

**U.Commerce**®  
*How money moves on campus.™*

**Bill+Payment 6.0**

# Payment Plans Guide

For Users of Banner by Ellucian

August 2012

This document contains confidential information and may not be duplicated or disclosed to third parties, in whole or in part, for any purpose, without the prior express written consent of TouchNet Information Systems, Inc.

This document contains confidential information and may not be duplicated or disclosed to third parties, in whole or in part, for any purpose, without the prior express written consent of TouchNet Information Systems, Inc.

Information represented in this document is subject to development and change without notice.

Copyright 2011 TouchNet Information Systems, Inc.

All rights reserved.

TouchNet, the TouchNet logo, U.Commerce, PayPath, Seek-N-Secure, T-Link, SponsorPoint, RevenueStream, Data Detector Technology, How Money Moves on Campus, and Set The Curve are registered trademarks and Billable Moment, 3wayPay, Everywhere Money Moves, and other TouchNet product names are trademarks of TouchNet Information Systems, Inc.

Other trademarks within this document are the property of their respective owners. Other product or company names may be trademarks of their respective owners.

*Last updated for Bill+Payment release 6.0 SP13*

*Document release date: August 16, 2012*

# Contents

<b>About This Guide</b> .....	<b>1</b>
Your Bill+Payment Documentation.....	2
<b>1.0 Payment Plans in the Business Office</b> .....	<b>3</b>
1.1 About Plan Agreements and Disclosures.....	6
<b>2.0 Plan Calculation and Recalculation</b> .....	<b>7</b>
2.1 How is the Plan Calculated at Enrollment?.....	8
2.2 What Happens in Plan Recalculation?.....	9
2.3 Financial Aid and Plan Amounts.....	10
2.4 Best Practices for Recalculation.....	11
<b>3.0 Creating a Payment Plan</b> .....	<b>13</b>
3.1 Getting Started: Adding a New Plan.....	14
3.2 Configuring a Plan's General Settings.....	14
3.3 Setting Up Plan Enrollment.....	16
3.4 Setting Up Plan Installments.....	20
3.5 Setting Up Plan Late Fees.....	24
3.6 Setting Up Plan Migration and Payment Plan Rollover.....	25
<b>4.0 The Plan Worksheet</b> .....	<b>29</b>
4.1 Elements of the Plan Worksheet.....	30
<b>5.0 Plans for Specific Needs</b> .....	<b>37</b>
5.1 Creating Plans for Select Student Populations.....	37
5.2 Creating Short-Term Loan Plans.....	38
5.3 Creating a Plan Using Estimated Amounts.....	41
5.4 Creating a Plan for a Percent of Charges.....	42
<b>6.0 Managing Your Set of Plans</b> .....	<b>45</b>
6.1 The Manage Payment Plans Page.....	45
6.2 Controlling Plan Availability.....	46
6.3 Copying an Existing Plan.....	49
6.4 Changing an Existing Plan.....	50
6.5 Recalculating Plans.....	51

<b>7.0 Working with Plan Users</b> .....	<b>55</b>
7.1 Viewing a Student's Plan Details.....	55
7.2 Viewing Plan Agreements.....	56
7.3 Plan Enrollment.....	56
7.4 Reversing Payments Made Before Plan Enrollment.....	61
7.5 Sending Installment Notifications.....	62
7.6 Adjusting Estimated Amounts Plans.....	62
7.7 Payment Plans: Frequently Asked Questions.....	63
<b>8.0 Payment Plan Reports</b> .....	<b>67</b>
8.1 Enrollment Report.....	67
8.2 Plan Revenue Reports Page.....	69
8.3 Plan Aging Report.....	70
8.4 Plan Delinquency Report.....	71
8.5 Recalculation Charge Posting Report.....	72
8.6 Charge Posting Report.....	73
8.7 Plan Agreement History Report.....	74
<b>9.0 Glossary</b> .....	<b>75</b>
<b><i>Index</i></b> .....	<b>79</b>

# About This Guide

The **Bill + Payment 6.0 Payment Plans Guide** is for the campus business office user who is setting up and managing payment plans.

In this guide, we assume some prior knowledge of software operating systems and the host system environment of the institution. This guide is not intended as a guide to business office processes outside the scope of those performed by TouchNet's solutions.

Please visit the TouchNet web site for the latest updates and information about your TouchNet solutions.

## *Checking the Bill+Payment Version Number*

If you need assistance from TouchNet, you may need to know your product version number. To check your Bill + Payment installation's version number, go to Administration > System Information. The System Information page shows your current version number as well as information about the Transaction Manager and Payment Gateway you use with Bill + Payment.

## *To Contact TouchNet Customer Care*

For technical assistance, continuing customer support, or other questions, contact us at:

Telephone:	888-621-4451 or 913-599-6699
Fax:	913-599-5588
E-mail:	customer@touchnet.com
Web site:	<a href="https://clientcommunity.touchnet.com/web">https://clientcommunity.touchnet.com/web</a>
Address:	TouchNet Information Systems, Inc. 15520 College Boulevard Lenexa, Kansas 66219

TouchNet Customer Care is available Monday through Friday between 7:00 a.m. and 7:00 p.m. Central Time. Extended support hours are available by agreement with TouchNet.

## Your Bill+Payment Documentation

TouchNet product documentation is available in the TouchNet Client Community. To browse documents, log into the Client Community and navigate to Products and Services > Bill + Payment.

### Bill+Payment 6.0 Documentation

Title	Contents
Installation Guide or Upgrade Guide	Use these guides when you install or upgrade a Bill + Payment system.
Business User's Guide	Use this guide to learn day-to-day tasks and Bill + Payment work flows.
Payment Plans Guide	Use this guide to design, create, or manage payment plans.
Technical User's Guide	Use this guide to understand the technical concepts and components of Bill + Payment or to look up advanced configuration, log file, or troubleshooting information.
Marketing Kit	Use this kit as you design marketing materials for introducing Bill + Payment on campus.

# 1.0 Payment Plans in the Business Office

With TouchNet Bill + Payment, colleges and universities easily create and administer installment payment plans; through the Bill + Payment student interface, students and authorized users can enroll in plans and make payments toward installments.

Once students enroll in the plans you create, you can manage individual student payment plans and view payment plan reports. With either the Bill + Payment administrator or support role, you can enroll a student in any plan — including plans you've kept offline and reserved for administrative use.

Real-time integration with Banner by Ellucian lets Bill + Payment calculate and recalculate student payment plans as activity on the student account changes.

For example, if a student enrolled in a payment plan adds a new class, then at plan recalculation the system will automatically adjust the plan installments, save a complete disclosure reflecting plan changes, and notify the user. Bill + Payment also uses real-time integration to add charges like late fees to the account and to post payments. Each transaction is triggered automatically and does not require manual intervention.

## Payment Plans and Your Business Processes

The implementation of TouchNet Bill + Payment Payment Plans typically represents a significant change in the way schools manage payment plans:

- **You will use Bill + Payment to create the plan.**

Payment plan administrators configure the payment plan parameters using the Bill + Payment Operations Center. There is no additional payment plan configuration required on your student system.

- **You will view plan information that is stored outside the student account.**

Payment plan transaction information is stored in Bill + Payment, outside the student account. Both business office users and students will use Bill + Payment to view a student's payment plan details.

## Payment Plan Workflows

These steps show the basics of the payment plan process: creating the payment plan and making it available, student enrollment, plan calculation at enrollment, recalculation, and payment processing.

### *1 – You Create a Plan*

Using the Bill + Payment Operations Center, you define all the details and parameters of the payment plan. Plan setup acts as the "what, when, and how" instructions for the plan.

When you are ready for students to enroll in the plan, you bring the plan online. (Or you can leave it offline if you want to reserve it for enrollment by an administrator.)

Always remember that once you bring a plan online, changes you make to it later do not affect students who are already enrolled.

## *2 – Students and Authorized Users Enroll in Online Plans*

Students and authorized users log into the Bill + Payment interface to enroll in payment plans. The interface guides the user, step-by-step, through the enrollment process.

During the process, users see details about the plan, a real-time breakdown of charges and credits, and installment due dates. Users sign a payment plan agreement form by checking an "I agree" box.

**Note:** If the administrator enrolls the student in the plan, Bill + Payment stores the agreement text that is generated at the time of enrollment.

## *3 – Bill+Payment Calculates and Posts Plan Enrollment Data*

The user's signature on the plan agreement triggers a number of rapid, behind-the-scenes events:

- Bill + Payment automatically posts the enrollment fee charge (if a fee is required by the school for enrolling in a payment plan) to the student account.
- Bill + Payment looks at the student account. It gathers amounts for the charges and credits you included on the plan and follows the "instructions" of your configuration choices to calculate the plan's total due and the amount of each plan installment.
- Bill + Payment copies the plan information, including amounts due for each item on the plan, to the user's record in the Bill + Payment database.
- Bill + Payment stores the user's plan agreement.
- The enrollment fee as well as any down payment and late enrollment fee are processed through TouchNet Payment Gateway. Any payment taken at plan enrollment is posted to the student account in real time.
- Bill + Payment sends a confirmation e-mail to the user who enrolled in the payment plan.



```

Subject: Payment Plan Enrollment Confirmation

This is an automated message to confirm that your payment plan
enrollment was successful.
Payment plan details along with your installment schedule are listed below.

===== PAYMENT PLAN DETAILS =====
Payment Plan Name --- [ Deferral Plan ]
Down Payment --- [ $100.00 ]
Setup Fee --- [ $25.00 ]
Late Enrollment Fee --- [ $50.00 ]
Late Payment Fee --- [ $50.00 ]
1st Installment --- [ $100.00 ] Due On [ 01/01/2004 ]
=====

```

*Default text of the plan enrollment confirmation e-mail*

#### ***4 – Payment Plan Recalculation***

Bill + Payment periodically checks the student account to see if any amounts included on the plan have changed. If they have, Bill + Payment adjusts the plan total and installments to account for these changed amounts.

This is known as recalculation and happens with the Bill + Payment batch process.

Because recalculation looks for changed amounts, you will set up application of payment processes to finish before the Bill + Payment batch process starts.

Most schools choose to have payment plans recalculated daily, and all schools must make sure that recalculation runs on each installment due date to prevent improperly charged late fees.

However, you have more options:

- You can set automatic recalculation to run less frequently.
- You can run recalculation for all plans manually at any time by running the Bill + Payment batch process.
- You can recalculate an individual user's plan whenever you want.

Whenever plan amounts change, the enrolled user receives an automatic e-mail notification of the change. In addition, when plan amounts increase, Bill + Payment stores a complete disclosure of the plan's information, and the e-mail notifies the user that an updated disclosure of plan information is available online.

(For more on recalculation options, see "Recalculating Plans" on page 51. For more on what happens in recalculation, see 2.2 "What Happens in Plan Recalculation?" on page 9.)

#### ***5 – Students or Authorized Users Make Plan Payments***

Authorized users can see and make payments toward plans that their students set up. However, students cannot make payments toward plans that their authorized users have set up. Students and authorized users cannot

make changes to each other's scheduled installments.

In your plan setup, you may have required users to schedule their payments at enrollment. If this is the case, those payments will be completed automatically on their due dates with no further intervention from the student or authorized user. (If the user has already paid a plan installment, plan recalculation makes sure that the payment amount due is zero for that installment — in this case, no payment would be made when the scheduled date arrives.)

Any payment the user makes, whether online or offline, will pay down the plan. As long as a payment is applied to the student account, it is factored into the payment plan recalculation.

## 1.1 About Plan Agreements and Disclosures

When students or authorized users enroll in a plan, the plan agreement includes language and financial information included in standard closed-end disclosures for lending.

This disclosure information informs users of the amounts, dates, and terms related to the plan and its payoff.

When an enrolled user's plan amounts increase as a result of recalculation, Bill + Payment creates a new disclosure statement for the user and stores it. The user's e-mail notification that the plan amounts have changed also tells the user that an updated disclosure statement is available online.

Bill + Payment administrators can look up any retained disclosure that has been generated for a user, including the initial plan agreement. All retained disclosures, including the agreement, can be reviewed in the Agreement History report. For more details, see ["Plan Agreement History Report"](#) on page 74.

Agreements and disclosures are archived for a minimum of two years after the student either becomes inactive or is removed from the plan. In your Batch Configuration settings, you can increase the amount of time that agreements and disclosures are archived before they are permanently removed from the system.

For active students, both administrators and Bill + Payment customer service representatives can also look up the full text of the initial plan agreement in Bill + Payment customer service. For details, see ["Viewing Plan Agreements"](#) on page 56.

## 2.0 Plan Calculation and Recalculation

As you create your plans, you'll find it helpful to understand how your setup decisions affect your plans' behind-the-scenes calculation.

This chapter explains how Bill + Payment calculates the plan amounts that your students and their authorized users see. It also covers some of the best practices that will keep your plans calculating as you expect them to.

### *How Plan Calculations Work*

Your plan setup acts as the "instructions" that Bill + Payment follows when calculating and recalculating a plan. In plan setup, you will make these choices:

- What amounts charged to the student account should Bill + Payment pull into the plan?
- Does financial aid (or any other credit) pay down installments in equal amounts? Or does it pay them down consecutively?
- Will unpaid balances from previous terms be pulled into the plan? If yes, will financial aid from previous terms be considered when determining eligibility for enrollment?
- Will I charge the setup fee at enrollment? If not, will I spread it across plan installments or will it simply be a charge on the student account?
- Will I spread late fees and late enrollment fees across plan installments, or will they simply be charges on the student account?

Based on your choices, Bill + Payment will calculate amounts due on the plan at enrollment, then regularly recalculate these amounts due to reflect new payments and charges.

## 2.1 How is the Plan Calculated at Enrollment?

At enrollment, Bill + Payment looks at the student account and gathers amounts for all the charges you included in your plan worksheet during plan setup.

Bill + Payment also gathers the amounts for:

- any memo or authorized aid you included in the plan worksheet
- any other credits you included in the plan worksheet that have not yet been applied to the student account
- unpaid balances, if you included them in the plan worksheet
- financial aid from previous terms, if you chose to consider it when determining enrollment eligibility
- any late enrollment fee that should be assessed, if you included it in the worksheet
- the setup fee, if you decided to roll it into the total plan amount rather than have it paid at enrollment

Bill + Payment uses these amounts to calculate the initial plan total. Bill + Payment subtracts any down payment that was paid at the time of enrollment, then divides the resulting amount to create the plan's installments.

Bill + Payment stores a record of the enrolled plan and its calculated installment amounts in the Bill + Payment database. The record houses all the plan settings that were in place at the time of plan enrollment, including the plan worksheet's lists of charges, financial aid, and other credits. This is how Bill + Payment knows what charge, financial aid, and credit amounts to check during plan recalculation.

## 2.2 What Happens in Plan Recalculation?

Plan recalculation happens regularly and automatically as part of the Bill + Payment batch process. You can also recalculate all enabled plans whenever you choose by running the batch process. (Disabled plans are not included in recalculation.)

Most schools choose to let recalculation run daily with the batch process so that students can see plan changes quickly.

**Important!** If application of payment is not finished when the Bill + Payment batch process starts, Bill + Payment will not find the latest payments and cannot apply them to the plan until you recalculate again.

