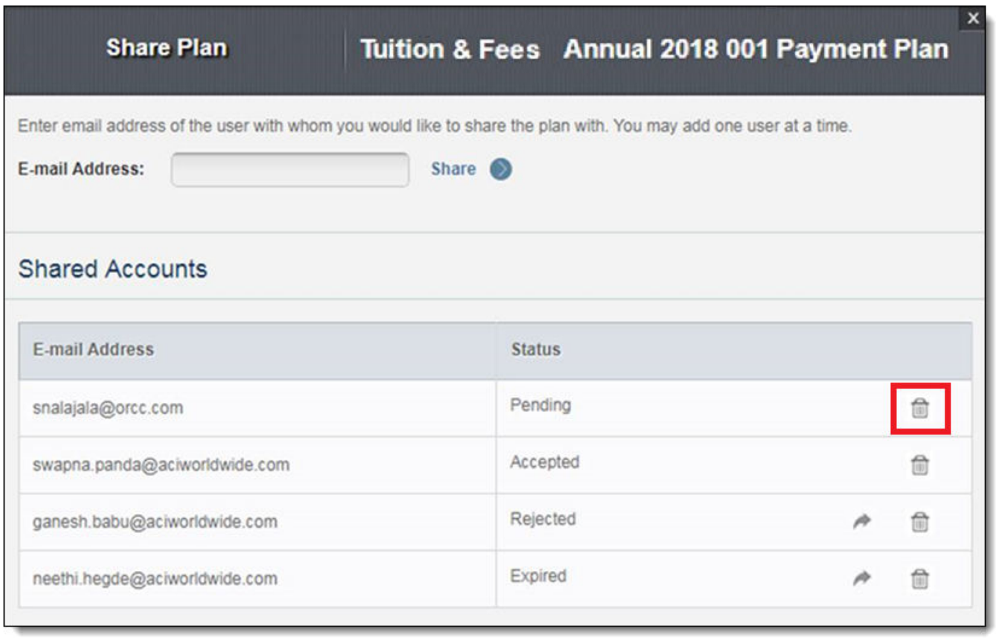
Un-share a payment plan

Primary owners can un-share a payment plan obligation from secondary owners. However, they cannot un-share a payment plan obligation if the secondary owner has made a payment or has a payment in pending status.

Note: This assumes the Share Plan feature is enabled and the payment plan obligation is active.

1. Click the **Trash Can** icon next to the email address of the secondary owner that you want to delete.

   A confirmation window displays.
2. Click **OK**.



Note: If a secondary owner has already made a payment or has a pending scheduled payment, then the primary owner cannot un-share the payment plan from the secondary owner.

Re-share a payment plan

If the potential secondary owner has rejected the shared payment plan or if the invitation to share the plan has expired, the primary owner can re-share the plan.

The **Re-share** icon is an arrow that is displayed to the left of the **Trash Can** icon. It displays only for plan shares that have either an expired or rejected status.

Click the **Re-share** icon to send another invitation to the potential secondary owner.

Make a payment on a shared plan

Once the shared plan is enabled and the payment plan obligation is shared with a secondary owner, payments can be made by both the primary owner and the secondary owner or owners. See "*Make a payment from My Plans*" for information on how to make a one-time payment.

Note: If the *Partial Payments* feature is enabled and you want to make a partial payment for one or more installments, see "*Make a partial payment*" for instructions on how to make a partial payment. When the Partial Payments feature is enabled, the Partial Payments Allowed link displays at the top of the Details section.

Schedule a payment on a shared plan

The Schedule Payments feature allows Payment Plan users to schedule their payments in advance so they never have to miss a payment. Some, but not all, payment plan obligations require the user to schedule payments upon enrollment. The configuration of the Schedule Payments feature determines which users of the Share Plan feature can schedule payments.

If the payment plan...	Then...
Requires customers to schedule payments upon enrollment	Only a primary owner can schedule payments for a shared payment plan obligation. Secondary owners can make manual payments only.

If the payment plan...	Then...
Does NOT require customers to schedule payments upon enrollment	Both primary owner AND secondary owners can schedule payments.

Once a user (either a primary owner or a secondary owner) schedules the payment, only that specific user will see the **Schedule Payments** link and can update the schedules.

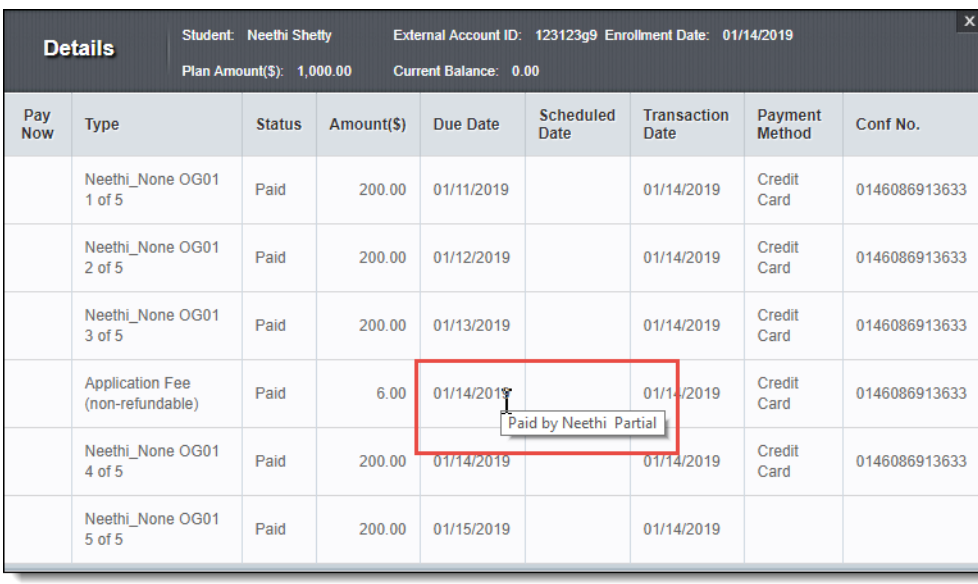
Note: For other users, the link will be hidden.

See "*Schedule payments*" for instructions on how to schedule payments.

