
SCHEDULED PAYMENTS

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SCHEDULED PAYMENTS

PAYMENTS MENU

The Payment Menu has been redesigned and reorganized. Although the name of the option may have changed, the general functionality of each option remained the same. **NOTE: the names of the links may undergo minor changes before going to production.**

Payments

[Schedule a Payment](#)
[Cancel Payment](#)
[Scheduled Payment History](#)
[Change Banking Information](#)
[Terms and Conditions](#)

The redesigned Payments Menu includes the loan due dates in the upper right corner, any current or future scheduled payments in the lower right corner, and an informational message box below the menu when a payment is pending or processed.

Payments	Loan Due Dates																					
Schedule a Payment Cancel Payment Scheduled Payment History Change Banking Information Terms and Conditions	<table border="1"><thead><tr><th>Loan #</th><th>Next Payment Due</th></tr></thead><tbody><tr><td>10-10-10</td><td>04/01/2018</td></tr><tr><td>910-10-10</td><td>04/01/2018</td></tr></tbody></table>	Loan #	Next Payment Due	10-10-10	04/01/2018	910-10-10	04/01/2018															
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*Changes may be made to a scheduled payment until 3:00 p.m. MST

The *processed* message remains on the screen all weekend long when the borrower makes a payment before 3:00 pm on Friday. The *pending* message remains on the screen all weekend when the borrower makes a payment after 3:00 pm on Friday or anytime over the weekend.

SCHEDULED PAYMENTS

It is possible [but unlikely] for the borrower to have processed and pending payment messages on their account at the same time if they make a payment before 3:00 pm and another payment after 3:00 pm on the same day.

SCHEDULE A PAYMENT

Clicking the Schedule a Payment option displays the Schedule Payment Authorization screen.

Scheduled Payment Authorization

Scheduled Payments are a free, convenient way to have your mortgage payment automatically deducted from your checking or savings account. A Future One Time Payment is deducted from your account on the day you specify. You can schedule up to 3 months of Future One Time Payments. Recurring Payments are deducted from your account on the selected day each month until cancelled.

Payments made at or after 3:00 PM Mountain Time, on a weekend, or holiday will be posted to your loan on the next business day. If you want to make your payment sooner, contact a Utah Housing representative at 801-902-8250 or 800-344-0452 to make a payment over the phone. A \$10.00 fee will apply.

☒ (Next Payment Due: 04/01/2018)

Scheduled Date	4/3/2018
Monthly Payment	\$ 1,473.48
Additional Principal	\$ 0.00
Additional Escrow	\$ 0.00
Subtotal	\$ 1,473.48

< April 2018 >

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

☒ Today ?
☐ Future One Time Payment ?
☐ Recurring Payment ?

☒ (Next Payment Due: 04/01/2018)

Scheduled Date	4/3/2018
Monthly Payment	\$ 87.06
Additional Principal	\$ 0.00
Subtotal	\$ 87.06

< April 2018 >

Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

☒ Today ?
☐ Future One Time Payment ?
☐ Recurring Payment ?

Back to Menu

Preview Payment

There are now three options for making a payment:

The screen defaults to the “**Today**” payment option and is available to make a payment unless a payment is already scheduled for the day (or the loan is on the stop file). This option schedules a payment to process at 3:00 pm “today” if it is scheduled prior to 3:00 pm or the next business day if it is scheduled after 3:00 pm. This option is the same as the previous payment functionality.

SCHEDULED PAYMENTS

If the borrower is current they have the privilege of scheduling Future One Time payments or Automatic [recurring] payments to process each month on the specified date between the 1st and 15th of the month.

A borrower is considered current when the loan is due for the current or future month and the current date is within the grace period of the 1st – 15th of the month. After the 15th of the month, only the Today payment option is available when the loan is due for the current month.

A **Future One Time Payment** is a one-time payment processed on the day specified by the borrower (e.g. April 12, 2018; May 14, 2018; or June 4, 2018). The borrower is allowed to schedule up to three (3) consecutive Future One Time payments. Future One Time payments can be scheduled Monday – Friday between the 1st and 15th of the month. Payments must be made consecutively. The borrower cannot skip a month. (E.g. the borrower cannot schedule a payment for April 12, 2018 and June 4, 2018 without scheduling a payment in May 2018).