During recalculation, Bill + Payment looks at the student account to find all the items you included in the plan worksheet. Bill + Payment compares the amounts it finds on the student account to the last amounts it recorded for the plan.

Then Bill + Payment performs its behind-the-scenes recalculation to adjust the plan installment amounts:

- 1 New payments toward plan charges pay down one installment after another—the first installment, then the second installment, and so on.
- 2 New charges are spread equally across remaining installments.
- 3 New memo aid, authorized aid, or other credits you included on the worksheet are spread equally across remaining installments.
- 4 Any plan fees you included in the plan worksheet, as well as any interest, are applied to installments.

When recalculation is finished, Bill + Payment displays the updated installment amounts.

When plan amounts increase as a result of recalculation, Bill + Payment automatically stores a full disclosure of the updated plan information and e-mails the enrolled user. The user's e-mail notification that the plan amounts have changed also tells the user that an updated disclosure statement is available online.

Now, let's look at the recalculation process in greater detail.

### *The Recalculation Process in Detail*

- 1 **New payments toward plan charges pay down one installment at a time.**

Bill + Payment looks at the balance of each plan charge to see if a payment has been made. These might be payments made inside or outside Bill + Payment or might be disbursed financial aid.

Bill + Payment totals the payments that it finds, and they pay down the plan installments in due date order.

**2 New charges are spread equally across remaining installments.**

Bill + Payment looks at the balance of each plan charge to find increased amounts. Any new charges are spread equally across the remaining plan installments.

**Note:** In plan setup, you may have chosen to continue recalculation of installments that were paid off early. In this case, if an installment has not passed its due date, it will be reopened if new charges are found.

**3 New memo aid, authorized aid, or other credits from the worksheet are spread equally across remaining installments.**

Bill + Payment finds amounts for the credits you included on the worksheet and spreads them equally across the installments.

**4 Plan fees (if included in your plan worksheet) and interest are calculated and applied to remaining installments.**

Fees included in your plan worksheet are included in recalculation. If the plan has incurred late fees, Bill + Payment spreads the late fee amount due across remaining installments. If you used an interest-rate-based setup fee and rolled it into the plan, Bill + Payment recalculates the interest due based on the current plan balance and days remaining in the plan and allocates the interest due to each installment period. (For more details on the interest calculation, see "Setting Up Plan Enrollment " on page 16.)

## 2.3 Financial Aid and Plan Amounts

You choose how you want financial aid to pay down plan installments:

- **Across installments equally** – new financial aid pays down all installments by equal amounts.
- **Sequentially** – new financial aid pays down the first installment, then the second, and so on.

If you want authorized aid to pay down installments equally, include its fund and detail codes in the "Payment Plan Credits" section of the plan worksheet. If you want memo aid to pay down installments equally, include its detail codes.

If you want it to pay down installments sequentially, leave it off the worksheet; do not include its codes. When it is disbursed, Bill + Payment will recognize it as a payment.

For each authorized aid item you enter, you can choose whether to include memo aid in the amounts that can pay down the plan.

**Note:** In your plan setup, you may have chosen to include previous-term financial aid in your calculations when determining enrollment eligibility. This option does not affect the plan total, but only affects enrollment eligibility. See [page 35](#) for details.

## 2.4 Best Practices for Recalculation

In order for plan recalculation to work as designed, please review your use of the following settings in Banner.

### Application of Payment

Your application of payment process must always be complete before the Bill + Payment batch process begins in order for payments and charges to be included in the plan installments. For more details, see "[Timing Application of Payment with Recalculation](#)" on [page 52](#).

### Unapplying Reversed Payments

During your nightly application of payment process, TouchNet recommends that you first unapply, then reapply payments. This allows Bill + Payment's plan recalculation to correctly take reversed payments into account.

Plan recalculation takes into account the charges you included on your plan worksheet. A reversed payment is not recorded as a charge, so recalculation cannot factor it into totals.

You can unapply only those accounts that show changes from the previous application of payment process. However, if you are not currently unapplying payments, TouchNet recommends that you run at least one application of payment process unapplying all payments, then change your process to unapply only the changed accounts.

### Future Effective Dates

The recommended practice for payment plan users is to avoid using future effective dates. If charges on your student accounts use future effective dates, you will see unexpected behavior in plan recalculation.

Consider what happens in a situation where future effective dates are used. Assume that the tuition charges on a student's plan have a future effective date. Here's what would happen at payment and recalculation:

- 1 The student pays \$1,000 toward the plan. In the Bill + Payment student interface, the student can look at the Payment History and see that the \$1,000 payment has been made.
- 2 Application of payment runs but does not apply the payment toward the tuition charge. In Banner, the account balance remains the same.

- 3 At recalculation, Bill + Payment looks to see if account balances have changed. Because the tuition amount has not changed yet, Bill + Payment doesn't see that a payment has been made. The plan balance therefore does not reflect the payment.
- 4 The student logs into Bill + Payment and sees an account balance and plan balance that do not reflect the recent payment. The amounts will not look correct to the student until the paid charges reach their effective date.

### **Negative Payments**

As a best practice, do not leave negative payments open on the student account. Instead, in application of payment, set negative payments to clear the original payment.



## 3.0 Creating a Payment Plan

Before you start creating a payment plan in the Operations Center, take some time to decide how you want the plan to work. In plan design, the best practice is to focus on the student payment scenarios that routinely occur at your school. Design your plan for those scenarios rather than focusing on rare possibilities.

Once you have created a plan in your test environment, test it to make sure it adequately handles the payment situations that routinely occur at your school. Test with different configuration options so that you can find the combination of settings that provides the best service to your students.

### Plan Creation Best Practices

Keep these best practices in mind as you design your plan or set of plans.

#### *Double-check Your Plan: Later Changes Will Not Apply to Enrolled Students*

After a plan is online, any changes you make later to that plan will not apply to students who are already enrolled in it. That's why it's critical that you test and double-check your plan before you bring it online. In particular, be sure the plan includes all the worksheet items you need.

If you make changes to a plan and you want those changes to affect enrolled students, you must complete the recommended adjustment procedures to make sure all students are enrolled with the correct plan settings. See "Changing an Existing Plan" on page 50.

#### *Use a "Master" Plan*

Bill + Payment lets you create a new plan by copying an existing one. See "Copying an Existing Plan" on page 49.

Consider creating a "master" payment plan that can be copied from term to term. This reduces the amount of time needed to create new plans at the beginning of each term. The "master" payment plan can also be used as a baseline to create special payment plans for individual students.

#### *Use Offline Plans to Help Students Individually*

When a plan is open for enrollment but kept offline, you can enroll students in the plan through the Operations Center.

As you create plans, consider whether the plan should require the assistance of an administrator to enroll. Consider also any plans you might want to have created in advance for the routine situations where an administrator might need to help a student with a specific payment need.

All Bill + Payment Operations Center users can enroll students in any plan that is open for enrollment, as long as the student is eligible for the plan.

## 3.1 Getting Started: Adding a New Plan

To add a new plan, navigate to Bill + Payment Home > Payment Plans > Manage Payment Plans. Scroll to the bottom of the page and click the New Payment Plan button.

The rest of this chapter covers settings in the General Settings, Enrollment, Installments, Late Fees, and Plan Migration pages of plan setup. The next chapter covers setup of the plan worksheet.

## 3.2 Configuring a Plan's General Settings

New Payment Plan	
<div style="display: flex; justify-content: space-between; border-bottom: 1px solid black;"> <span style="background-color: #f0e68c; padding: 2px 5px;">General Settings</span> <span style="background-color: #4b4b9b; color: white; padding: 2px 5px;">Enrollment</span> <span style="background-color: #4b4b9b; color: white; padding: 2px 5px;">Worksheet Items</span> <span style="background-color: #4b4b9b; color: white; padding: 2px 5px;">Installments</span> <span style="background-color: #4b4b9b; color: white; padding: 2px 5px;">Late Fees</span> <span style="background-color: #4b4b9b; color: white; padding: 2px 5px;">Plan Migration</span> </div>	
<b>Plan Name:</b>	<input type="text" value="Fall Payment Plan"/>
<b>Plan Description:</b>	<div style="border: 1px solid #ccc; padding: 5px; min-height: 60px;">This plan spreads tuition over three installments.</div>
<b>Host System Account:</b>	<input type="text" value="1 - Bill+Payment Student"/>
<b>Attribute Code(s) for Plan Eligibility :</b>	<input type="text"/> (Separate multiple codes with a comma.)
	<input checked="" type="radio"/> Match ANY of the codes listed <input type="radio"/> Match ALL codes listed
<b>Term for this payment plan:</b>	<input type="text" value="201009 - Fall 2010"/>
<b>Short-Term Loan Plan:</b>	<input type="checkbox"/>
<b>Initial State:</b>	OFFLINE

*Plan Setup - General Settings page*

If you are creating a new plan, this is the first page in plan creation. If you are updating an existing plan, navigate to this page as shown here.

- 1 If you are updating an existing plan, go to Payment Plans > Manage Payment Plans. Click the plan name you want to update.
- 2 Set the options on the page as detailed below.

- 3 If you're creating a new plan, click the Continue to Enrollment Settings button when you finish setting options. If changing an existing plan, click Save.

### **Plan name and Plan description**

Users see the plan name and description when viewing or enrolling in the plan. Many schools use the plan name as a way to direct students into specific plans.

For example, if you offer one plan for undergraduate students and another for graduate students, you might include "Undergraduate Only" and "Graduate Only" in the plan names.

The plan name is limited to 50 characters.

**Important!** If you will use automatic enrollment out of the plan or into the plan, use your plan description to explain for your users the automatic enrollment event they can expect to see later. For more details, see ["Setting up Payment Plan Rollover"](#) on page 26.

### **Host system account**

Select one of the host system accounts that you are already using in Bill + Payment. Typically, this will be the default account, or you may choose any account you have set up in the Alternate Host System Accounts section of the Host Integration page.

If you select an alternate host system account, only students with the student level or campus code associated with that account will see the plan. For more information, see ["Plans for Specific Needs"](#) on page 37.

**Note:** Students may enroll in multiple plans for the same term if the plans use different host system accounts.

For more on host system accounts and how they work, see the Bill + Payment Business User's Guide or the Bill + Payment online help.

### **Limit enrollment to attribute code(s)**

To limit plan enrollment to selected students, enter one or more attribute codes. Separate multiple attribute codes with commas.

For more information, see ["Plans for Specific Needs"](#) on page 37.

### **Term code**

Select the term code for the plan.

### **Short-term loan plan**

If this plan is to be used to lend and repay a short-term loan amount, check this box. For details on short-term loans, see ["Creating Short-Term Loan Plans"](#) on page 38.

### Initial / Current state

During plan setup, the **Initial state** setting is always set to Offline. You must have worksheet items to bring a plan online. After plan setup, this setting name changes to **Current state**. Here, you can bring the plan online or offline; you can also change the online/offline status in the Payment Plan Management page, where plans are listed.

## 3.3 Setting Up Plan Enrollment

New Payment Plan	
<div style="display: flex; justify-content: space-between;"> <span>General Settings</span> <span style="background-color: #FFD700; padding: 2px;">Enrollment</span> <span>Worksheet Items</span> <span>Installments</span> <span>Late Fees</span> <span>Plan Migration</span> </div>	
Setup Fee:	\$ <input type="text"/> <input type="checkbox"/> Due at enrollment time
Setup Fee Code:	<input type="text"/>
<b>If your plan will calculate fees based on an interest rate, enter the following two values. Interest applies to the total amount due, for the time remaining on the plan.</b>	
Interest Rate:	<input type="text"/> %
Interest Charge Code:	<input type="text"/>
<input checked="" type="checkbox"/> Provide calculated APR in student disclosure statement	
Allow Late Enrollment:	<input type="text"/> Days
Late Enrollment Fee:	\$ <input type="text"/>
Late Enrollment Fee Code:	<input type="text"/>
On Late Enrollments:	<input type="radio"/> Enroll for Remaining Months <input type="radio"/> Missed Payments Due at Signup
Enrollment Start Date:	<input type="text" value="6/19/10"/> <input type="button" value="📅"/>
Enrollment End Date:	<input type="text" value="6/19/10"/> <input type="button" value="📅"/>
<input type="checkbox"/> Restrict enrollment to students with a minimum of \$ <input type="text"/> in eligible charges.	
<div style="display: flex; justify-content: space-between;"> <span>&lt;&lt; Back</span> <span>Continue to Worksheet Items</span> <span>Cancel</span> </div>	

*Plan Setup - Enrollment Options*

If you are creating a new plan, you will continue to this page from General Settings. If you are updating an existing plan, navigate to this page as shown here.

- 1 If you are updating an existing plan, go to Payment Plans > Manage Payment Plans. Click a plan name, then click the Enrollment link.
- 2 Change any of the following settings as needed.
- 3 If you're creating a new plan, click the Continue to Worksheet Items button when you finish setting options. If changing an existing plan, click Save.

**Note:** If you are creating a new plan and need assistance with worksheet setup, continue now to 4.0 "The Plan Worksheet" on page 29.

**Setup fee**

Enter the amount to charge for the setup fee.

**Due at enrollment time**

If this box is not checked, the student is not required to pay the fee at enrollment.

An administrator, when enrolling a student, can override a flat-rate setup fee down to an amount as low as zero. Overriding the flat-rate setup fee does not override any interest-based fee you may have charged.

**Note:** If this plan is selected as a destination plan for payment plan rollover, its setup fee always will be spread over the installments for automatically enrolled users. If your payment plan rollover is configured not to post the setup fee, it will not be charged during automatic plan enrollments. For more details, see "Setting up Payment Plan Rollover" on page 26.

**Setup fee code**

Enter the code that identifies the setup fee in your student system.

If you are not requiring the setup fee at enrollment, and you want the fee amount spread across installments, remember to include this code in your worksheet items.

**Provide calculated APR in student disclosure statement**

You can show the calculated APR in the plan agreement and in the disclosure statements that Bill + Payment generates when plan amounts increase.

This option is marked by default so that Bill + Payment will include the calculated APR in the agreement and disclosure statement.

**Interest rate**

You can charge both a flat setup fee and a fee based on an interest rate, or charge only one or the other. For interest rates, you can use up to two decimal places.

Interest is recalculated with the plan, so the interest amount due will change as plan amounts change.

**Allow late enrollment**

If late enrollment is not allowed, leave the field blank.

Allowing late enrollment creates a payment plan that is available for enrollment throughout a term. This lets your school have a rolling enrollment due date, with different fees if desired for enrollment at the

beginning of the term (setup fees) and enrollment in mid-term (setup plus late enrollment fees).

**Note:** Bill + Payment does not allow enrollment if all plan installment dates are past due, even if this falls within the late enrollment period.

#### **Late enrollment fee**

Enter the amount to charge for late enrollment fees.

#### **Late enrollment fee code**

Enter the code used for the late enrollment fee in your student system.

If you want this fee to be spread across plan installments, remember to include this code in your worksheet items. Otherwise, it will simply be a charge on the student account.

#### **On late enrollments**

These options determine when the student will pay any payments that have been missed at enrollment time.