View enhanced payment details

The payment details identify the user who made the payment. The primary owner of the payment plan obligation can see who made the payments, but the secondary owners can see their name on their payments only.

1. Click **View Details** on the shared plan. The payment plan's details display, including the payment history.
2. Hover over the payment history details to determine who paid. A "Paid by <user name>" tool tip displays for payments made by a secondary owner.



Details

Student: Neethi Shetty External Account ID: 123123g9 Enrollment Date: 01/14/2019

Plan Amount($): 1,000.00 Current Balance: 0.00

Pay Now	Type	Status	Amount($)	Due Date	Scheduled Date	Transaction Date	Payment Method	Conf No.
	Neethi_None OG01 1 of 5	Paid	200.00	01/11/2019		01/14/2019	Credit Card	0146086913633
	Neethi_None OG01 2 of 5	Paid	200.00	01/12/2019		01/14/2019	Credit Card	0146086913633
	Neethi_None OG01 3 of 5	Paid	200.00	01/13/2019		01/14/2019	Credit Card	0146086913633
	Application Fee (non-refundable)	Paid	6.00	01/14/2019		01/14/2019	Credit Card	0146086913633
	Neethi_None OG01 4 of 5	Paid	200.00	01/14/2019		01/14/2019	Credit Card	0146086913633
	Neethi_None OG01 5 of 5	Paid	200.00	01/15/2019		01/14/2019		

Paid by Neethi Partial

Email address updates

After the share of a payment plan has been accepted, when the secondary owner of the plan obligation updates their email address in the My Profile section of My Account, the latest email address displays in the Shared Accounts section for the primary owner of the payment plan.

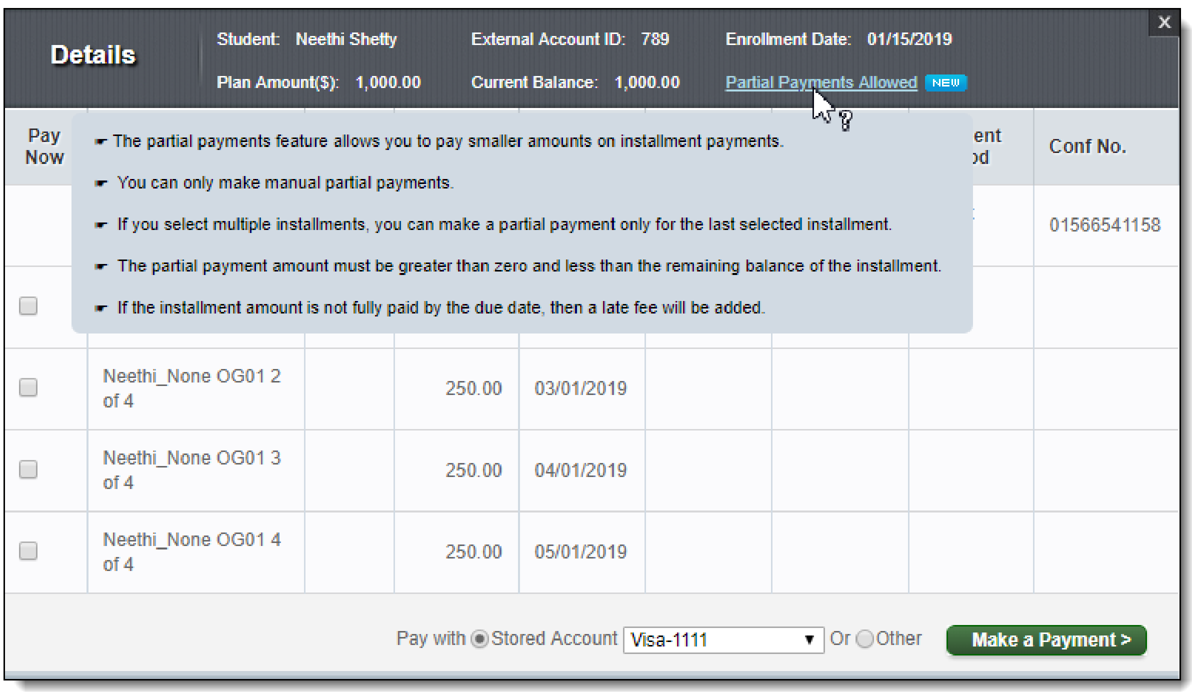
Partial Payments

The Partial Payments feature allows users to pay a smaller amount on an installment payment. However, if the installment is not fully paid within 10 days after the due date, a late fee is added.

Note: A partial payment cannot be scheduled. Users can only make one-time partial payments in real time.

Note: The Partial Payments feature is not dependent on the *Share Plan* feature; that is, the Partial Payments feature can be enabled for a plan regardless of whether the Share Plan feature is enabled for the plan.

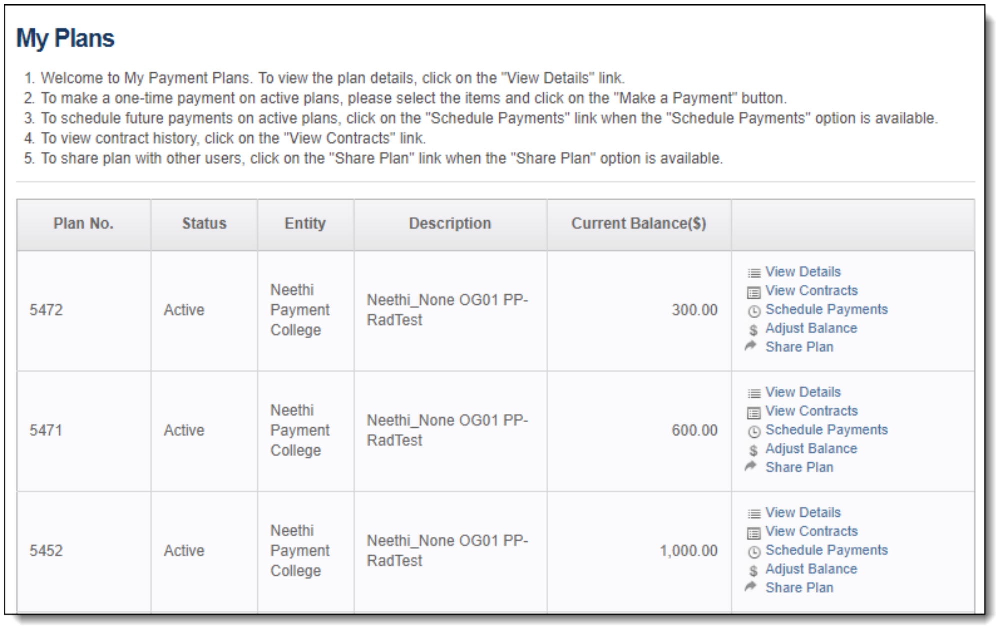
If the Partial Payments feature is enabled for a plan, the Partial Payments Allowed link displays at the top of the Details section of a selected plan. When a user hovers their cursor over the Partial Payments Allowed link, tips on making partial payments display.