The screenshot shows a payment scheduling interface. On the left is a calendar for April 2018. The days of the week are listed as Su, Mo, Tu, We, Th, Fr, Sa. The dates 1 through 30 are displayed in a grid. The date 3 (Tuesday) is highlighted. To the right of the calendar are three radio button options: "Today ?" (unselected), "Future One Time Payment ?" (selected), and "Recurring Payment ?" (unselected).

April 2018						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

☐ Today ?

☒ Future One Time Payment ?

☐ Recurring Payment ?

An **Automatic Payment** is automatically processed on the selected day each month (e.g. 5th of each month) until the payment schedule is canceled. Automatic payments can be scheduled any day between the 1st and 15th including weekends and holidays. If the payment date falls on a weekend or holiday in any given month, it is processed the next business day.

SCHEDULED PAYMENTS

April 2018						
Su	Mo	Tu	We	Th	Fr	Sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

☐ Today ?

☐ Future One Time Payment ?

☒ Recurring Payment ?

In general, the borrower may only schedule payments between the 1st and 15th of each month and cannot skip a month when scheduling future payments. **A payment must be scheduled each month in order to schedule a payment the following month.** The borrower can advance the calendar, as far into the future as they want, however, selectable dates are available only in the next month where a payment may be scheduled.

The borrower is able to select a different payment date for each loan. Both payment dates are saved at the same time. (E.g. select April 5th for the first mortgage and May 10th for the second mortgage). The selected scheduled payment dates do not have to be in the same month as long as all other rules have been satisfied.

The question mark icons next to the payment type provide information about the payment type when the mouse is hovered over them.

You may schedule one date for recurring payments per loan. Your loan must be current and in good standing in order to schedule payments.

When the borrower unchecks the loan checkbox, the payment information box displays only the loan number and Next Payment Due date. No new scheduled payments are saved for this loan when completing the Review Payment and Schedule Payment flow. This option allows for scheduling a payment for only one loan.

SCHEDULED PAYMENTS

☐ 12-■■■■0 (Next Payment Due: 04/01/2018)

The borrower has the option of receiving an e-mail reminder 5 days before the payment is scheduled to process. If the payment is scheduled inside the 5-day window, NO email is sent. All e-mails are sent to the e-mail in the profile that originated the payment. A confirmation email is automatically sent to the originating borrower when a payment is processed.

☒ Send an email reminder 5 days before payment date to ■■■■@uthc.org

The Scheduled Payment Review screen is displayed after the borrower clicks the Preview Payment button.

Scheduled Payment Review

Your scheduled payment will process using the banking information on file.

Please allow 1 to 5 business days for your payment to process through your banking account.

If your payment changes due to the annual escrow analysis, the new payment amount will automatically be applied.

1-■■■■0 (Next Payment Due: 06/01/2018)

Scheduled Date	07/02/2018
Monthly Payment	\$ 1,170.23
Additional Principal	\$ 0.00
Additional Escrow	\$ 0.00
Subtotal	\$ 1,170.23

A One-Time payment is scheduled on 06/08/2018.

You will receive an email reminder 5 days prior to the payment.
You will receive an email notification when the payment is made.

91-■■■■9 (Next Payment Due: 06/01/2018)

Scheduled Date	07/02/2018
Monthly Payment	\$ 42.87
Additional Principal	\$ 0.00
Subtotal	\$ 42.87

A One-Time payment is scheduled on 06/08/2018.

You will receive an email reminder 5 days prior to the payment.
You will receive an email notification when the payment is made.

Total Amount to be Paid \$ **1,213.1**

[Start over](#)

[Submit Payment](#)

The left side of the screen provides information about the payment being scheduled. The right side of the screen provides information about other scheduled payments.

SCHEDULED PAYMENTS

The borrower must click the **Submit Payment button to schedule the payment**. The scheduled payment displays in in the Scheduled Payments portion of the Payments menu.

CONFIRMATION NUMBERS ARE NO LONGER PROVIDED AT THE TIME THE PAYMENTS ARE SCHEDULED. They are assigned when the payment is processed and are provided in the payment confirmation email and on the online history screen.

The system allows a pending payment to be scheduled after a payment has been processed on the same day (after 3:00 pm). Pending and Processed messages are displayed on the Payments menu.