- **Enroll for Remaining Months** – With this option, missed payments are spread equally over the remaining installments.
- **Missed Payments Due at Signup** – With this option, the user must pay any past installment amounts at enrollment time.

#### **Enrollment start date**

Enter the date when students and authorized users can see and begin enrolling in the plan. No installment payments can be made on this date, so set a date before the first payment will be due.

#### **Enrollment end date**

Enter the date when plan enrollment ends. The plan will no longer be visible to users after this date. Enrollment is allowed on the end date.

Receive notification when this amount has been loaned through the plan

This option appears only if you marked the Short-term loan plan setting in the General Settings page. Enter a dollar amount in the field. When the amount currently on loan through the plan reaches this number, you will receive an e-mail.

For example, if you set the number at \$10,000, you will receive an e-mail when plan loans minus repaid amounts reaches \$10,000. (The e-mail notification goes to the Bill + Payment administrator e-mail address you set in the E-mail Configuration page.)

For more details, See ["Creating Short-Term Loan Plans"](#) on page 38.

Stop further plan enrollment when this amount has been loaned through the plan

This option appears only if you marked the Short-term loan plan setting in the General Settings page. Enter a dollar amount in the field. When the amount currently on loan through the plan reaches this number, the plan will no longer be displayed to students for enrollment.

For example, if you set the number at \$15,000, the plan will go offline when plan loans minus repaid amounts reaches \$15,000. When additional amounts are repaid, the plan will display again to students for enrollment.

For more details, see "[Creating Short-Term Loan Plans](#)" on page 38.

**Restrict enrollment to students with a minimum of \$[x] in eligible charges**

To limit enrollment, check the box and enter a minimum amount of eligible charges. Students who owe less than this amount cannot enroll in the plan.

## 3.4 Setting Up Plan Installments

New Payment Plan	
<div style="display: flex; justify-content: space-between;"> <span>General Settings</span> <span>Enrollment</span> <span>Worksheet Items</span> <span style="background-color: #FFD700;">Installments</span> <span>Late Fees</span> <span>Plan Migration</span> </div>	
<b>Schedule Payments at Signup:</b>	<input type="radio"/> Required <input checked="" type="radio"/> Optional <input type="checkbox"/> Waive setup fee if payments are scheduled.
<b>Minimum Down Payment:</b>	<input type="radio"/> Flat Amount \$ <input type="text"/> <input type="radio"/> Percentage <input type="text"/> %
<b>Number of Payments:</b>	<input type="text"/>
<b>Detail code for posting installments:</b>	<input type="text"/>
<b>Source code for posting installments:</b>	<input type="text"/>
<b>Installment Partition:</b>	<input checked="" type="radio"/> All Installments Equal <input type="radio"/> Specify Percentage Rates
<b>Payment Frequency:</b>	<input checked="" type="radio"/> Monthly <input type="radio"/> Bi-Weekly <input type="radio"/> Weekly <input type="radio"/> Fixed Dates
<b>Installment Recalculation</b>	
<input type="checkbox"/> Continue recalculation of upcoming installments even if they are paid off early.	
<input checked="" type="checkbox"/> Stop recalculating installments that are due in <input type="text" value="14"/> days or less.	
<div style="display: flex; justify-content: space-between;"> <span>&lt;&lt; Back</span> <span>Continue to Late Fees</span> <span>Cancel</span> </div>	

### Plan Settings - Installments

On this page, select options that govern the number and frequency of installments in the plan, how installment amounts are partitioned, required payment scheduling, and plan down payments.

If you are creating a new plan, you will configure these settings after you complete the Plan Worksheet. If you are updating an existing plan, navigate to this page as shown here.

- 1 If you are updating an existing plan, go to Payment Plans > Manage Payment Plans. Click a plan name, then click the Installments button.
- 2 Set installments options as detailed below.
- 3 If you're creating a new plan, click the Continue to Late Fees button when you finish setting options. If changing an existing plan, click Save.



**Schedule payments at signup**

Mark the "Required" option if students must schedule their plan installments when they enroll. Mark the "Optional" option if students will set up payments as installments come due.

If students make other payments toward their accounts, those applied payments will lower the amounts of scheduled plan payments. If the amount due is zero at the time of a scheduled plan payment, then that scheduled payment will not be processed.

**Note:** If you require students to schedule payments, you must also allow them to save payment methods. To do this, set the **Allow users to save their payment methods** option to Yes in the Payment Configuration page.

**Waive setup fee if payments are scheduled**

You will see this option only if scheduled payments are optional and you have let users save their payment methods.

If this box is checked, the setup fee is waived for all users that scheduled payments during enrollment. If the box is not checked, the setup fee is added to the student account.

If you want to include the setup fee as a payable item in the payment plan, be sure to add it as a worksheet item.

An administrator, when enrolling a student in a plan, can override the setup fee down to an amount as low as zero.

**Minimum down payment**

Set the minimum plan down payment as a percentage of the total plan amount or as a flat amount.

Users will be able to pay a higher down payment. However, they must pay at least the minimum you specify.

The down payment option can also be used as an installment. If your first installment is due at plan enrollment, specify the percentage amount due. For example, if you would like to have a four-installment plan with a required first payment during plan enrollment, enter 25% into the percentage field. Remaining installments would be calculated as equal amounts.

**Note:** An administrator, when enrolling a student in a plan, can override the required down payment.

**Number of payments**

Change the entry in the **Number of payments** field, then click the Update Installment Table link to see changes to your installments.

If you use the down payment as the first installment, be sure to enter only the number of installments. For example, if you have a four-payment plan

and the down payment is the first of those payments, you would enter **3** in the **Number of payments** field.

### Detail code for posting installments

If you want to post installment information as memo items to the TBRMEMO table in Banner, enter the payment-type detail code to post with the installment information.

**Note:** The option to post installment information as memo items is located on the Bill + Payment Home > Payment Plans > Manage Payment Plans page.

### Source code for posting installments

This value must match an existing value in the TTVSRCE table.

### Installment partition

You can make all installments equal or specify a percentage of the total due for each installment.

If you select the **Specify percentage rates** option, a table appears showing each payment. Enter or change the percentage for each installment.

- Percentages must add up to 100%.
- You can enter percentage rates up to two decimal places.

**Note:** If you have an odd number of installments, be sure your percentages add up to 100%. The following example shows the total split into nearly equal thirds, with two installments at 33.33% and the final installment at 33.34%.

Payment	Percentage Rate
Payment 1 of 3:	33.33 %
Payment 2 of 3:	33.33 %
Payment 3 of 3:	33.34 %

*Plan Setup - Installments with percentages*




### Payment frequency

If you choose monthly, weekly, or bi-weekly dates, the date intervals begin when the student enrolls in the plan.

For example, if a student enrolls on March 30 in a plan with monthly dates, then payment dates are April 30, May 30, and so on. (In shorter months, payments fall on the last date of the month.)

If you select fixed dates, the Installment Table will show date fields. For each payment, use the calendar to select the due date. (The number of payments in this table is controlled by the Number of Payments setting on this page.)

Your plan enrollment end date must occur before the first installment due date.

Payment	Due Date	Percentage Rate
Payment 1 of 3:	1/7/11 	33.33 %
Payment 2 of 3:	2/7/11 	33.33 %
Payment 3 of 3:	3/7/11 	33.34 %

*Installments with both percentages and fixed dates*

### **Continue recalculation of upcoming installments even if they are paid off early**

Mark this box if new charges and credits should be calculated into installments that were paid off early. If this box is not marked, then new charges and credits will be calculated into future installments.

**Note:** Even if all installments are paid off, new charges or credits will reopen installments if their due dates have not passed.

**Note:** You will not see this option if your plan uses interest rates.

### **Stop recalculating installments that are due in [x] days or less**

Mark this box and specify a number of days if you want the upcoming installment amount to stop recalculating one or more days before it is due, with new charges and credits automatically going to the next installment.

The default value is to stop recalculating the upcoming installment fourteen days before it is due.

If this box is not marked, new charges and credits can be added to an installment on its due date.

## 3.5 Setting Up Plan Late Fees

New Payment Plan	
<div style="display: flex; justify-content: space-between;"> <span>General Settings</span> <span>Enrollment</span> <span>Worksheet Items</span> <span>Installments</span> <span style="background-color: #FFD700;">Late Fees</span> <span>Plan Migration</span> </div>	
Payment is Late After:	<input type="text"/> Days
Ignore Late Fee if Amount Due is:	\$ <input type="text"/> or Less
Late Payment Fee:	<input type="radio"/> Flat Fee \$ <input type="text"/>
	<input type="radio"/> Percentage <input type="text"/> %
	<input type="checkbox"/> After last installment, continue monthly late fees until plan is fully paid
Late Payment Fee Code:	<input type="text"/>
Late Payment Fee Category Code:	<input type="text"/>
<div style="display: flex; justify-content: space-around;"> <span>&lt;&lt; Back</span> <span style="background-color: #4B4B9B; color: white; padding: 5px;">Continue to Plan Migration</span> <span>Cancel</span> </div>	

*Plan Setup - Late Fees*

On this page, you will choose options that govern how late payment fees are charged.

If you are creating a new plan, you will configure these settings after you complete the Installments page. If you are updating an existing plan, navigate to this page as shown here.

- 1 Go to Payment Plans > Manage Payment Plans. Click a plan name, then click the Late Fees button.
- 2 Set late fee options as detailed below.
- 3 If you're creating a new plan, click the Continue to Plan Migration button when you finish setting options. If changing an existing plan, click Save.

### **Payment is late after**

Enter the number of days that can pass after the due date before the late fee will be charged. For instance, if you enter 3, then three days will pass before the late fee is charged.

### **Ignore late fee if amount due is \$[x] or less**

Late fees will not be charged if the amount due is equal to or less than the amount you enter here.

**Late payment fee**

Select the type of late fee to charge, either a flat fee or a percentage of the remaining total amount due. Enter either a dollar amount or a percentage to charge, depending on the fee type.

**After last installment, continue monthly late fees until plan is fully paid**

If this box is empty, you will charge one late fee per installment. If the box is marked, the fee will appear as a new charge on the student's account every month that the payment is late, even after the final installment date has passed.

**Late payment fee code**

Enter any code required by your student system for the late fee. This is a required field.

If you want late payment fees to be spread across remaining installments, be sure to enter this code (or the category code, below) in the plan worksheet. Otherwise, they will simply be charges on the student account.

## 3.6 Setting Up Plan Migration and Payment Plan Rollover

In the Plan Migration page, you configure how administrators move users from one plan to another. Plan migration controls which plans an administrator can move enrolled users into, and payment plan rollover controls which plan, if any, that a user will automatically move to from the current plan.

**Note:** Plan migration settings apply to administrators only. Enrolled users may move themselves to plans for which they are eligible for enrollment.

## Setting Up Plan Migration

Plan migration occurs when an administrator moves the user from one plan to another.

Plan Migration	
When a user migrates to a new plan, payments are recalculated using the new plan's settings. Late fees incurred to date migrate with the amount due.	
<a href="#">General Settings</a> <a href="#">Enrollment</a> <a href="#">Worksheet Items</a> <a href="#">Installments</a> <a href="#">Late Fees</a> <a href="#">Plan Migration</a>	
<b>Allow Migration From Spring Payment Plan to the Following Plans</b>	
Fall Payment Plan	<input type="radio"/> Yes <input checked="" type="radio"/> No
Spring Estimated Amounts Plan	<input type="radio"/> Yes <input checked="" type="radio"/> No

*Plan Setup - Plan Migration*

If you are creating a new plan, you will configure these settings after you complete the Late Fees page. If you are updating an existing plan, navigate to this page as shown here.

- 1 Go to Payment Plans > Manage Payment Plans > [click a plan name] > Plan Migration. Click a plan name, then click the Plan Migration button.
- 2 In the plan migration page, mark Yes next to plans students can be moved to, by an administrator, from this plan.
- 3 Click Save.

**Note:** Plan migration is a service performed by Bill + Payment administrator and support users in the Operations Center. However, students who are already enrolled in a plan may switch to any different available plan in the same term. To do this, a student would simply enroll in the other plan.

### Example

You're setting up a new plan called "Fall Plan - Four Payments." You already have two other plans: "Fall Plan - Three Payments" and "Spring Plan."

If students enroll in your new four-payment plan, you want administrators to be able to switch them to "Fall Plan - Three Payments," but not the "Spring Plan."

In this case, mark Yes for "Fall Plan - Three Payments" and mark No for "Spring Plan."

## Setting up Payment Plan Rollover

When a plan is set up for payment plan rollover, all the users enrolled in that configured plan are automatically enrolled in a new plan on a specified date.

For successful payment plan rollover, the users must meet all the enrollment requirements for the second plan. See "Exceptions to Auto Enrollment," below.

When a user is automatically enrolled in a plan, Bill + Payment creates a new disclosure statement for the user and stores it. The user receives an e-mail notification which tells the user that an updated disclosure statement is available online.

**Important!** Do not allow both migration and payment plan rollover on a plan. If your plan will use payment plan rollover into a second plan, be sure that all Plan Migration options are marked "No."

Also, never roll users over into a plan that uses estimated amounts. Only roll users into plans that use real-time amounts.

### *When Is Payment Plan Rollover Processed?*

Payment plans are rolled over the first time that the Bill + Payment batch process runs on the selected date. This is the case whether the batch process is run automatically or on command.

### *What If I Update the Second Plan's Configuration?*

As with any plan, the user will experience the configuration that was in place at the time of enrollment. If you make changes to the second plan, those changes will not be in effect for users who are already enrolled in the plan, but will be in effect for users who roll onto the plan later.

The best practice is to configure and test the second plan before any users are automatically rolled into it. If you do need to make changes after users are enrolled, see "Changing an Existing Plan" on page 50 for steps to move existing enrollees to the updated plan.

### *How are Plan Setup Fees Handled?*

How setup fees are handled for the second plan depends both on its setup fee configuration and your **Post setup fee at enrollment** setting.

If you decide not to post the setup fee, then no setup fee will be charged for the second plan.

If you choose to post the setup fee, its amount will be spread equally across the second plan's installments. This is the case even if you have configured the second plan's setup fee to be due at enrollment. You can leave the second plan's setup fee as due at enrollment for individual enrollments, but it will be spread across the plan when used in payment plan rollover.

### How Are Late Fees Handled?

If the student owes late fees on the current plan, then payment plan rollover is governed by how you handle previous balances. If the second plan is configured to allow enrollment with previous balances, the first plan's late fees will be spread equally across the second plan. If the second plan does not allow enrollment with previous balances, the student will not be rolled into the second plan.

### Payment Plan Rollover Setup Steps

To set up payment plan rollover:

- 1 Navigate to the Bill + Payment Home > Payment Plans > Manage Payment Plans > [click a plan name] > Plan Migration page.