Make a partial payment

Use the following steps to make a partial payment:

1. In My Account, access **My Plans**.



My Plans

1. Welcome to My Payment Plans. To view the plan details, click on the "View Details" link.
2. To make a one-time payment on active plans, please select the items and click on the "Make a Payment" button.
3. To schedule future payments on active plans, click on the "Schedule Payments" link when the "Schedule Payments" option is available.
4. To view contract history, click on the "View Contracts" link.
5. To share plan with other users, click on the "Share Plan" link when the "Share Plan" option is available.

Plan No.	Status	Entity	Description	Current Balance($)	
5472	Active	Neethi Payment College	Neethi_None OG01 PP-RadTest	300.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan
5471	Active	Neethi Payment College	Neethi_None OG01 PP-RadTest	600.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan
5452	Active	Neethi Payment College	Neethi_None OG01 PP-RadTest	1,000.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan

2. Locate the plan you wish to make a payment on, and click **View Details**.
   The Details section displays.

My Plans

1. Welcome to My Payment Plans. To view the plan details, click on the "View Details" link.
2. To make a one-time payment on active plans, please select the items and click on the "Make a Payment" button.
3. To schedule future payments on active plans, click on the "Schedule Payments" link when the "Schedule Payments" option is available.
4. To view contract history, click on the "View Contracts" link.
5. To share plan with other users, click on the "Share Plan" link when the "Share Plan" option is available.

Plan No.	Status	Entity	Description	Current Balance($)	
5472	Active	Neethi Payment College	Neethi_None OG01 PP-RadTest	300.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan
5471	Active	Neethi Payment College	Neethi_None OG01 PP-RadTest	600.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan
5452	Active	Neethi Payment College	Neethi_None OG01 PP-RadTest	1,000.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan

Details

Student: Neethi Shetty | External Account ID: 789 | Enrollment Date: 01/15/2019

Plan Amount($): 1,000.00 | Current Balance: 1,000.00 | Partial Payments Allowed NEW

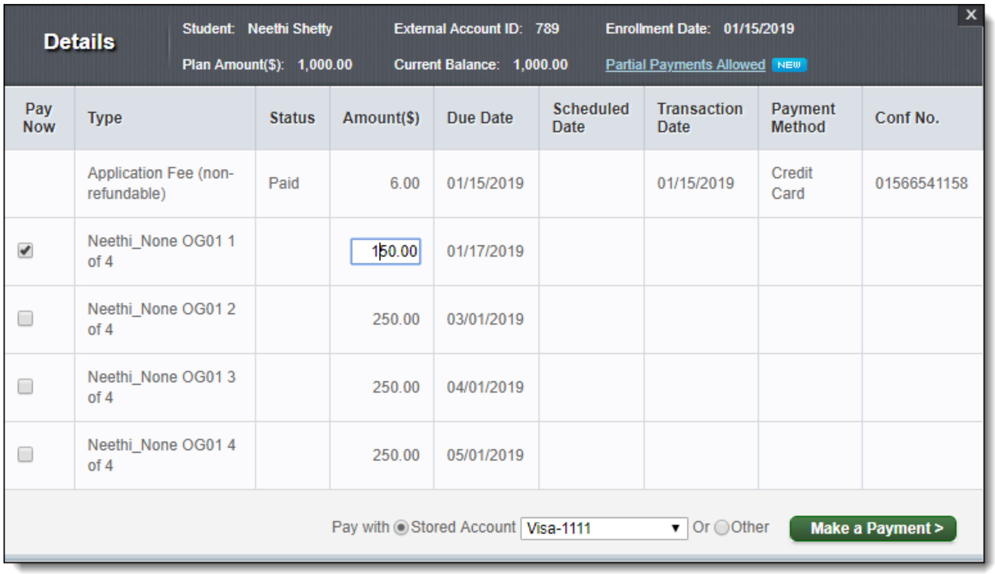
Pay Now	Type	Status	Amount($)	Due Date	Scheduled Date	Transaction Date	Payment Method	Conf No.
	Application Fee (non-refundable)	Paid	6.00	01/15/2019		01/15/2019	Credit Card	01566541158
☐	Neethi_None OG01 1 of 4		250.00	01/17/2019				
☐	Neethi_None OG01 2 of 4		250.00	03/01/2019				
☐	Neethi_None OG01 3 of 4		250.00	04/01/2019				
☐	Neethi_None OG01 4 of 4		250.00	05/01/2019				

Pay with ◉ Stored Account Visa-1111 ▾ Or ○ Other **Make a Payment >**

3. Select the check box in the Pay Now column for the installment on which you want to make a partial payment.

   The field in the Amount($) column is enabled.

   Note: If you select multiple installments, you can make a partial payment for only the last selected installment.



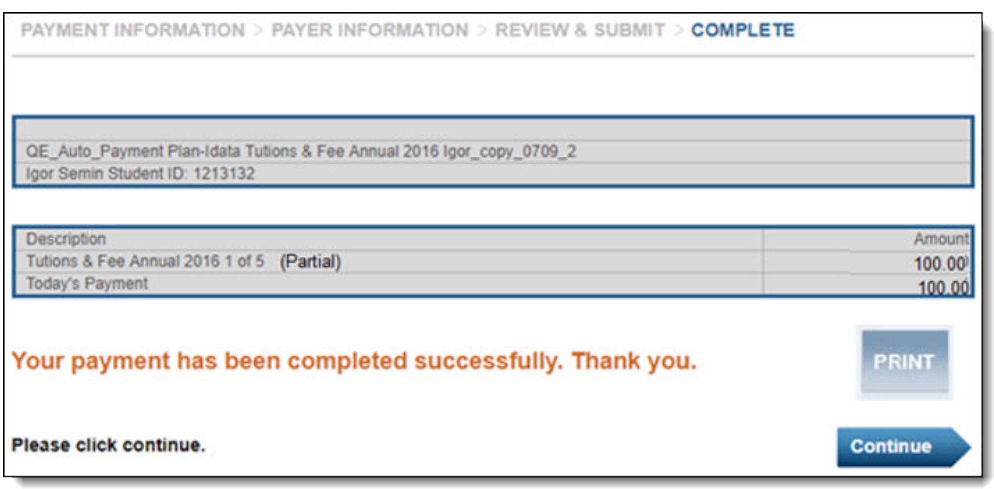
4. Type the amount you want to pay in the **Amount($)** field.

Note: The partial payment amount must be greater than zero and less than the remaining balance of the installment.

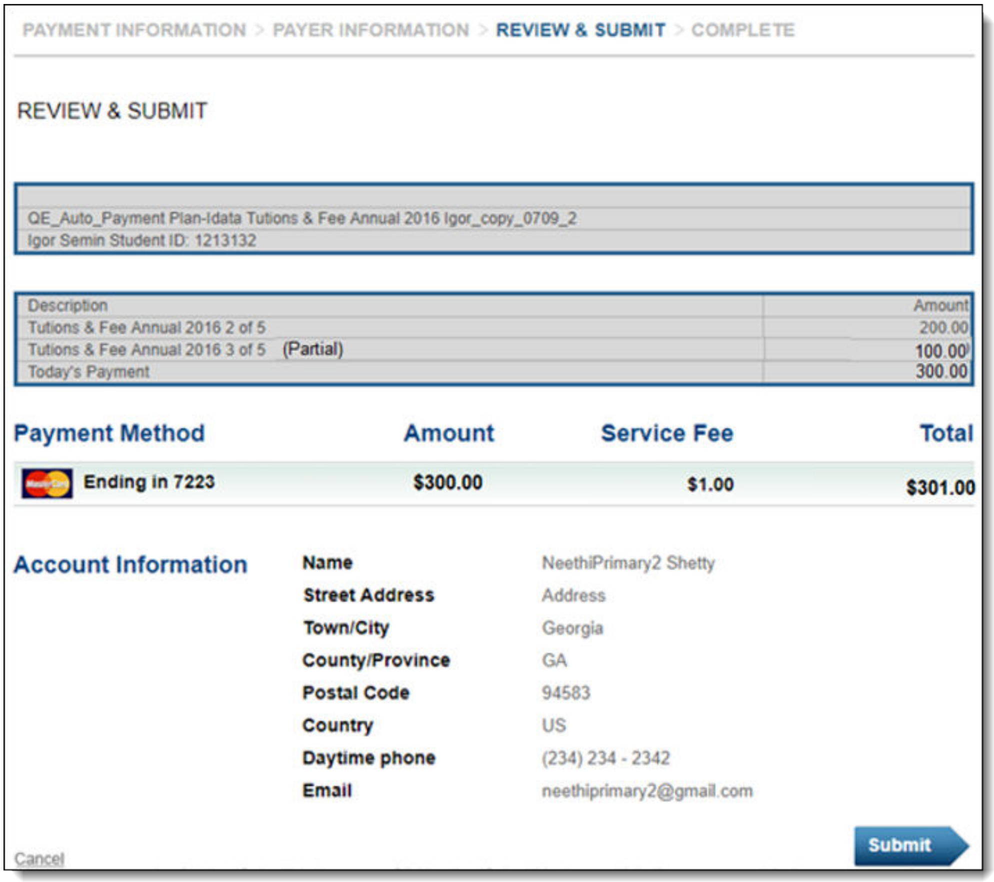
5. Select the method of payment using the **Pay with** fields at the bottom of the Details section.
6. Click **Make a Payment>** and follow the payment flow for the partial payment.

Note: In the final steps of the payment flow, you will see a "Partial" designation on the partial payment on the *Review & Submit* and *Complete* pages of the payment flow. The designation appears for both single and multiple installment payments.

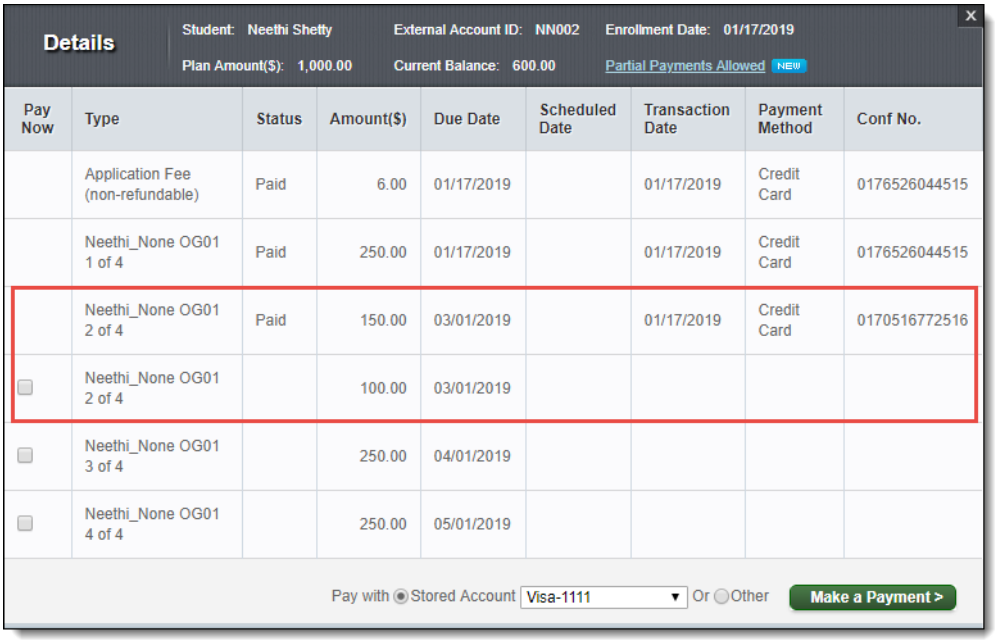
Single payment



Multiple payments



When the partial payment is complete, there are two records for the installment in the Details section. The first record is for the partial payment you made, and it is marked paid. The second record shows the remaining amount that must be paid on the installment.