Payment Plan Rollover	
Automatically enroll students in:	-- Select a Payment Plan --
Enrollment date:	11/1/2011
Post set up fee at enrollment:	<input type="radio"/> Yes <input checked="" type="radio"/> No
Schedule payments for new plan if scheduled in original plan:	<input checked="" type="radio"/> Yes <input type="radio"/> No

*Plan Setup - Automatic Enrollment on the Plan Migration Page*

- 2 Using the **Automatically enroll students in** dropdown list, select the plan that users will be automatically enrolled into.
- 3 In the **Enrollment date** field, enter the date when users will be automatically enrolled in the new plan.
- 4 Choose whether you want to post the setup fee for the new plan at the time of payment plan rollover.

**Note:** If you select "No," then no setup fee will be charged for the second plan.

- 5 Choose whether you want to schedule payments for the new plan if they were scheduled for the original plan. If you choose "Yes," payments in the new plan will be scheduled for their installment due dates.



## 4.0 The Plan Worksheet

Your plan setup acts as the "instructions" that Bill + Payment follows when calculating and recalculating a plan. The plan worksheet is at the heart of these instructions and is the most critical piece of your plan setup.

The worksheet tells Bill + Payment how to handle all the charges and credits that can affect amounts shown on the plan. It tells Bill + Payment what charges from the student account should be paid through the plan and directs Bill + Payment how to use financial aid to pay down the plan.

Because your worksheet directly affects how the plan is calculated and recalculated, you may want to spend some time reviewing how plan recalculation works. Please see ["Plan Calculation and Recalculation"](#) on page 7.

### Gathering Codes for Your Worksheet

To complete your plan worksheet, you will need the list of detail codes or category codes for charges to pay through the plan. You will also need the list of fund codes and detail or category codes for any aid that should be applied equally across plan installments.

You will not enter payment detail codes in the worksheet—Bill + Payment recognizes payments without them.

If you want plan fees—setup fee, late fees, and late enrollment fees—to be spread across installments, enter their codes in the worksheet. Otherwise, they will simply be charges added to the student account. However, if you require your setup fee to be paid at the time of enrollment, do not include its code.

### *What Happens if I Add a New Code Later?*

**Important!** Always test your plan and double-check to make sure you've included all the codes you need before you bring the plan online.

If you add a new code on the plan worksheet after some students have already enrolled, you will have to update each enrolled student by following the procedure in ["Changing an Existing Plan"](#) on page 50.

If you add a new detail code in Banner, its handling depends on whether the code is included in the plan with a wildcard or within a category code.

If the new detail code is covered by a wildcard entry in the plan worksheet, amounts for the code will automatically be included for all students who are enrolled in the plan the next time that recalculation runs.

If the new detail code is within a category code that you put on the plan worksheet, you must click the Refresh link for that code in the worksheet. However, refreshing the codes will not affect students already enrolled in the plan. For those students, you must complete the procedure in ["Changing an Existing Plan"](#) on page 50.

## Using Wildcards to Reduce Data Entry

Typically, you will have a long list of detail codes to include in the worksheet. You can reduce the amount of data in the worksheet by using wildcards. A wildcard is an asterisk character (\*) that replaces a single character in the detail code.

**Note:** If you try to add a code to the worksheet, and it is already included with a wildcard, you will be prompted that it is a duplicate code.

Use wildcards like this...	
T***	Includes all codes that are four characters long and start with the letter T.
RMB*	Includes only the four-character codes that start with "RMB".

But be careful about using wildcards like this...	
****	This would include all four-character codes from the student system.
TUI**	This would include all five-character codes that start with "TUI," but no four-character codes. For instance, "TUIT" would not be included because it only has four characters.

## 4.1 Elements of the Plan Worksheet

On the worksheet, enter all items to be calculated into the plan. A worksheet item appears on a student's payment plan as a line-item, eligible charge to be paid by the plan or as a source of payment for the plan.

Think of a worksheet item as a way to broadly categorize charges or credits. For example, "Fees" would make sense as a worksheet item, but "Laptop rental fee" would be too specific.

**Note:** Remember to include the setup fee, late enrollment fee, and late fee codes with your charge items if you want them to be calculated into the plan installments. (If your setup fee is due at enrollment, you do not need to include its code.)

If you are creating a new plan, you will continue to this page from Enrollment Settings. If you are updating an existing plan, navigate to this page as shown here.

- 1 Go to Payment Plans > Manage Payment Plans. Locate the plan you want to work with and click its Edit Worksheet Items link.
- 2 Set up worksheet items as detailed below.

- 3 If you're creating a new plan, click the Continue to Plan Installments button when you finish setting options. If changing an existing plan, click Save.

## Obtain Plan Totals

Choose how your plan will obtain its amount information.

Obtain Plan Totals	
Please specify how this plan should obtain totals for each worksheet item:	<input checked="" type="radio"/> Using real-time account information <input type="radio"/> Using amounts estimated by the student

*Plan worksheet - Specify how the plan should obtain totals*

Select from the two options for the source for plan item totals. The available options are **Using real-time account information** and **Using amounts estimated by the student**.

If you select **Using amounts estimated by the student**, the remaining settings on the worksheet will change to those appropriate for this type of plan. For setup of this type of plan, see "Creating a Plan Using Estimated Amounts" on page 41.

**Important!** Do not change how the plan obtains totals after you have saved this page. Changing from one type of plan to the other can cause incorrect behavior when the plan is brought online.

## Payment Plan Charges

In the blank fields, enter a charge that students will pay through the plan, then click the Add New link. Each line under Payment Plan charges can represent:

- One or more detail codes
- OR
- A single category code (no wildcards allowed)

**Note:** Remember to group detail codes by using wildcards. Using wildcards is a best practice that helps you manage your plans more efficiently. See "The Plan Worksheet" on page 29.

**Note:** For category codes, remember to click the "Refresh" link in the "Actions" column any time you add a new detail code in Banner that falls within that category. The new detail code will be included in any plan enrollments after that point.

**Note:** If you export worksheet entry information from your student system into a CSV or other file and then copy and paste it into the Bill + Payment

worksheet, be sure to remove all hidden codes, such as line break characters, from the file before copying and pasting your information.

**Important!** If you use line item payments, then as a best practice do not set up the same items as both payment plan items and line item payments. Either set the item up within a payment plan or set it up as a line item payment to avoid the possibility of double-payment for the item.

<b>Payment Plan Charges</b>				
For each item, enter EITHER one or more detail codes OR a single category code. <b>Detail codes:</b> You can use an asterisk (*) as a single-character wild card in detail codes. Separate multiple detail codes with a comma.				
Name	Detail Code(s) or Category Code	Item Uses a Category Code	Limit Item to Percentage	Action
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Add New</a>

*Plan worksheet - Payment plan charge entry*

### Name

Enter a descriptive name for the charge.

### Detail Code(s) or Category Code

You can enter either a single category code or one or more detail codes for the charge. Do not enter a category code and detail codes in the same worksheet line. Use wildcards to minimize data entry of detail codes, and if you use multiple detail codes, separate them with commas.

You cannot use wildcards with category codes.

### Item Uses a Category Code

If you entered a category code for the charge, mark this checkbox. Do not mark the checkbox if you entered detail codes in this worksheet line.

### Limit Item to Percentage

If this box is checked, then after enrollment, only a percentage of new charges for the item is allowed on the plan. This percentage is set below, in the **Percent of charges allowed on payment plan** field. The percentage will apply to all items with the "Limit Item to Percentage" column checked. See "Creating a Plan for a Percent of Charges" on page 42.

## Payment Plan Credits

Any credits you include here will pay down installments equally. This happens when Bill + Payment sees an amount on the student account for the worksheet item's code.

In the blank fields, enter any credit, such as financial aid or a third-party contract payment, that you want to distribute equally across all plan installments.

Do not include credits that should pay off installments consecutively. If you want a credit to pay off the first installment, then the second, and so on, leave it off the worksheet.

You do not need to add entries for student payments; Bill + Payment automatically recognizes when payments have been made by any method toward the plan charges.

Payment Plan Credits				
<p><b>List These Credits:</b> List any credits (such as financial aid or third party contract payments) that you want to distribute equally across all plan installments.</p> <p><b>Don't List These Credits</b> Do not include credits that should pay installments off in turn. If a credit should pay off the first installment, then the second, and so on, leave it off the worksheet.</p> <p><b>Use these codes:</b> Enter both the fund code and detail code for each item. Separate multiple codes with a comma.</p>				
Name	Estimated Aid Detail/Fund Code(s)	Item Uses a Category Code	Exclude Memo Aid From This Item	Action
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Add New</a>

Payment plan credits entry on the plan worksheet

### Name

Enter a descriptive name for the credit.

### Estimated Aid Detail/Fund Code

You can enter either a single category code or one or more fund and detail codes for the credit. Enter both the fund and detail codes for each item that you list.

Do not enter a category code in the same worksheet line as detail or fund codes. Use wildcards to minimize data entry, of detail codes, and if you use multiple detail or fund codes, separate them with commas.

You cannot use wildcards with a category code.

### Item Uses a Category Code

If you entered a category code for the credit, mark this checkbox. Do not mark the checkbox if you entered detail codes or fund codes in this worksheet line.

### Exclude Memo Aid From This Item

By default, Bill + Payment will reduce plan amounts as soon as it finds an amount in the student account associated with a detail or fund code for the plan credit.

If you do not want plan amounts to reduce when Bill + Payment finds memo aid for the student, but only when it finds authorized aid, mark this checkbox for your credit item.

### Unpaid Balances from Previous Terms

You can calculate both unpaid balances and financial aid from previous terms into a student's plan.

When you include unpaid balances in the plan, their amounts are spread evenly across the plan's installments at the time of plan enrollment.

If you are limiting enrollment on the basis of unpaid balances, you can also choose to include previous-term financial aid in the calculation. This allows students to enroll in the plan if their previous-term financial aid covers their previous-term unpaid balances.

If you choose not to include unpaid balances at all, be aware that your application of payment process may be set up to direct any payment, including plan payments, toward previous balances before paying toward the current term's plan. Including unpaid balances ensures that payments made toward plan installments are not first diverted to pay off previous balances.

**Unpaid Balances from Previous Terms**

Select balance option:

DO NOT include unpaid balance from a previous term.

Include unpaid balances in this plan regardless of the amount.

Deny enrollment if unpaid balance from previous terms exceeds \$  .

Include previous term financial aid when calculating enrollment eligibility into a payment plan?  Yes  No

Select one or more terms to include their balances:

200909 - Fall 2009	<input type="checkbox"/>
201001 - Spring 2010	<input type="checkbox"/>
201009 - Fall 2010	<input type="checkbox"/>

*Unpaid balances on the plan worksheet*

### Select balance option

Choose from three options for unpaid balances:

- Do not include them in the plan. All students can enroll, but unpaid balances will be paid outside the plan.
- Include unpaid balances regardless of amount. All students can enroll and pay their unpaid balances through the plan.
- Do not let students enroll if unpaid balances are over the amount you enter. Enrolled students can pay up to this amount in unpaid balances

through the plan. Selecting this option enables the option to include previous-term financial aid.

### **Include previous term financial aid when calculating enrollment eligibility into a payment plan**

This option is enabled when you choose to deny enrollment for unpaid balances. Choose Yes to if you want to take previous-term financial aid into account. If you choose yes, students' enrollment eligibility is determined by the combination of their unpaid balance and any available financial aid from the previous term.

### **Select one or more terms to include their balances**

All enabled terms from the Term Management page appear in the list.

Click a term to highlight it or press Shift + click to highlight multiple terms. Balances from the highlighted terms will be included in the plan.

Balances from the terms you select will be considered both at the time of plan enrollment and at plan recalculation; payment plan amounts will reflect changes in the balances for these terms.

## **Charges and Existing Payments**

Use these options to configure specific behavior for charge items and payments.

<b>Charges and Existing Payments</b>	
Percent of charges allowed on payment plan:	<input type="text" value="100.00"/> %
Apply existing payments towards down payment and installments:	<input type="checkbox"/>

*Charges and existing payments on the plan worksheet*

### **Percent of charges allowed on payment plan**

If your school must limit the percent of new charges that are allowed on the plan, enter the percent here. This percentage will apply to all items that are marked Yes in the "Apply Percentage" column.

See also: "Creating a Plan for a Percent of Charges" on page 42.

### **Apply Existing Payments Toward Down Payment and Installments**

**Note:** Most schools will not mark this option. It is here to help the limited number of schools that must require a percentage of tuition to be paid before plan enrollment. This option allows their plan amounts to calculate correctly. This option is not intended for down payments taken at the time of plan enrollment.

If you mark this option, then payments that have already been made toward the items listed on the plan will be calculated into the plan at the time of enrollment.

When the student or authorized user enrolls, the existing payments will be applied to the setup and enrollment fees first, then to the down payment. Then, any remaining payment amount will be applied to the first installment, then to the second installment, and so on.



## 5.0 Plans for Specific Needs

This chapter describes how to modify plan settings to create specific types of plans for your students.

### 5.1 Creating Plans for Select Student Populations

You can set up your plan so that it is available only to students that have a particular student level or campus code (or combination of level and campus code). You can also limit plan enrollment to students with selected attribute codes.

#### Plans for Specific Student Levels or Campus Codes

To limit a plan by student level or campus code (or combination of the two), you must first create an alternate host system account specifically for that student level, campus code, or combination. Then, in the General Settings page of plan setup, select this alternate host system account as the plan's host system account.

Only students who have the student level or campus code (or combination of the two) that you specify will see the plan.

Alternate host system accounts are configured in the Bill + Payment Home > Administration > System Settings > Host System Integration > Configure Alternate Host System Accounts page.

#### Plans for Specific Attribute Codes

To limit a plan to specific attribute codes, enter the codes in the Attribute codes field of the plan's General Settings page. Separate multiple codes with a comma.

**Note:** In your Banner system, these attribute codes are in the STVATTS table and can be displayed on the SGASADD form.

Limit enrollment to attribute code(s) :	<input type="text"/>
	(Separate multiple codes with a comma.)
	<input checked="" type="radio"/> Match ANY of the codes listed <input type="radio"/> Match ALL codes listed

*Attribute code fields in the plan General Settings page*

Then, choose whether students must have all the listed codes to enroll in the plan or whether they can have any of the listed codes and still enroll in the plan.

When you bring the plan online, only the students with allowed codes will see the plan in the list of their available plans.

If you have selected both an alternate host system account and specific attribute codes, the only students who will see the plan are those who meet both the attribute code and the student level and campus code requirements.

## 5.2 Creating Short-Term Loan Plans

Short-term loan plans let students who do not yet have access to funds enroll in a plan so that they can keep their standing with your school. Bill + Payment tracks plan enrollment against limits you set on the pool of funds available for such enrollments.

When the student enrolls in the plan, Bill + Payment marks the plan's charge items paid on the student account. Then, Bill + Payment adds a charge to the student account for the amount of the plan enrollment. The due date on this charge is the date of the plan's last installment.

The plan will recalculate like any other plan. If the student incurs new charges for the items included on the plan, the student's plan will increase and the funds available in your short-term loan pool will decrease. When aid that you included on the plan is found on the student account, it will pay down the plan.

**Important!** If you use short-term loan plans, attempt to minimize the time between your application of payment process and the Bill + Payment batch process. Short-term loan plan enrollment that occurs between application of payment and recalculation will result in extra plan charges. If this occurs, you must remove the student from the plan, reverse any charges and payments posted for the plan, and then ensure that application of payment and recalculation have both run before enrolling the student in the plan again.