Details
Student: Neethi Shetty External Account ID: NN002 Enrollment Date: 01/17/2019
Plan Amount($): 1,000.00 Current Balance: 600.00 Partial Payments Allowed NEW

Pay Now	Type	Status	Amount($)	Due Date	Scheduled Date	Transaction Date	Payment Method	Conf No.
	Application Fee (non-refundable)	Paid	6.00	01/17/2019		01/17/2019	Credit Card	0176526044515
	Neethi_None OG01 1 of 4	Paid	250.00	01/17/2019		01/17/2019	Credit Card	0176526044515
	Neethi_None OG01 2 of 4	Paid	150.00	03/01/2019		01/17/2019	Credit Card	0170516772516
	Neethi_None OG01 2 of 4		100.00	03/01/2019				
	Neethi_None OG01 3 of 4		250.00	04/01/2019				
	Neethi_None OG01 4 of 4		250.00	05/01/2019				

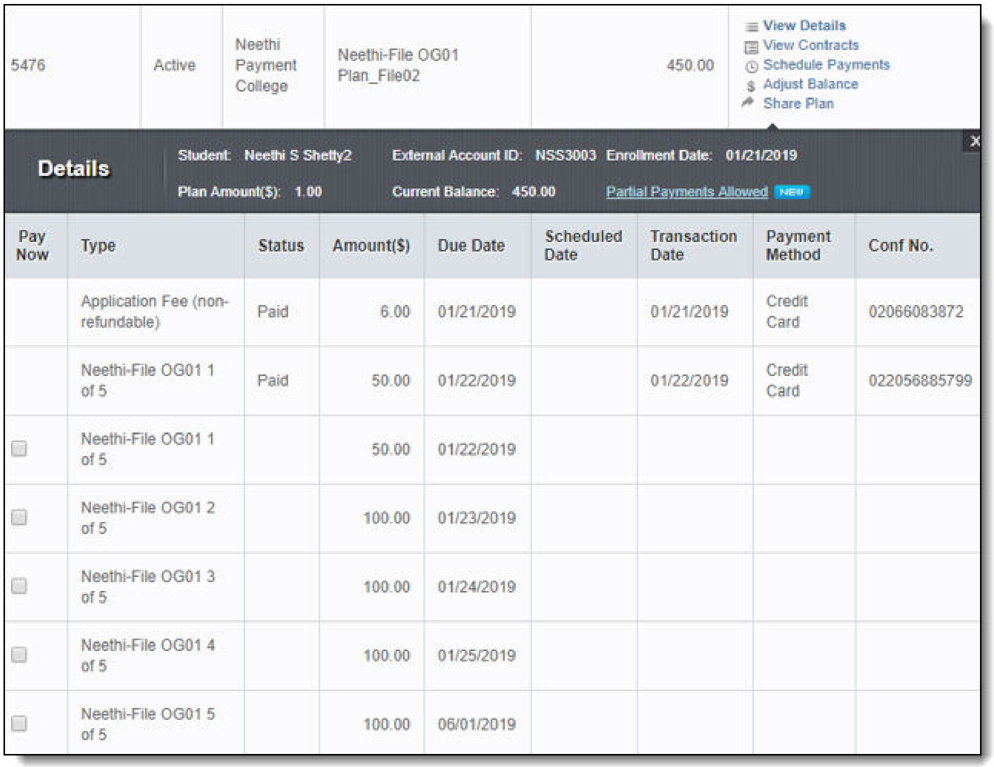
Pay with Stored Account Visa-1111 Or Other Make a Payment >

Note: If the installment is not fully paid within 10 days after the due date, then a late fee is applied.

Adjust your balance when Partial Payments is enabled

When a user makes a partial payment, but there is a remaining amount left on the installment, the payment plan can be considered for the balance adjustment. Use the following steps to adjust the balance on a payment plan for which the Partial Payments feature is enabled:

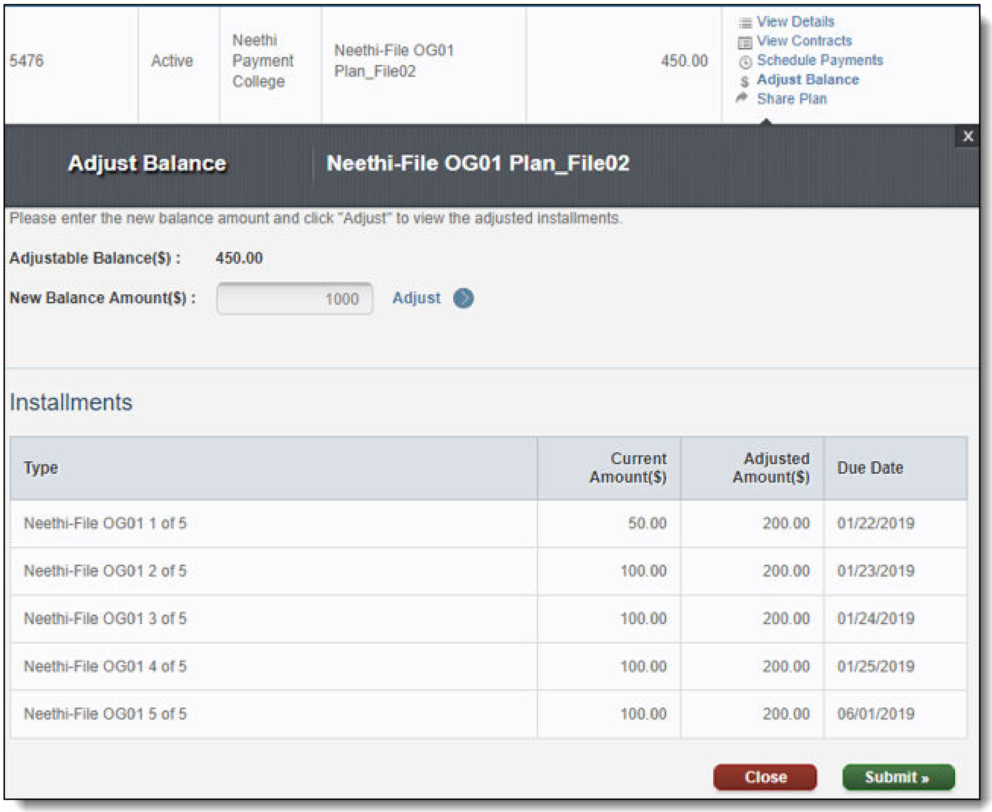
1. Log in to My Account.
2. Access **My Plans**.
3. Select the plan to adjust.