If you create a short-term loan plan, you will set options differently on the following screens than for a typical plan.

(For more background on short-term loans and how they work, see "Creating Short-Term Loan Plans" on page 38.)

### Short-Term Loan Setting on the General Settings Page

The screenshot shows a web interface for managing payment plans. At the top, there is a dark blue header with the text "Manage Payment Plans". Below the header is a navigation bar with several tabs: "General Settings" (highlighted in orange), "Enrollment", "Worksheet Items", "Installments", "Late Fees", and "Plan Migration". The main content area is titled "Edit General Settings" and contains several form fields:

- Plan name:** A text input field containing "Spring Payment Plan".
- Plan description:** A text area containing "This is a basic payment plan with 3 installments for Spring 2010."
- Host system account:** A dropdown menu showing "1 - Bill+Payment Student".
- Limit enrollment to attribute code(s) :** A text input field with a note "(Separate multiple codes with a comma.)" and two radio buttons: "Match ANY of the codes listed" (selected) and "Match ALL codes listed".
- Term code:** A dropdown menu showing "201001 - Spring 2010".
- Short-term loan plan:** A checkbox that is checked.
- Current state:** Two radio buttons: "ONLINE" (selected) and "OFFLINE".

At the bottom left of the form is a "Save" button.

The Short-term loan plan setting on the General Settings page

In the general settings page, check the **Short-term loan plan** checkbox.

### Short-Term Loan Settings on the Enrollments Page

Short-term loan settings on the Enrollment page

Enter amounts in these two fields:

- **Receive notification when this amount has been loaned through the plan**
- **Stop further plan enrollment when this amount has been loaned through the plan**

In this example, the administrator would receive an e-mail when \$10,000 had been loaned through the plan. The administrator would receive a second e-mail and plan enrollment would be stopped when \$19,000 had been loaned through the plan.

Receive notification when this amount has been loaned through the plan:	\$ 10000.00
Stop further plan enrollment when this amount has been loaned through the plan:	\$ 19000.00

Example of short-term loan notification fields

E-mail related to short-term loans will go to the address you set in the Bill + Payment Home > Administration > System Settings > E-mail Configuration > **Bill + Payment administrator e-mail address** field.

**Note:** You will not see interest rate settings on the Enrollment page. Short-term loan plans do not include interest charges.

### Short-Term Loan Settings on the Plan Worksheet

Detail Codes For Posting Short-Term Loan Amounts	
Please provide detail codes to post the Short-Term Loan Amount to the student account:	
Charge Detail Code:	<input type="text"/>
Payment Detail Code:	<input type="text"/>

*Short-term loan settings on the plan worksheet*

For short-term loan plans, you will enter a charge detail code and a payment detail code in the plan worksheet. These codes are used to post the short-term loan amount to the student account.

In the **Charge detail code** field, enter the charge detail code that Bill + Payment will use to add the new charge for the payment plan enrollment.

In the **Payment detail code** field, enter the payment detail code that Bill + Payment will use when paying off the initial plan charges.

You will also want to carefully consider which charges should be included on this plan, as the purpose of the plan at your school may not be to pay all charges, but simply to help students retain standing until their funds are available.

## 5.3 Creating a Plan Using Estimated Amounts

You can create a plan that lets students fill in the amounts they will pay for each item.

**Important!** Plans using estimated amounts should never be created by copying a plan that uses real-time amounts. If you copy a plan that uses real-time amounts and change it into an estimated amounts plan, the resulting estimated amounts plan will not function correctly.

To create a plan that uses estimated amounts, select the **Using amounts estimated by the student** option in the "Obtain Plan Totals" section of the plan worksheet.

Then, in the Payment Plan Charges section of the worksheet, enter:

- A descriptive name for each item on the plan. These can be either items the student will pay or items that will reduce the plan amount.
- The maximum amount, if any, that the student can enter for each item.
- Select the "Apply as Financial Aid" checkbox for any item that will reduce the plan amount.

Payment Plan Charges			
Name	Max Amount	Apply As Financial Aid	Action
Tuition	No Limit	No	<a href="#">Change Delete</a>
Financial Aid	No Limit	Yes	<a href="#">Change Delete</a>
<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<a href="#">Add New</a>

*Setting a maximum amount on amounts students can estimate and pay*

When the student selects the plan, Bill + Payment will prompt the student to fill in the amounts they estimate for each item.

When the student enrolls, Bill + Payment totals the amounts the student entered and subtracts amounts entered for any items marked "Apply as Financial Aid."

The plan total is then divided across installments as for any other plan. Payments toward the plan reduce its total; however, the plan is not recalculated. New charges on the student account do not affect these plan amounts.

Only payments made through the payment plans feature of Bill + Payment will reduce this plan. Payments accepted through other methods, including payments made toward the general student account through Bill + Payment, will not reduce plan installments.

Bill + Payment administrator and support users can:

- change the plan's total amount for a student.
- mark an installment paid when the student makes an inline payment or a payment by mail.

See "Viewing a Student's Plan Details" on page 55.

## 5.4 Creating a Plan for a Percent of Charges

A limited number of schools are required by law to allow only a certain percentage of tuition or other charges to be paid through plans. If your school is subject to this requirement, you must limit both the percent of charges due at enrollment and the percent of new charges that can be added to the plan after enrollment.

To achieve this:

- Use a down payment to require a percentage due at enrollment time. (The down payment setting is on the Installments page.)
- Use the **Limit Item to Percentage** and **Percent of charges allowed on payment plan** fields on the plan worksheet, as shown here, to limit new charges that occur after enrollment.

In the following example, all new charge items are limited to 80% inclusion on the payment plan. If a student on this plan incurred new fees of \$100, then \$80 would be spread across the plan's installments.

Note that for this example, the plan down payment would be set to 20%.

### Payment Plan Charges

For each item, enter EITHER one or more detail codes OR a single category code.  
**Detail codes:** You can use an asterisk (\*) as a single-character wild card in detail codes.  
 Separate multiple detail codes with a comma.

Name	Detail Code(s) or Category Code	Item Uses a Category Code	Limit Item to Percentage	Action
Tuition	TUI	No	Yes	<a href="#">Change</a> <a href="#">Delete</a>
Housing	HOUS	No	Yes	<a href="#">Change</a> <a href="#">Delete</a>
LAB	LAB	No	Yes	<a href="#">Change</a> <a href="#">Delete</a>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Add New</a>

---

### Charges and Existing Payments

Percent of charges allowed on payment plan:  %

Apply existing payments towards down payment and installments:

*Worksheet example when only 80% of new charges can be paid on the plan*





## 6.0 Managing Your Set of Plans

This chapter describes your business office tasks in ongoing plan management, including controlling plan availability and efficiently creating new plans.

### 6.1 The Manage Payment Plans Page

**Manage Payment Plans**

Your plan recalculation is set up to occur daily. To change how often your plans recalculate, go to the [Batch Config](#) page. Payment plans can't be brought online until you add worksheet items.

Post payment plan installments as memo items:  Yes  No

Save

Please select a term to view its payment plans: All Active Terms
View
View Disabled Plans

	Plan Name	Status		Worksheet Items	
	<a href="#">Fall Payment Plan</a>	ONLINE <a href="#">Take Offline</a>	1	<a href="#">Edit Worksheet Items</a>	<a href="#">Disable</a>
	<a href="#">Spring Estimated Amounts Plan</a>	ONLINE <a href="#">Take Offline</a>	1	<a href="#">Edit Worksheet Items</a>	<a href="#">Disable</a>
	<a href="#">Spring Payment Plan</a>	ONLINE <a href="#">Take Offline</a>	4	<a href="#">Edit Worksheet Items</a>	<a href="#">Disable</a>

New Payment Plan

*Payment Plan Management page*

The Manage Payment Plans page lists all your payment plans. From this page, you can delete an old plan, copy a plan, or create a new plan.

**Note:** Payment plans marked as “offline” on this page are not available for enrollment by students and authorized users. However, administrators and customer service users can see these plans and enroll students in them through the Operations Center. (See "Enrolling a Student in a Payment Plan" on page 57.)

To set global options for your payment plans:

- 1 Go to Payment Plans > Manage Payment Plans.
- 2 Select a term to view its payment plans.
- 3 To include the plans that you have previously disabled, click the View Disabled Plans button.
- 4 Update the following options as needed, then click Save.

### Post payment plan installments as memo items

Mark this option yes if you want individual plan installments posted as memo items to the TBRMEMO table in Banner. This makes it possible for you to view payment plan details through the Banner student system.

When installment amounts change during recalculation, the memo amount will be updated.

Installment data posted to the TBRMEMO table will post using the detail and source codes that you specify on the Manage Payment Plans > [Plan Name] > Installments page.

### Delete Old Plans icon



Click this icon to delete an old and unused plan.

**Important!** Make sure no one is enrolled in the plan before you delete it. Deleting a plan that is currently in use will cause errors for your enrolled users.

### Copy Plan icon



Click this icon to create a copy of a payment plan.

### Plan Name

Click a plan's name to open the pages where you can review or edit plan settings.

## 6.2 Controlling Plan Availability

As you create and manage plans, you'll need from time to time to control whether the plan is accessible to students and authorized users.

You have two options for managing plan availability: the offline/online status and the disabled/enabled status. You can also delete plans, though you should only do this if the plan is old and unused.

## Bringing a Plan Online or Offline

Bringing a plan online will make it visible to students and authorized users.

When you take a plan offline, students and authorized users won't see the plan and can't enroll in it. However, an administrative user can still enroll a student in an offline plan.

You should keep your plans offline while you create and test them. You can also take a plan offline to prevent further student enrollment but keep the plan active for students who are already enrolled. An offline plan will still recalculate for any students who are already enrolled in it.

**Note:** To create a plan that only an administrator can perform enrollment for, simply create a plan and leave it offline.

**Important!** Complete plan setup before you bring a plan online. Be sure to double-check your plan before you bring it online. In particular, make sure you have included all the worksheet items you need.

It is critical to check your plan before bringing it online because changes you make later will not apply to students who have already enrolled. If you must change your plan later, you must complete the recommended adjustment procedures to make sure all students are enrolled with the correct plan settings. For complete details, see "Changing an Existing Plan" on page 50.

To change a plan's online or offline status:

- 1 Go to Bill + Payment Home > Payment Plans > Manage Payment Plans and locate the plan name.
- 2 Click the Take Offline link to take the plan offline, or the Bring Online link to bring the plan online.

<a href="#">Winter 2008 Plan</a>	ONLINE	<a href="#">Take Offline</a>
<a href="#">Spring 2009 Plan</a>	OFFLINE	<a href="#">Bring Online</a>
<a href="#">Short Term Loan Plan</a>	ONLINE	<a href="#">Take Offline</a>

*Links to bring plans online or take them offline*

## Disabling and Enabling Plans

You don't have to delete a plan to remove it from recalculation. Instead, you can disable the plan when you want to be able to see all the historical data associated with the plan's enrollments.

You will typically disable plans when you do not want them included in recalculation but do not want to lose their data.

When you disable a plan:




- It will not be available for any new enrollments.

- It will not be recalculated either in the batch process or at student login.
- All the agreements and historical data associated with the plan will be retained.
- Students will still be able to see the plan, if they have paid it off, when they view their completed plans.
- You can choose to see or hide the plan's data, along with all other disabled plans, in your payment plan reports.

### Disabling a Plan

To disable a plan:

- 1 Go to Bill + Payment Home > Payment Plans > Manage Payment Plans and locate the plan name.
- 2 Click the Disable link.


	Plan Name	Status	Worksheet Items	
	<a href="#">Fall Payment Plan</a>	ONLINE	<a href="#">Take Offline</a>	1 <a href="#">Edit Worksheet Items</a> <a href="#">Disable</a>
	<a href="#">Spring Estimated Amounts Plan</a>	ONLINE	<a href="#">Take Offline</a>	1 <a href="#">Edit Worksheet Items</a> <a href="#">Disable</a>
	<a href="#">Spring Payment Plan</a>	ONLINE	<a href="#">Take Offline</a>	4 <a href="#">Edit Worksheet Items</a> <a href="#">Disable</a>

*Links to disable plans*

### Viewing or Enabling a Disabled Plan

To view or enable a disabled plan:

- 1 Go to Bill + Payment Home > Payment Plans > Manage Payment Plans.
- 2 Click the View Disabled Plans button.
- 3 In the page that opens, locate the plan name. To view the plan's details, click the plan name. To enable the plan, click the Enable link.

Manage Payment Plans			
<a href="#">View Enabled Plans</a>			
	Plan Name		
	<a href="#">Fall Payment Plan</a>		<a href="#">Enable</a>

*Links to enable plans*


## Deleting a Plan

You should only delete an old, unused plan.

When you delete a plan, you remove all historical data associated with the plan. You will not be able to see the plan's past enrollments or revenue. If you want to retain this data but remove the plan from display, you can disable the plan. (See "Disabling and Enabling Plans" on page 47.)

**Important!** Make sure no one is enrolled in the plan before you delete it. Deleting a plan that is currently in use will cause errors for your enrolled users.

To delete a plan after you have confirmed it is not in use:

- 1 Navigate to the Bill + Payment Home > Payment Plans > Manage Payment Plans page.
- 2 Locate the plan in the list.
- 3 Click the plan's  icon, then confirm the plan's deletion when prompted.

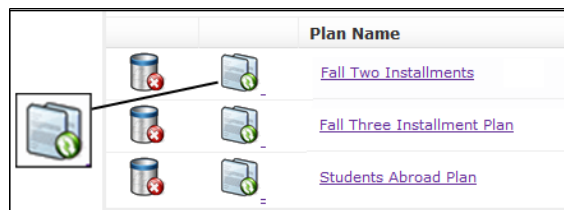
## 6.3 Copying an Existing Plan

If you have existing payment plans, you can copy them to create new plans. You may want to create a plan to use as a template for additional plans. Simply copy and rename the plan, then adjust the new plan's settings as needed.

**Important!** Plans using estimated amounts should never be created by copying a plan that uses real-time amounts. If you copy a plan that uses real-time amounts and change it into an estimated amounts plan, the resulting estimated amounts plan will not function correctly.

To copy a plan:

- 1 Go to: Bill + Payment Home > Payment Plans > Manage Payment Plans.
- 2 Click the Copy Plan icon next to the plan you want to copy.



Using the Copy Plan icon to create a new plan

- 3 The new plan will be created as "Copy of [original plan name]."

- 4 In the Manage Payment Plans page, click the plan's name to change its settings. Be sure to complete your update of its settings before you bring the plan online.

In particular, double-check these settings:

- Plan name and description
  - The default term
  - Enrollment start and end dates
  - Installment due dates
  - All plan fees
  - All plan worksheet items
- 5 If the plan's worksheet uses category codes, click the Refresh link in the "Action" column for every category code used in the worksheet. You must refresh category codes to pick up any detail codes that have been created in Banner since the time the original plan was created.

## 6.4 Changing an Existing Plan

Changes to plan setup do not affect students already enrolled in the plan.

See also: "[The Plan Worksheet](#)" on page 29.

If you want changes in your plan setup to affect all enrolled students, do the following:

- 1 Take the plan offline to stop any new enrollments.
- 2 Print the plan enrollment report so that you have a record of all students currently enrolled in the plan.

**Note:** You can still view the student's plan agreement at any time. See "[Viewing Plan Agreements](#)" on page 56.

- 4 Unenroll each student from the plan. This will prevent further recalculation for that student while you troubleshoot the plan.

**Note:** You can unenroll students through the Enrollment Report. Click the View Details link for Total in plan. Click the View Details link for the student, then click the "Remove [user] from [plan]" button.

- 5 Review how the plan's initial settings have affected student accounts. You may need to take corrective actions in your student system before updating the plan.
- 6 Make a new copy of the plan. (See "[Copying an Existing Plan](#)" on page 49.) You will make all changes in the new copy of the plan, preserving the original plan in case further troubleshooting is required.

**Note:** You may want to rename the original plan so that your new copy can use the original plan name.

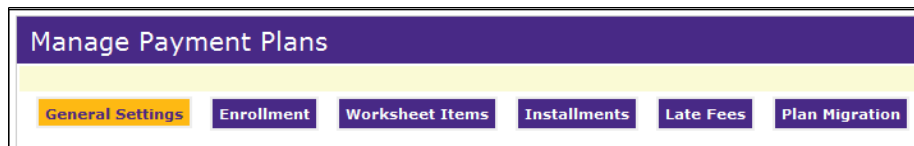
- 7 In the new copy of the plan, make any changes needed.
- 8 Enroll students in the new copy of the plan.
- 9 Bring the new copy of the plan online.

**Important!** Be aware that unenrolling students removes their scheduled payments associated with the plan. You must tell all the re-enrolled users to reschedule any payments they had previously set up.

## Changing Plan Options

To change plan options:

- 1 Go to Bill + Payment Home > Payment Plans > Manage Payment Plans.
- 2 In the Manage Payment Plans page, click the plan name. The links to plan settings pages appear.



*Links to plan settings pages*

- 3 Use the links across the top to locate plan settings. Plan options are the same as for initial plan setup.

## 6.5 Recalculating Plans

Though Bill + Payment automatically recalculates payment plans, an administrator may need to run the Bill + Payment batch process on command to recalculate plans.

From time to time, you may also need to recalculate an individual student's payment plan on command to refresh the installment amounts due for that student.

## Automatic Recalculation Options

The following Operations Center configuration options affect when recalculation runs.

- Set recalculation to run daily, every other day, weekly, or every other week. By default, it runs daily. This setting is in Bill + Payment Home > Administration > System Settings > Batch Process Configuration > **Payment plan recalculation frequency**.

**Note:** If you set your plans to recalculate less frequently, running the batch process on command will "reset" the schedule for this recalculation. For example, if you recalculate plans weekly, if you run the batch process on command on a Monday, plans will then recalculate the following Monday.

- Turn off recalculation for a single student as needed. (To locate this setting, look up the student's details, then click the payment plan's View Details link.)

**Important!** Plan recalculation includes only credits and charges that were applied through your application of payment process. If application of payment is running at the same time as recalculation, some credits and charges may not be included in recalculation.

You should always run application of payment before running a manual recalculation, and should time the processes so that application of payment runs before your daily Bill + Payment batch process.

For more details on how recalculation works, see ["What Happens in Plan Recalculation?"](#) on page 9.

## Timing Application of Payment with Recalculation

Your application of payment process must always be complete before the Bill + Payment batch process begins in order for payments and charges to be included in the plan installments.

To recalculate installments, Bill + Payment looks for open balance items for the detail codes included in the plan worksheet. If you don't run application of payments before recalculation, Bill + Payment sees the payments and charges as open, resulting in plan installment amounts that are not accurate.

If you use a scheduler, consider running application of payments in the time when there is least activity, such as between midnight and 2 a.m. You don't need to take Bill + Payment offline to run the process. Simply schedule the Bill + Payment batch process to run after application of payments should be complete.

If you run application of payment and feed to finance manually, your timing will probably occur during normal working hours. When the Bill + Payment batch process runs, typically after working hours, it will find the payments and charges applied during your most recent application of payment.



The start time of the Bill + Payment batch process is set in the Bill + Payment Home > Administration > System Settings > Batch Configuration page.

**Important!** If you use short-term loan plans, attempt to minimize the time between your application of payment process and the Bill + Payment batch process. Short-term loan plan enrollment that occurs between application of payment and recalculation will result in extra plan charges. If this occurs, you must remove the student from the plan, reverse any charges and payments posted for the plan, and then ensure that application of payment and recalculation have both run before enrolling the student in the plan again.

### Recalculation on Due Dates

You must run payment plan recalculation on each payment due date, or unnecessary late fees will be charged. If you recalculate plans daily, then recalculation will automatically run on the payment due date.

You may have chosen, however, to recalculate every other day, weekly, or every other week. (This setting is in Administration > System Settings > Batch Process Configuration.)

If your plan recalculation frequency is set to any option other than daily, make sure you recalculate your plans on each payment due date.

### Recalculating All Plans On Command

The Bill + Payment batch process recalculates payment plan amounts for all enabled plans. It redistributes actual amounts due over the remainder of the plan. When you run the batch process on command, it will include plan recalculation even if you have configured recalculation to run less frequently.

To start the recalculation process, run the Bill + Payment batch process:

- 1 Go to Bill + Payment Home > Administration > Batch Process. The Manage Bill + Payment Batch Process page opens.
- 2 Click the Start Bill + Payment Batch button.
- 3 Click the Refresh button to see the status of the batch process.

### Recalculating an Individual User's Plan

Students may frequently ask to see updated plan totals immediately after a new payment or charge is applied to their account. When a student wants to see updated totals, you can recalculate that student's plan without needing to run the full batch process.

To recalculate a single plan:

- 1 Enter the Student's ID in the Customer Service field and click the View button.
- 2 In Student Details, locate the plan in the Active Payment Plans list and click its View Details link.
- 3 In Plan Details, click the Recalculate button.

**Important!** If the plan is a short-term loan plan, be sure that application of payment runs immediately prior to single-plan recalculation. If any payments are made to the plan between application of payment and recalculation, irreversible calculation errors will occur.

## Disabling a Student's Recalculation

From time to time, a student may dispute a payment plan's amounts or you may need to review the factors that affected a plan's recalculation. In these cases, it can be helpful to disable the recalculation of that individual plan while you review its history.

When you disable recalculation, the student's payment plan amounts due will not be recalculated to account for outside payments, late fees, or changes in charges.

To disable a student's plan recalculation:

- 1 Enter the Student's ID in the **Customer Service** field and click the View button.
- 2 In Student Details, locate the plan in the Active Payment Plans list and click its View Details link.
- 3 In Plan Details, click the Turn OFF Recalculation button.

## 7.0 Working with Plan Users

This chapter describes the tasks and questions that arise when helping students and authorized users with plans. It covers viewing plans; recalculation options for individual plans; and enrolling or removing students from plans.

### 7.1 Viewing a Student's Plan Details

To open a student's payment plan details:

- 1 Enter the Student's ID in the **Customer Service** field and click the View button.
- 2 In Student Details, locate the plan in the Active Payment Plans list and click its View Details link.

Winter Plan Details for Ivy L. Student			
<a href="#">Return to Student Details</a>			
<b>Winter Plan</b>			
Student ID:	B80000009		
Enrollment date:	2/15/10		
Setup fee:	\$25.00		
Plan amount remaining:	\$5,500.00		
Installment	Due Date	Amount Due	Status
1 of 2	3/15/10	\$2,750.00	Unpaid
2 of 2	4/15/10	\$2,750.00	Unpaid
<b>Options</b>			
<a href="#">Turn OFF Recalculation</a>			
<a href="#">Recalculate</a>			
<a href="#">Remove from Fall Payment Plan</a>			
<a href="#">Print Payment Plan</a>			
<a href="#">View Enrollment Agreement</a> Enrolled by administrator.			

*Customer Service - Payment Plan Details*

**Note:** An administrator can also view plan details through the Enrollment report or Delinquency report. Wherever a View Details link appears in a report, you can click it to see available tasks on behalf of end-users.

## 7.2 Viewing Plan Agreements

A Bill + Payment administrator or customer service representative can look up the original text of the signed plan agreement for an active student user within Bill + Payment.

In Student Details, the Payment Plan Agreement History lists all plans for the student account, including those in which the student's authorized users are enrolled.

**Note:** If the student was enrolled by an administrator and did not sign electronically, the text of the generated agreement is still stored within Bill + Payment.

**Note:** If the student is no longer active, check the Payment Plan Agreement History Report for archived agreements and disclosures. These agreements and disclosures are now archived for a minimum of two years after the student is either inactive or has . In your Batch Configuration settings, you can increase the amount of time that agreements and disclosures are archived before they are permanently removed from the system.

To view a plan agreement:

- 1 Enter the Student's ID in the **Customer Service** field and click the View button.
- 2 In Student Details, click the Show Agreement History button.
- 3 Locate the plan in the Payment Plan Agreement History list. If the plan is active or has been completely paid, click its View Details link. (If the user has been removed from the plan, the View Agreement link will display instead.)

## 7.3 Plan Enrollment

Schools typically prefer that students use the Bill + Payment student interface to enroll in payment plans. This method ensures a stored record of the student's agreement to the payment plan.

However, an administrator or customer service user can enroll a student in a plan, even if the plan is offline and students cannot see it. You may need to do this for a student who needs assistance or in cases when you have created an individualized plan for a student.

Enrolling through the Operations Center is similar to the student's enrollment process, with these exceptions:

- Business office users cannot set up stored payment profiles for use in Bill + Payment. Students who want to set up a stored payment profile must log into the student application.
- Even if the plan has required scheduled payments, the installments will not be automatically scheduled.
- If the administrator enrolls the student in the plan, Bill + Payment stores the agreement text that is generated at the time of enrollment. A business office user can also print an agreement page which the student can sign.

## Enrollment Eligibility

If the student has a hold that you are using to block all payments or plan enrollment, you will not be able to enroll the student in any plans.

In your plan setup, you also may have chosen to deny enrollment if the student has unpaid balances from previous terms. (You can separately choose whether to consider financial aid from previous terms in determining eligibility.)

## Enrolling a Student in a Payment Plan

To enroll a student in a plan:

- 1 Enter the Student ID in the **Customer Service** field. Click the View button.
- 2 In the task bar below the student's details, click the Enroll in Plan button. If no plans are available, the Enroll in Plan button will not appear.
- 3 Select the term for which to view plans.
- 4 Select the plan from the dropdown list, then click the Select button.

The screenshot shows a web interface titled "Payment Plan". At the top, there is a purple header bar with the text "Payment Plan". Below the header, there is a yellow bar. Underneath, there is a button labeled "Return to Student Details". Below that, there is a form with two rows. The first row has a label "View payment plans for term:" followed by a dropdown menu showing "Spring 2012" and a "View" button. The second row has a label "-- Select Payment Plan --" followed by a dropdown menu and a "Select" button. Below the form, there is a list of payment plans:

<b>Winter 2012 Plan A:</b>	Winter 2012 Plan <i>This plan is no longer open for enrollment.</i>
<b>Winter 2012 Plan B:</b>	2nd Winter 2012 Plan - for autoenrollment <i>This plan is no longer open for enrollment.</i>
<b>Winter 2012 - Missed Installments:</b>	Plan for student able to sign-up with missed installments

*Enrolling a student in a plan - Selecting a plan*

- Review the plan details and click the Continue button. The page showing the plan charges and credits opens.

**Winter 2012 - Missed Installments**

[Return to Student Details](#)

I will NOT receive a payment today with plan enrollment. All eligible items should be included in the plan.

I will receive a payment today to cover items that are due at plan enrollment (such as a downpayment and/or setup fee).

**Please note that all amounts listed below include the most recent activity on the student account and may not necessarily match their latest statement. If you received a down payment please specify the exact amount.**

	Charges	Credits
Tuition:	\$21,000.00	
Interest rate:	3.0%	

**Plan Fees**

Setup fee amount:

[Display Payment Schedule](#)

[Back](#)   [Cancel](#)

*Enrolling a student in a plan- Reviewing amounts and taking a down payment*

- Select from the down payment options at the top of the screen. If you will not receive a payment from the student at the time of plan enrollment, select the first option.  
  
If you will receive a payment from the student at the time of plan enrollment, select the second option.
- If you are accepting a payment with plan enrollment, this message will appear on screen:

I will NOT receive a payment today with plan enrollment. All eligible items should be included in the plan.

I will receive a payment today to cover items that are due at plan enrollment (such as a downpayment and/or setup fee).

Do not post payment to student's account until after payment plan enrollment is complete.

*"Do not post payment" message*

**Important!** Never post a payment received with enrollment to the student account until after plan enrollment is finished. When you are enrolling a student, do not enter an amount that has already posted to the student account. Schools that post and apply the down payment before plan enrollment is complete will experience significant incorrect results in plan calculation. Post the payment received amount to the student account only after plan enrollment is complete.

- Review the amounts listed for charges and credits. If the student is making a down payment as a part of this plan enrollment process, enter the down payment amount.

**Winter 2012 - Missed Installments**

**Return to Student Details**

I will NOT receive a payment today with plan enrollment. All eligible items should be included in the plan.  
 I will receive a payment today to cover items that are due at plan enrollment (such as a downpayment and/or setup fee).

Do not post payment to student's account until after payment plan enrollment is complete.

**Please note that all amounts listed below include the most recent activity on the student account and may not necessarily match their latest statement. If you received a down payment please specify the exact amount.**

	Charges	Credits
Tuition:	\$21,000.00	
Interest rate:	3.0%	
Down payment:		\$ 1,050.00
<input type="checkbox"/> Reset to the minimum required value for this plan		

**Plan Fees**

Setup fee amount:

**Display Payment Schedule**

*Plan enrollment with down payment entry field*

**Note:** If needed, you can also override the plan setup fee. The setup fee field is displayed only if a setup fee is entered during plan setup.

## 9 Click Display Payment Schedule.

**Winter 2012 - Missed Installments**

[Return to Student Details](#)

I will NOT receive a payment today with plan enrollment. All eligible items should be included in the plan.  
 I will receive a payment today to cover items that are due at plan enrollment (such as a downpayment and/or setup fee)

**Please note that all amounts listed below include the most recent activity on the student account and may not necessarily match their latest statement. Please review the payment schedule carefully.**

	Charges	Credits
Tuition:	\$21,000.00	
Interest amount (3.0%):	\$6.90	

**Plan Fees**

Setup fee amount:

[Update Payment Schedule](#)
[Print Agreement](#)

30

Description	Due Date	Amount
1st Installment	2/7/12	\$7,000.30
2nd Installment	2/8/12	\$7,000.30
3rd Installment	2/9/12	\$7,000.30
<b>Total of Installments:</b>		<b>\$21,006.90</b>

[Back](#)
[Cancel](#)
[Process Enrollment](#)

*Enrolling a student in a plan- Completing the plan enrollment*

On this screen, you can:

- reset the down payment to the minimum required value by checking this box, then clicking Update Payment Schedule;
- reset the amount of the down payment to a different amount, then click Update Payment Schedule;
- change the amount of the setup fee (if a setup fee was configured for the plan);
- click the Print Agreement button to print a payment plan agreement for the student to sign.