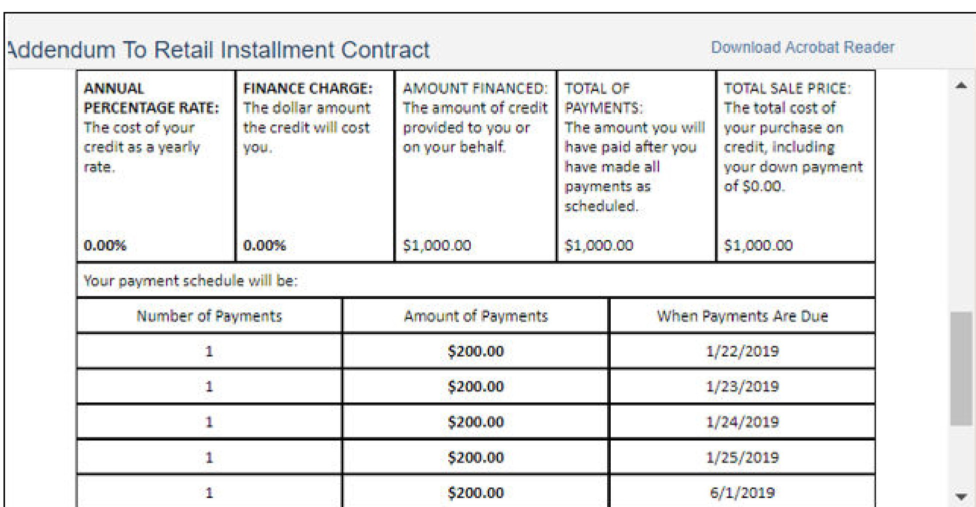
4. Click the **Adjust Balance** link to display the Adjust Balance screen.

Note: The Adjust Balance screen shows the details of adjustable installments rather than the transactions. It displays the following fields:

- **Adjustable Balance:** Sum of unpaid installments (for Partial Payments). Only pending balance amounts are considered.
- **Current Amount($):** Unpaid amount on installments.
- **Adjusted Amount($):** Adjusted amount on the installments. They are calculated based on the New Balance Amount.



5. Enter the **New Balance Amount($)**.
6. Click **Adjust >** to update the amounts in the Adjusted Amounts column.
7. Click **Submit >**. The Amount of Payments column is updated in the Addendum to Retail Installment Contract.



Additionally, in the Details section of the Payment Plan, the updated installment amounts display.


5476	Active	Neethi Payment College	Neethi-File OG01 Plan_File02	1,000.00	View Details View Contracts Schedule Payments Adjust Balance Share Plan

Details — Student: Neethi S Shetty2 External Account ID: NSS3003 Enrollment Date: 01/21/2019 Plan Amount($): 1.00 Current Balance: 1,000.00 Partial Payments Allowed NEW

Pay Now	Type	Status	Amount($)	Due Date	Scheduled Date	Transaction Date	Payment Method	Conf No.
	Application Fee (non-refundable)	Paid	6.00	01/21/2019		01/21/2019	Credit Card	02066083872
	Neethi-File OG01 1 of 5	Paid	50.00	01/22/2019		01/22/2019	Credit Card	022056885799
☐	Neethi-File OG01 1 of 5		200.00	01/22/2019				
☐	Neethi-File OG01 2 of 5		200.00	01/23/2019				
☐	Neethi-File OG01 3 of 5		200.00	01/24/2019				
☐	Neethi-File OG01 4 of 5		200.00	01/25/2019				
☐	Neethi-File OG01 5 of 5		200.00	06/01/2019				

Reversals

Previously, reversals of payments made on a Payment Plan simply updated the same record that had been paid. The record would display a payment confirmation number, but the status column would be rendered blank. The installment record would then be available for selection in the Pay Now column. Users could then fully pay on that reversed installment.

Now, when a payment is reversed, the original payment record is retained in Paid status and one of two things will happen:

If the installment is...	Then...
PARTIALLY paid and then that partial payment is reversed	The reversed amount will be added to the remaining installment amount.
FULLY paid and then that payment is reversed	A new installment record is created.

The reversal status values are:

- **Void:** This payment was voided by the processor or by a Client Connect user.
- **Returned (e-Check):** The e-Check payment was unable to be processed and was returned.

- **Refund:** The payment was refunded to the payer.
- **Chargeback:** The payment was charged back by the consumer.

Following are examples of what happens when a user makes a payment on an installment and that payment is later reversed.

Void

The following screen demonstrates what happens when an installment (in this case, installment 1 of 5) is partially paid and then the partial payment is reversed (voided) later.

Details

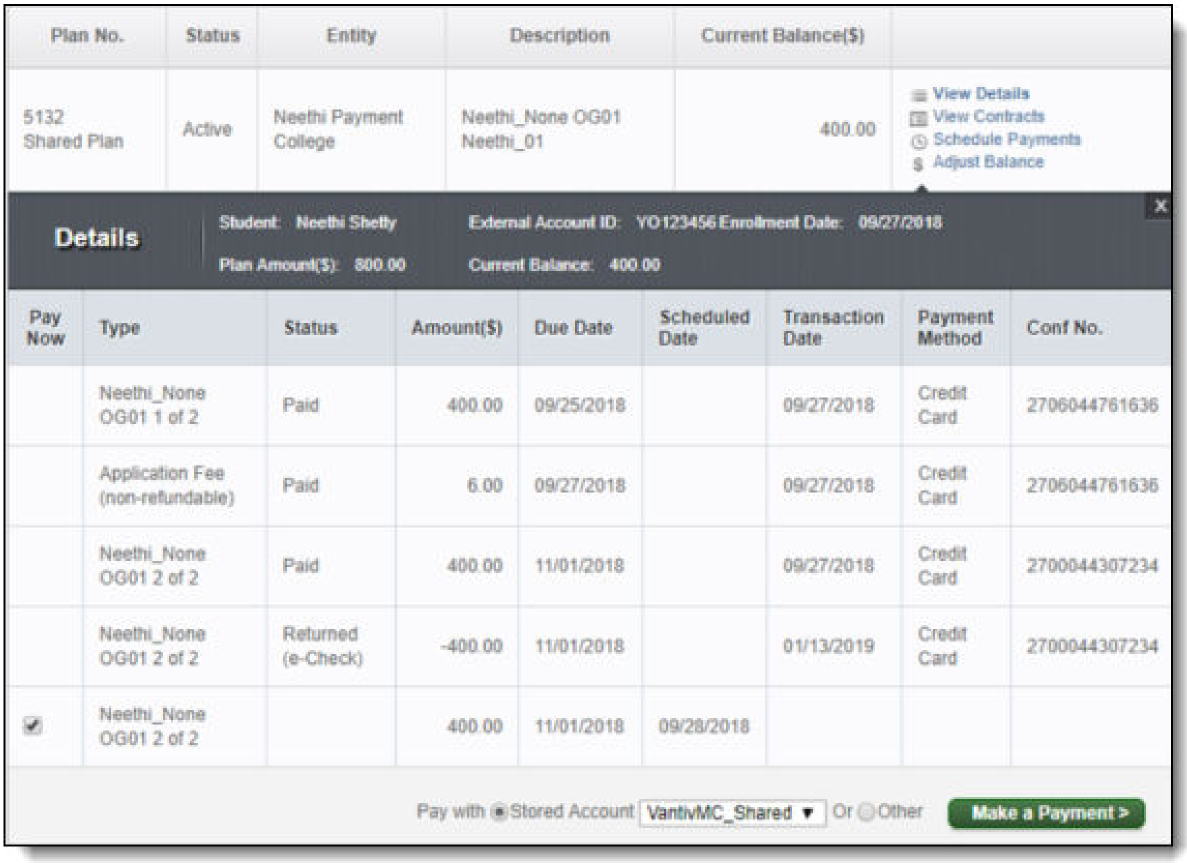
Student: Neethi Shetty External Account ID: L44444 Enrollment Date: 12/16/2018
Plan Amount($): 1,100.00 Current Balance: 1,000.00 Partial Payments Allowed

Pay Now	Type	Status	Amount($)	Due Date	Scheduled Date	Transaction Date	Payment Method	Conf No.
	Application Fee (non-refundable)	Paid	6.00	12/16/2018		12/16/2018	Credit Card	3506014474270
	Down Payment	Paid	100.00	12/16/2018		12/16/2018	Credit Card	3506014474270
	Neethi_None OG01 1 of 5	Paid	70.00	12/17/2018		12/16/2018	Credit Card	350074601635
	Neethi_None OG01 1 of 5	Void	-70.00	12/17/2018		12/17/2018	Credit Card	350074601635
☐	Neethi_None OG01 1 of 5		200.00	12/17/2018				
☐	Neethi_None OG01 2 of 5		200.00	02/01/2019				
☐	Neethi_None OG01 3 of 5		200.00	03/01/2019				
☐	Neethi_None OG01 4 of 5		200.00	04/01/2019				
☐	Neethi_None OG01 5 of 5		200.00	05/01/2019				

Pay with ● Stored Account MasterCard-7223 ▾ Or ○ Other **Make a Payment >**

Returned e-Check

The following screen demonstrates what happens when an installment (in this case, installment 2 of 2) is paid by e-Check and then the payment is reversed (returned e-Check) later.



Plan No.	Status	Entity	Description	Current Balance($)	
5132 Shared Plan	Active	Neethi Payment College	Neethi_None OG01 Neethi_01	400.00	View Details View Contracts Schedule Payments Adjust Balance

Details Student: Neethi Shetty External Account ID: YO123456 Enrollment Date: 09/27/2018
Plan Amount($): 800.00 Current Balance: 400.00

Pay Now	Type	Status	Amount($)	Due Date	Scheduled Date	Transaction Date	Payment Method	Conf No.
	Neethi_None OG01 1 of 2	Paid	400.00	09/25/2018		09/27/2018	Credit Card	2706044761636
	Application Fee (non-refundable)	Paid	6.00	09/27/2018		09/27/2018	Credit Card	2706044761636
	Neethi_None OG01 2 of 2	Paid	400.00	11/01/2018		09/27/2018	Credit Card	2700044307234
	Neethi_None OG01 2 of 2	Returned (e-Check)	-400.00	11/01/2018		01/13/2019	Credit Card	2700044307234
✔	Neethi_None OG01 2 of 2		400.00	11/01/2018	09/28/2018			