- 10** When all options have been selected and amounts adjusted as needed, click the Process Enrollment button.
- 11** If you accepted a payment from the student with the plan enrollment, you may now post the payment to the student's account.

### Unenrolling a User from a Plan

In Plan Details, click the "Remove from [Plan]" button and confirm the removal when prompted.



This function is also available through the Enrollment Report and Delinquency Report. In the Delinquency Report, you can un-enroll multiple students at the same time (see "Plan Delinquency Report" on page 71).

Be sure, however, to locate the correct student entry in those reports, as a student may be enrolled in more than one plan.

**Note:** If you make changes to a plan and you want those changes to affect enrolled students, you must complete the recommended adjustment procedures to make sure all students are enrolled with the correct plan settings. See "Changing an Existing Plan" on page 50.

### Migrating a User to Another Plan

When a student moves to a different plan, remaining amounts from the original plan are recalculated across the new plan's payments.

Select the new plan from the **Move [student] from [plan]** dropdown list and click Go to continue with enrollment in the new plan.

If the system does not allow migration from the current plan to other plans, or if other plans are not available, the **Move [student] from [plan]** option will not appear. See "Setting Up Plan Migration and Payment Plan Rollover" on page 25 for steps to set up allowed plan migration.

### Auto-Enrolling a User in a Plan

When the user is enrolled in a plan that features payment plan rollover, the user is automatically enrolled out of their current plan into a new plan on a specified date.

Payment plan rollover is configured at the plan level, not for the individual student or authorized user. When a plan is set up for payment plan rollover, all the eligible users enrolled in that plan will automatically enroll into the second plan.

See "Setting up Payment Plan Rollover" on page 26 for details on setting up automatic enrollment and student eligibility for automatic enrollment.

## 7.4 Reversing Payments Made Before Plan Enrollment

After a student enrolls in a plan, Bill + Payment applies any payment activity to the plan, which means payment reversals are also recalculated into the plan.

Because Bill + Payment must consider all payment activity in order to correctly calculate your students' balances, reversed amounts, even those from payments made prior to plan enrollment, are also calculated back into the plan.

While you will want these amounts to be added to the plan, the timing of payments and reversals can result in unexpected amounts shown in previous installments that had been paid.

For example, if a student pays an installment, then a payment made prior to plan enrollment is reversed, the installment will show an amount due.

If this happens, you will need to un-enroll and re-enroll the student in the plan, following the steps in "Changing an Existing Plan" on page 50.

## 7.5 Sending Installment Notifications

For your enrolled users, automatic e-mail reminders are sent to notify users of upcoming due dates for unscheduled installments. If you have enabled text messaging, an automated text message is also sent.

These reminders are configured in your Payment Configuration settings. You can change the timing of the reminder, which defaults to 14 days before the installment due date. These reminders cannot be disabled.

- 1 Navigate to Administration > Payment Settings > Payment Configuration.
- 2 Locate the Send Reminders for Upcoming Payments settings.

Send Reminders For Upcoming Payments	
Send reminders for scheduled account payments:	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Send <input type="text"/> days before payment due date
Send reminders for installment payments:	Send <input type="text" value="3"/> days before installment due date

*Sending reminders for upcoming payments*

- 3 Set the **Send reminders for installment payments** setting to Yes.
- 4 Enter the number of days before the installment due date that you would like reminders to be sent.
- 5 At the bottom of the Payment Configuration page, click Save.

## 7.6 Adjusting Estimated Amounts Plans

If you have users enrolled in plans based on estimated amounts, you may need to adjust these plans from time to time:

- You can mark these plans' installments as paid if you receive an in-person payment or a payment by mail.
- You can change the remaining amount due for the plan.

### Marking an Installment Paid for an Estimated Plan

If you receive an in-person payment or a payment by mail to pay toward a plan with estimated amounts, you can mark one or more installments as paid. Installments marked as paid will no longer display as due.

- 1 Enter the Student's ID in the **Customer Service** field and click the View button.
- 2 In Student Details, locate the plan in the Active Payment Plans list and click its View Details link.
- 3 In Plan Details, mark the **Mark as paid** checkbox next to any paid installments.

### Changing an Estimated Plan Payoff Amount

After enrolling in the plan, the enrolled student or authorized user may re-evaluate the amount they originally estimated. The enrolled user cannot change the amount due on these plans; however, you can change the amount due at the user's request.

To change the amount due for a payment plan with estimated amounts:

- 1 Enter the Student's ID in the **Customer Service** field and click the View button.
- 2 In Student Details, locate the plan in the Active Payment Plans list and click its View Details link.
- 3 In Plan Details, click the Change link next to the **Plan amount remaining** value. The plan amount becomes editable.
- 4 Change the plan amount and click Save.

## 7.7 Payment Plans: Frequently Asked Questions

These questions are typical for students and authorized users at any school. The answers reflect how payment plans work; your school may provide additional direction so that users comply with your preferred steps or policies.

### Why can't I enroll in a plan?

The charges on your account may not be included as part of any plans. Or, you may have a hold on your account that is blocking enrollment into payment plans.

### Why isn't my current balance the same as my plan balance?

The school did not include all charges in the payment plan. Your current balance includes both the charges on your plan and the charges due outside

your plan.

**If I scheduled a payment outside the plan and my financial aid pays my balance, will the scheduled payment automatically be cancelled?**

It depends on whether your school allows overpayments. If your school allows overpayments, then in this case you would need to cancel the payment you scheduled outside the plan or it will be processed as scheduled.

If your school does not allow overpayments and your balance is zero, then payment processing will not be completed for your scheduled payment.

If you schedule a plan installment payment (as opposed to a payment outside the plan) and financial aid pays your balance, your plan installment will be considered paid.

**I paid off an installment (or my plan), and now I see an amount due for it. Why?**

The way that your school has set up the plan, installments reopen if their due dates have not passed and you have new charges.

**I paid an installment on a plan with estimated amounts, but it still shows as due. Why?**

If you made your payment by mail or at a cashier's window, your school must mark the installment as paid.

**I set up a plan and viewed my installments. Now the installment amounts have changed. Why?**

The plan is set up to pay your charges for a number of items, such as tuition and housing. Any time you have new charges for those items, your plan installment amounts will go up. Any time you have payments or other credits toward those items outside the payment plan, your installment amounts will go down.

**Must I wait until my installment is due to pay it? Or can I pay smaller amounts when I get my paycheck each week?**

You can make payments of any size toward your next installment at any time.

**My installment is due today, but I get a message that I can't pay it because it is already scheduled. What should I do?**

You do not need to do anything. When you enrolled in the plan, you set up payments to be processed automatically. One of those payments is being processed today. Your school prevents you from making another payment

on the same day to prevent overpayment or double payment.

#### **Do I have to pay my plan online? I normally pay by cash.**

Unless your plan uses estimated amounts, payments through any method will reduce your plan amount automatically. Any payment you make to the school toward an item on your plan (tuition, housing, etc.) will go toward your next plan installment.

If your plan pays amounts that you estimated and entered when you enrolled, then you must make plan payments online to have your plan amount automatically reduced. If you make payments through other methods, you can contact an administrator to mark your plan installments as paid.

#### **How does my financial aid pay toward my plan?**

It depends on how your school has set up the plan. They may have set it up so that financial aid reduces all installments equally, or they may have set it up so that it pays off one installment after another.

#### **Why do I see the message, "You do not have enough eligible charges," when I try to enroll?**

This message typically indicates you do not have enough charges to qualify for the plan. You may not have any charges for the term that the plan is set up for. Or the school may have set a minimum amount due requirement for enrollment in the plan.

This message can also indicate that the connection to the student system is not available. (If this is the case, you will also not see current activity in the student interface.)

#### **Why can't I schedule a credit card payment in advance?**

If your school does not allow you to save payment methods, you will not be able to schedule a payment in advance.

This limitation also applies to schools that have licensed TouchNet PayPath. For these schools, users who want to pay by credit card must complete the installment payment through PayPath. They cannot schedule it to occur at a later date. Users can, however, schedule payments in advance using ACH payment methods.

#### **Why can't I pay toward the plan that shows up on my account?**

Students cannot make payments toward an authorized user's plan. If your authorized user enrolled in the plan, you can see it, but the authorized user must make the payments.



## 8.0 Payment Plan Reports

Bill + Payment's reports can help you assess student adoption rates and how the system is being used. They can also help you resolve issues with particular payments.

### Bill+Payment Reports

Report	Description	More Info
Plan Enrollment Report	See which students are enrolled in plans and link to an enrolled student's status on the plan.	page 67
Plan Revenue Reports	See plan revenue to date or projected revenue.	page 69
Plan Aging Report	See numbers of students and dollar amounts in 30, 60, 90, and 90+ days delinquency as well as students with amounts due in the future.	page 70
Plan Delinquency Reports	See details of students' missed installments.	page 71
Recalculation Posting Report	See whether fees assessed at the time of plan recalculation have posted correctly to the student account.	page 72
Charge Posting Report	See whether fees assessed at the time of plan enrollment have posted correctly to the student account.	page 73
Plan Agreement History Report	Search and view plan disclosures.	page 74

## 8.1 Enrollment Report

The Enrollment Report shows all students enrolled in plans. From the report, you can view a student's status on a payment plan.

To use the report:

- 1 Go to Reports > Plan Enrollment Report.
- 2 Select a plan from the dropdown list.
- 3 Filter report results as needed by selecting one or more terms or by entering plan enrollment dates.

- 4 If you would like your report to include enrollment in disabled plans, mark the **Include disabled plans** checkbox.

Enrollment Report

View students enrolled in:	-- Select a Payment Plan --	<input type="checkbox"/> Include disabled plans
Select single or multiple terms (optional):	Press CTRL or SHIFT to select multiple terms: <div style="border: 1px solid gray; padding: 2px; margin: 2px;"> All Active Terms  Summer 2010  Spring 2010 </div>	
Enter enrollment date (optional):	From: <input type="text"/> To: <input type="text"/>	

*Selecting plans to view in the Enrollment Report*

- 5 Click View. The Enrollment Report results display on the same page.

Enrollment Report for Spring Plan

View students enrolled in:	Spring Plan	<input type="checkbox"/> Include disabled plans
Select single or multiple terms (optional):	Press CTRL or SHIFT to select multiple terms: <div style="border: 1px solid gray; padding: 2px; margin: 2px;"> All Active Terms  Summer 2010  Spring 2010 </div>	
Enter enrollment date (optional):	From: <input type="text"/> To: <input type="text"/>	

	NUMBER OF STUDENTS	TOTAL AMOUNT	ACTION
Total in plan	2	\$11,000.00	<a href="#">View Details</a>
Totals with paid amounts	0	\$0.00	No Details
Totals with unpaid amounts	2	\$5,500.00	No Details
Totals with past due amounts	2	\$5,500.00	No Details

*Plan Enrollment Report results*

The report shows the number of student who are in the plan; who have already paid amounts; who have future installments remaining; and who have past due amounts. It also shows the dollar amounts represented by each of these categories.

A student may be represented in more than one category within the report.

- 6 To see the details of students in any category within the report, click the View Details link for that row.



- 7 To see the details of an individual student's plan, click that student's View Details link.

At the individual student level of detail, the report includes a message indicating when a student was enrolled by an administrator:

Payment Plan Details for Carrie L. Student			
<b>Carrie L. Student was enrolled in this plan by an administrator.</b>			
Plan Name:	Spring Payment Plan		
Student name:	Carrie L. Student		
Student ID:	B80000003		
Enrollment date:	3/22/10		
Payoff amount:	\$4,755.00		
Installment	Due Date	Amount Due	Status
1 of 3	4/22/10	\$1,585.00	Paid On 4/22/
2 of 3	5/22/10	\$1,585.00	Late
3 of 3	6/22/10	\$1,585.00	Unpaid
<a href="#">Remove from Spring Payment Plan</a>			

*Student details for the Plan Enrollment Report*

### *Un-enrolling a Student through the Plan Enrollment Report*

To remove a student from a plan, click the student's View Details link. In the plan details that open, click the Remove from [plan] button.

## 8.2 Plan Revenue Reports Page

The Revenue Reports show plan revenue to date, by term, and projected revenue for a term and date range.

To use the report:

- 1 Go to Reports > Plan Revenue Reports.
- 2 Select a term for the report you wish to view.
- 3 For report #2, also select a date range; both dates must be in the future.
- 4 If you would like your report to include revenue from disabled plans, mark the **Include disabled plans** checkbox.

5 Click the View button.

**Select Your Payment Plan Revenue Report**

**REPORT #1 -- PAYMENT PLAN REVENUE TO DATE**  
 Select Term: All Active Terms  Include disabled plans **View**

**REPORT #2 -- PAYMENT PLAN FUTURE REVENUE**  
 Select Term: All Active Terms  Include disabled plans  
 From: 3/2/10 To: 4/1/10 **View**

Select a single term or all terms and click View to see revenue for the year to date.

Select a single term or all terms and set a date range to see projected plan revenue.

*Payment Plan Revenue Report*

## 8.3 Plan Aging Report

To use this report, go to Reports > Plan Aging Report. Then, select a payment plan name from the report's dropdown list.

If you would like your report to include data from disabled plans, mark the **Include disabled plans** checkbox.

**Aging Report**

**VIEW PAYMENT PLAN AGING REPORT**  
 View aging for: -- Select a Payment Plan -- **View**  Include disabled plans

*Plan Aging Report selection fields*

The Plan Aging Report shows how many students are delinquent on the plan, and of those, how many are 30 days, 60 days, 90 days, or more than 90 days in arrears. It also shows how many students have amounts remaining due in the future.

The report shows the total dollar amount represented for each category.

**Aging Report for Basic Plan**

**VIEW PAYMENT PLAN AGING REPORT**

View aging for: Basic Plan   Include disabled plans

Total Days	Number of Students	Total Amount	Details
Total in Delinquent	2	\$5,500.00	<a href="#">View Details</a>
30 Days	1	\$2,500.00	<a href="#">View Details</a>
60 Days	1	\$3,000.00	<a href="#">View Details</a>
90 Days	0	\$0.00	No Details
90+ Days	0	\$0.00	No Details
Due in the Future	24	\$35,500.00	<a href="#">View Details</a>

*The Plan Aging Report*

To see a list of students in each category represented on the report, along with their amounts due and plan balances, click the View Details link for that report row.

## 8.4 Plan Delinquency Report

The Plan Delinquency Report shows a list of students who have missed payment plan installments, how many installments they have missed, their current plan balances, and the delinquent amount due.

Delinquency begins the day after an installment due date.

To use the report:

- 1 Go to Reports > Plan Delinquency Reports.
- 2 Then, select a plan from the dropdown list.
- 3 If you would like your report to include data from disabled plans, mark the **Include disabled plans** checkbox. Click View.

Sort the report by clicking any column heading. Click any record's View Details link to go to the payment plan details for that student.

Payment Plan Delinquency Report								
<b>View Students Delinquent on Plans</b>								
Choose payment plan: -- All Payment Plans -- <input type="checkbox"/> Include disabled plans <a href="#">View</a>								
<input type="checkbox"/>	<a href="#">Student Name</a>	<a href="#">Student ID</a>	<a href="#">Email Address</a>	<a href="#">Campus Code</a>	<a href="#">Number of Missed Installments</a>	<a href="#">Plan Balance</a>	<a href="#">Delinquent Amount Due</a>	<a href="#">View Details</a>
<input type="checkbox"/>	Amy L. Student	B80000001	astudent@touchnet.com		1	\$5,455.00	\$1,818.33	<a href="#">View Details</a>
<a href="#">Un-Enroll Selected Students</a>								
<a href="#">Download Report</a>								

*Payment Plan Delinquency Report*

### *Unenrolling a Student in the Plan Delinquency Report*

You can unenroll one or more students whose payments are delinquent. Mark the checkbox next to the name of each student you want to unenroll, then click the Un-enroll Selected Students button.

## 8.5 Recalculation Charge Posting Report

The Recalculation Charge Posting Report shows any charges that could not be posted to the student system during plan recalculation. It does not show charges that were successfully posted.

To use the report:

- 1 Go to Reports > Recalculation Posting Report.
- 2 Select a date range and click View.

Plan Recalculation Charges Posting Report			
<b>View Plan Recalculation Report for Time Period:</b>			
From: 3/20/10	To: 3/25/10	<a href="#">View</a>	
<a href="#">Transaction Date</a>	<a href="#">Student ID</a>	<a href="#">Amount</a>	<a href="#">Status/Action</a>
12/08/2008	B80000005	23.50	<a href="#">Retry</a> <a href="#">Clear</a>

*The Plan Recalculation Charge Posting report*

Click the Retry button if you have not yet manually posted the charge to the student account. Bill + Payment will attempt to post the charge.

## 8.6 Charge Posting Report

The Charge Posting Report shows whether charges that were paid during plan enrollment—which may include setup fees, late enrollment fees, interest charged at the time of plan enrollment, the down payment, and additional billable items—were successfully posted to your student system.

To use the report, go to Reports > Charge Posting Report. Then, select a date range and click View.

**Charge Posting Report**

This report shows whether plan charges were successfully posted to the student system. It includes late fees and charges paid during plan enrollment, including any additional billable items. For charges that are not yet posted, if you have manually corrected the student system record, click Clear to mark the amount as posted. To try again to post the amount to the student system, click Retry.

**View Posting Report for Time Period:**

From:  To:  [View](#)

Transaction Date	Student ID	Amount	Description	Status/Action
9/9/10	B80000005	\$50.00	Posting purchase item charge Yearbook	<a href="#" style="background-color: #4a4a8a; color: white; padding: 2px 5px;">Retry</a> <a href="#" style="background-color: #4a4a8a; color: white; padding: 2px 5px;">Clear</a>
9/20/10	B80000005	\$50.00	Posting purchase item charge New Library Donation	Posted
9/21/10	B80000004	\$50.00	Posting purchase item charge New Library Donation	Posted

*The Charge Posting Report*

Charges that were successfully posted display a status of "Posted." For other charges, you can choose to retry posting or to clear the charge and mark it posted.

### Retry

Click the Retry button if you have not yet manually posted the charge to the student account. Bill + Payment will attempt to post the charge.

### Clear

Click the Clear button only if you have already manually posted the charge to the student account. The charge will be marked as "Posted" in the report.

## 8.7 Plan Agreement History Report

The Agreement History Report allows you to search payment plan disclosures by student ID, either for all disclosures retained to date or within your specified date range.

Archival of plan agreements and disclosures is a minimum of two years after the student is either no longer active in Bill + Payment or has been removed from the plan. In your Batch Configuration settings, you can increase the amount of time that agreements and disclosures are archived before they are permanently removed from the system.

To open the Agreement History Report, go to Reports > Plan Agreement History Report.

**Agreement History Report**

You must enter a student ID to view disclosures to date or within a date range

**Report #1 -- Student Agreement History To Date**

View disclosures for this student ID:  **View**

**Report #2 -- Student Agreement History by Date Range**

View disclosures for this student ID:

From: 7/4/10  To: 8/4/10  **View**

*Plan Agreement History Report*

The report results within the date range can show the initial plan agreement as well as disclosures, with the dates and times that they were generated. A link to the text of each disclosure is included in the report results.

To use the report, enter a student ID in either blank field. Report #1 searches all dates, while Report #2 to search within a specified date range. If you are using Report #2, enter the dates. Then click View.

## 9.0 Glossary

**ACH payment**

An ACH payment is an electronic payment drawn from a checking or savings account.

**Administrator role**

Bill + Payment user role that allows access to all features of the Bill + Payment Operations Center.

**Announcement**

Announcement text is displayed in the end-user interface on the first page after login. You can change the announcement text.

**Authorized user**

A user who has been designated by a student, and who at the student's discretion can view the student's billing information and payment history as well as pay bills for the student.

**Automatic bill payment**

An automatic bill payment is a way to automatically pay a bill when a new bill is loaded. If an automatic payment exists, and a bill is loaded, a payment will automatically be scheduled for the user.

**AVS**

Address verification, used to match the credit card billing address on file with the address entered by the payer.

**Bill + Payment batch process**

The Bill + Payment batch process performs the daily functions of updating student accounts, such as sending scheduled payments to Payment Gateway, sending e-mail notifications, and recalculating payment plans.

**Billing file**

This is your file that contains student bills and is loaded into the Bill + Payment database.

**Commerce Configuration**

Commerce Configuration is a set of options in the TouchNet Payment Gateway Operations Center. Here, you create host system accounts and link payment methods to them.

**CSV-format file**

A downloadable report file. Headings and data are separated by commas. This file can be imported into a spreadsheet or database program.

**Current activity**

Current activity displays recent payments and charges.

**Customer service role**

Bill + Payment user role that allows lookup through student IDs and performing tasks on behalf of students.

**CVV**

Card Verification Value. This number is printed, not imprinted, on a credit card and is usually located in the card's signature area or above the imprinted number on the card. Sometimes called "CVV2."

**Database connectivity component**

The Bill + Payment database connectivity component passes data between the Transaction Manager and the Bill + Payment database.

**Domain name**

The unique name that identifies an Internet site. It is included after the @ sign in e-mail addresses, for example, university.edu.

**Electronic agreements**

Agreements that the user must sign by checking an "I agree" box. Agreements are required to set up authorized users and to pay using checking or savings accounts.

**Estimated aid**

In Bill + Payment, you choose whether to include estimated aid in the current account balance. Estimated aid includes both memo and authorized aid. Expired memo items are not included.

**Host integration module**

For example, Banner Connect or PeopleSoft Connect. The host integration module works with Bill + Payment and Payment Gateway to send, retrieve, and update data in the correct format for your host system.

**Host system**

A host system is any framework you use for collecting data. In most cases, "host system" in the context of TouchNet commerce applications means a student system, such as Banner by Ellucian, PeopleSoft Campus Solutions, or Colleague by Ellucian.

**Host system account**

In TouchNet Payment Gateway, a "container" for information about how to process payments. The host system account determines what payment methods and merchant are used for making payments.

**Host system account ID**

In TouchNet commerce applications, an ID number that represents a specific host system account. This number is used instead of the host system account name in the *updatebalance.xml* file in Payment Gateway.

**Inactive user**

Users are inactive when they do not have an unpaid payment plan and they have not logged in or received a bill in the number of days you specify in



Batch Process Configuration.

**Installments**

In payment plans, an installment is an amount due on a specific date. Installments may adjust for new charges, but once marked paid, cannot be adjusted.

**Log file**

A log file is created to record what happens during software program processes. Bill + Payment provides log files for the batch process, for system manager processes, and for bill loading processes.

**Merchant account**

A merchant account is an account you hold at your bank. Its details are recorded in the TouchNet Payment Gateway Operations Center.

**Payment history**

A student's payment history shows detailed records of each payment in a given date range.

**Payment methods**

Payment methods include credit card and ACH. If allowed in your configuration, users can store payment methods. This allows them to schedule payments and set up automatic bill payments.

**Payment plan rollover**

With a plan configured for automatic enrollment, all users enrolled in the plan automatically are enrolled in a second plan on a configured date.

**Pre-note**

The pre-note process verifies that the user has entered valid bank account information for payment by ACH. Pre-notes are verified through Payment Gateway.

**Recalculation**

A Payment Plans process in which recent payments, charges, and fees are distributed throughout remaining payment plan installments.

**Scheduled payment**

A scheduled payment is a one-time payment scheduled for a future date.

**SMS messaging**

SMS messaging is a communications protocol used for text messages. Bill + Payment does not use SMS messaging. Bill + Payment sends e-mail messages which are rendered as text messages, a method which does not carry the same costs as SMS messaging.

**Student interface**

The Bill + Payment student interface is a web application where students and authorized users view bills, enroll in payment plans, and make payments toward accounts.

**Transaction Manager**

The Transaction Manager within Payment Gateway routes transactions, which are requests to send, retrieve, or update data in a host system or other database.

**Worksheet item**

A worksheet item is a category or grouping of charges or credits that appears as a line item in a payment plan. A worksheet item is associated with one or more detail codes or category code.

# Index

<b>A</b>		<b>E</b>	
Agreements for enrollment, viewing	6	Enrolling a student in a plan	56-57
Application of payment		Enrolling students in offline plans	47
and batch process	11	Enrollment	
timing with plan recalculation	52	restricting	19
Attribute codes, limiting plan enrollment by	15	reversing payments prior to	61
Auto-enrolling plan users	61	Enrollment eligibility	57
		Enrollment report	67
		Estimated aid code in worksheet	33
		Estimated amounts plans, changing	63
		Estimated amounts, plan using	41
		Exclude Memo Aid from this Item setting	34
<b>B</b>		<b>F</b>	
Best practices		FAQs for plan users	63
future effective dates	11	Fees	
negative payments	12	based on interest rate	17
plan setup	13	for late payments on plans	25
recalculation	11	Financial aid on plans	10
Bill+Payment		Future effective dates	
list of documentation	2	best practices	11
		Future Revenue report	69
<b>C</b>		<b>H</b>	
Category code, used in worksheet	32	Host system account	
Changing amounts in estimated plans	63	for a payment plan	15
Client portal, logging into	2	setting for payment plans	15
Client Services, contacting	1		
Codes		<b>I</b>	
adding to payment plan	29	Ignoring a late fee	24
duplicate in plan	30	Initial/current state of plans	16
Copying a payment plan	49	Installation notifications	62
		Installments	
<b>D</b>		adding up to 100%	22
Dates for installments	22	dates for	22
Deleting		making equal or percentages	22
old plans	46	marking as paid	63
Deleting a plan	49	partition setting	22
Delinquency		Interest rate, setup fee based on	17
Delinquency report	71		
in the Plan Aging Report	70	<b>L</b>	
Detail code		Late enrollment	
for posting installmetns	22	allowing	17
Disabling		fee	18
plan recalculation	54	options for	18
Disabling and enabling plans	47		
Disclosure report	74		
Disclosures	6		
Documentation, obtaining	2		
Down payment, minimum for plan	21		
Duplicate codes in plan	30		

Late fees			
continuing to charge	25	Payments	
ignoring if less than minimum	24	applying existing toward plan	35
preventing incorrect	53	number in plan	21
Late payment fee code	25	scheduling required at plan signup	21
Limit item to Percentage option	32, 42	Percentage of charges, plan for	42
Loan, plan for repayment	38	Plan	
<b>M</b>		adding codes to later	29
Marking an installment paid	63	applying existing payments toward	35
Minimum down payment for plan	21	bringing online	47
Moving student to different plan	61	changes not affecting enrolled students	13
<b>N</b>		copying	49
Negative payments, best practices for	12	deleting	49
Number of payments in plan	21	disabling and enabling	47
<b>O</b>		enrolling a student in	56-57
On late enrollments options	18	enrolling students while plan offline	47
Online plan, worksheet items required for	47	financial aid on	10
Online/offline state of plans	16	for a percentage of charges	42
Overriding setup fees	17	for selected student population	37
<b>P</b>		installments, equal or percentages	22
Payment		signup, payment scheduling required	21
reminder for	62	to repay short-term loan	38
Payment frequency for plans	22	using estimated amounts	41
Payment is late after X days option	24	Plan agreements	6
Payment plan		Plan calculation	
adding new by copying	49	at enrollment	8
and office workflow	3	overview	7
changing existing	50	Plan description setting	15
creating	13	Plan disclosures	6
delinquent students report	71	Plan down payment, minimum	21
disabling recalculation	54	Plan enrollment	
enrolling student in	57	allowing late	17
FAQs	63	plan calculation at	8
host account system for	15	restricting	19
late enrollment in	17	using attribute codes for	15
moving student between plans	61	Plan Enrollment Charge Posting report	73-74
number of payments in	21	Plan Enrollment report	67
recalculating	51	Plan installments	
recalculating for student	53	posting as memo items	46
removing student from	60	Plan migration	26
requiring scheduled payments	21	Plan Revenue to Date report	69
restricting enrollment	19	Plan setup	
setting frequency of payments	22	best practices	13
setup fees due at enrollment	17	Plan setup pages	
viewing student's plan	55-56	Plan Migration	26
Payment Plan Aging report	70	Plan worksheet	
Payment plan workflows	3	overview	29
		Plans	
		auto-enrolling users	61
		Posting reports	
		Plan Enrollment Charge	73
		Recalculation Charge	72
		Previous balances	34

<b>R</b>			
Recalculating			
after installments paid early	23		
for individual user	54		
plan for individual student	53		
plans	51		
stopping when installments near due date	23		
Recalculation			
and application of payment	52		
best practices	11		
disabling for plan	54		
manual on payment due date	53		
options for	52		
overview	53		
required on due dates	53		
what happens in	9		
Recalculation Charge Posting report	72		
Reminders for upcoming payments	62		
Removing student from plan	60		
Reports			
Delinquency report	71		
Disclosure report	74		
list of	67		
Payment Plan aging	70		
Plan Enrollment Charge Posting	73		
Plan Enrollment report	67		
Plan Revenue	69		
Recalculation Charge Posting	72		
Requiring scheduled payments on plan	21		
Restricting plan enrollment	19		
Revenue reports for Payment Plan Manager	69		
Reversing payments prior to plan	61		
<b>S</b>			
Scheduled payments			
requiring on plan	21		
Setup fees			
based on interest rate	17		
due at enrollment time	17		
for payment plan	17		
overriding	17		
waiving	21		
Short-term loan plans	15, 38		
Student			
delinquent on plan payments	71		
enrolling in plan	57		
moving to different plan	61		
not affected by plan changes	13		
re-enrolling in changed plans	13		
recalculating plan for	53		
		removing from plan	60
		Switching between plans	26
		<b>T</b>	
		Term code for plan	15
		TouchNet, contacting	1
		<b>U</b>	
		Unpaid balance options	34
		<b>V</b>	
		Version number, checking	1
		<b>W</b>	
		Waive setup fee	21
		Wildcards in worksheet items	30
		Worksheet	
		for plans, overview	29
		Worksheet items	
		required before bringing plan online	47