Pay with Stored Account VantivMC_Shared Or Other Make a Payment >

Refund

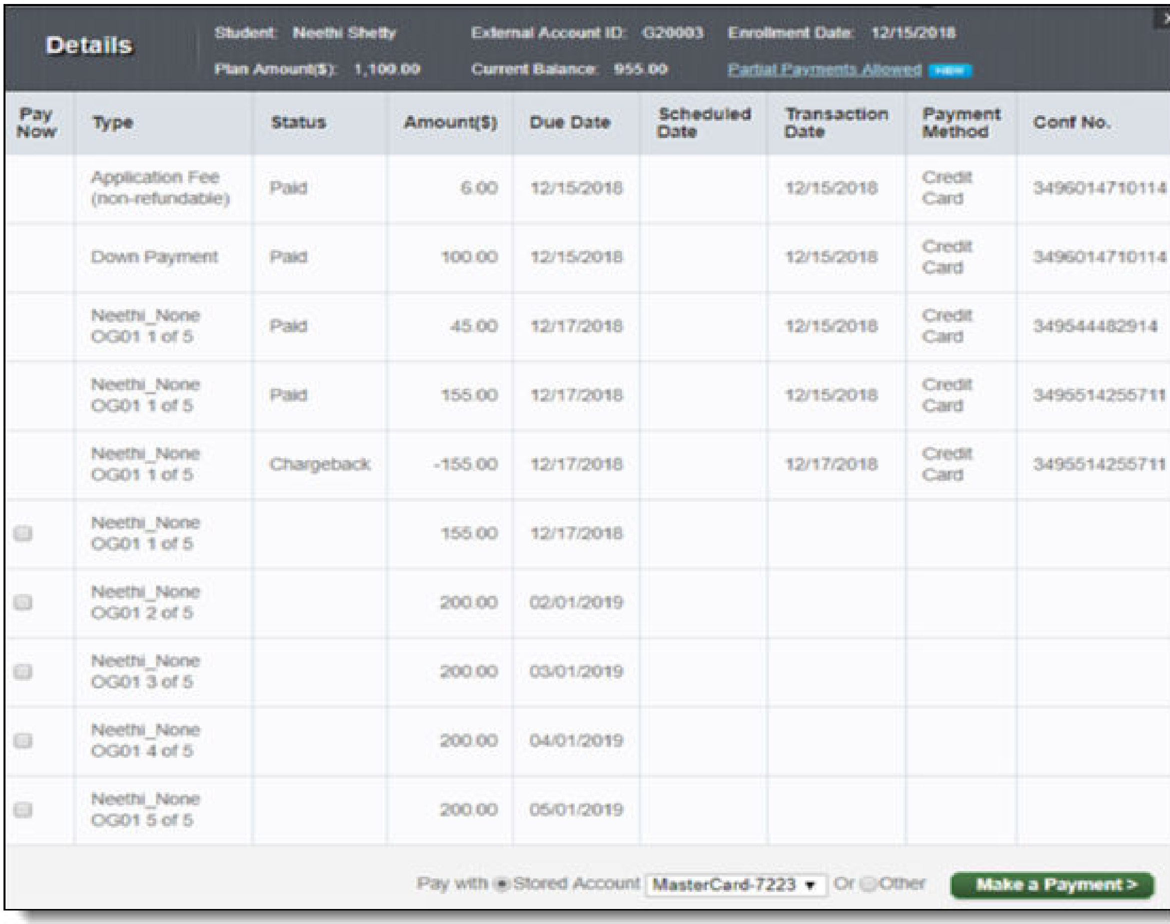
The following screen demonstrates what happens when an installment (in this case, installment 2 of 5) is partially paid and then the partial payment is reversed (refunded) later.

Details Student: Neethi Shetty External Account ID: PP55555 Enrollment Date: 12/15/2018
Plan Amount($): 1,100.00 Current Balance: 800.00 Partial Payments Allowed NEW

Pay Now	Type	Status	Amount($)	Due Date	Scheduled Date	Transaction Date	Payment Method	Conf No.
	Application Fee (non-refundable)	Paid	6.00	12/14/2018		12/14/2018	Credit Card	3486014491559
	Down Payment	Paid	100.00	12/14/2018		12/14/2018	Credit Card	3486014491559
	Neethi_None OG01 1 of 5	Paid	200.00	12/17/2018		12/14/2018	Credit Card	3480424264358
	Neethi_None OG01 2 of 5	Paid	40.00	02/01/2019		12/14/2018	Credit Card	3480424264358
	Neethi_None OG01 2 of 5	Refund	-40.00	02/01/2019		12/17/2018	Credit Card	3480424264358
☐	Neethi_None OG01 2 of 5		200.00	02/01/2019				
☐	Neethi_None OG01 3 of 5		200.00	03/01/2019				
☐	Neethi_None OG01 4 of 5		200.00	04/01/2019				

Chargeback

The following screen demonstrates what happens when an installment (in this case, installment 1 of 5) is partially paid and then the partial payment is reversed (charged back) later.



Details

Student: Neethi Shetty | External Account ID: G20003 | Enrollment Date: 12/15/2018

Plan Amount($): 1,100.00 | Current Balance: 955.00 | Partial Payments Allowed

Pay Now	Type	Status	Amount($)	Due Date	Scheduled Date	Transaction Date	Payment Method	Conf No.
	Application Fee (non-refundable)	Paid	6.00	12/15/2018		12/15/2018	Credit Card	3496014710114
	Down Payment	Paid	100.00	12/15/2018		12/15/2018	Credit Card	3496014710114
	Neethi_None OG01 1 of 5	Paid	45.00	12/17/2018		12/15/2018	Credit Card	349544482914
	Neethi_None OG01 1 of 5	Paid	155.00	12/17/2018		12/15/2018	Credit Card	3495514255711
	Neethi_None OG01 1 of 5	Chargeback	-155.00	12/17/2018		12/17/2018	Credit Card	3495514255711
☐	Neethi_None OG01 1 of 5		155.00	12/17/2018				
☐	Neethi_None OG01 2 of 5		200.00	02/01/2019				
☐	Neethi_None OG01 3 of 5		200.00	03/01/2019				
☐	Neethi_None OG01 4 of 5		200.00	04/01/2019				
☐	Neethi_None OG01 5 of 5		200.00	05/01/2019				

Pay with Stored Account MasterCard-7223 Or Other | Make a Payment >

Email notifications

After customers enroll in Payment Plan and as they update their accounts, they are sent email notifications. Users receive an email notification when they:

- Create an account
- Enroll in a payment plan
- Make a payment (including partial payments)
- Schedule a payment
- Are due to make a payment
- Are assessed a fee
- Update their profile
- Alter their login information
- Share a payment plan (sent to primary owner)
- Re-share a payment plan (sent to primary owner)
- Are invited to accept or reject a payment plan share (sent to potential secondary owner)
- Un-share a payment plan (sent to primary owner)

- Are removed from a shared payment plan (sent to secondary owner)

They also receive an email when their:

- Balance is adjusted
- Plan has been terminated
- Plan has been deactivated
- Credit card is due to expire
- Payment plan share has been accepted (sent to primary owner)
- Payment plan share has been rejected (sent to primary owner)
- Payment plan share has expired (sent to primary owner)