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SCHEDULING "ADDITIONAL" PAYMENTS

When the borrower clicks the Schedule a Payment option on the Payments menu, a pop-up box displays the payments that have already been scheduled by either borrower. The box informs the borrower that scheduling additional payments will NOT stop any other scheduled payments from processing and may cause DOUBLE PAYMENTS to occur. The Continue button is grayed out until the borrower checks the "Yes, I want to continue scheduling a payment." box.

SCHEDULED PAYMENTS

The following payments have been scheduled for your loan. Scheduling additional payments will NOT stop any other scheduled payments from being withdrawn from your banking account and may cause double payments.

Scheduled Payments

Loan #	Frequency	Process Date
1010000	Today	06/01/2018 Pending*
1010000	One-Time	06/01/2018 Pending*
9100000	Today	06/01/2018 Pending*
9100000	One-Time	06/01/2018 Pending*

Back to Menu☐ Yes, I want to continue scheduling a payment.Continue

CANCEL PAYMENT OPTION

The Cancel Payment option has been enhanced to show all scheduled payments and allow the borrower to select which payment(s) to cancel.

Cancel a Scheduled Payment

Canceling a scheduled payment will cancel the payment and the payment will not process. Failure to make a timely payment may cause late fees and you may be reported to the credit bureau as delinquent. You must setup your payment again if you want to schedule payments in the future. Changes may be made to your scheduled payment until 3:00 p.m. Mountain Time.

Which payment do you want to cancel?

	Loan	Frequency	Process Date	Amount	
*	1010000	Today	06/01/2018	\$ 1,170.23	* Another user profile has scheduled payments on your loan. You may only cancel the payments you have scheduled.
<input type="checkbox"/>	1010000	One-Time	06/01/2018	\$ 1,170.23	
*	9100000	Today	06/01/2018	\$ 42.87	
<input type="checkbox"/>	9100000	One-Time	06/01/2018	\$ 42.87	

Back to MenuCancel Payment(s)

Only the originating profile can cancel the payment(s) they created. Checkboxes indicate which payments the borrower can cancel. An asterisk (*) indicates payments that were originated by another user profile associated with the account.

Payments may be canceled up until 3:00 pm Mountain Time on the day they are scheduled to process.

Scheduled Payments cannot be edited. A payment must be canceled and a new payment scheduled.

A borrower is allowed to cancel any Future One Time Payment that has been scheduled (e.g. One Time Payments are scheduled in April, May, and June. The borrower can cancel any of the payments). This allows the borrower to reschedule the payment. After selecting the payment type, the calendar opens

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to the first month without a scheduled payment. In the example above, if the borrower cancels the May payment, the next time they select Future One Time Payment, the calendar will open to May.

NOTE: Each payment is evaluated at the time of processing. If the borrower is not current at the time the scheduled payment is processed, it is cancelled and an Action Required email is sent to the originating borrower. In the example above, if the borrower canceled the May payment, did not reschedule a May payment or make a May payment by other means, and was still due for May when the June payment was scheduled to process, the June payment would be canceled and an Action Required email sent.

If a borrower cancels an Automatic payment, they are canceling ALL future payments. They must set up a new Automatic payment to start payments again.

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SCHEDULED PAYMENT HISTORY

The Scheduled Payment History now shows information about Processed and Canceled payments. Pending payment information was moved to the Payments menu.

The payment confirmation number is now assigned when the payment is processed (after 3:00 pm processing). Payments are only added to the Payment History screen when they are processed or canceled.

The confirmation number also appears on the confirmation e-mail sent to the borrower when the payment processes.

The Confirmation Number column displays the type of scheduled payment that was canceled. The Status column displays the date of the scheduled payment and that it was canceled. The Date column displays the date and time the scheduled payment was canceled.

Payment History

Confirmation Number	Status	Date	Account Number	Account Type	Loan Number	Amount
Today	Canceled 06/01/2018	06/01/2018 01:13 PM	N/A	N/A	91038060	\$42.87
Today	Canceled 06/01/2018	06/01/2018 01:13 PM	N/A	N/A	1038060	\$1,170.23
rjFr-plow-5ltO	Processed	05/03/2018 01:03 PM	***8315	Checking	91038060	\$42.87
					1038060	\$1,170.23
12Tn-5jnk-w7Uv	Processed	04/06/2018 07:16 PM	***8315	Checking	91038060	\$49.38
					1038060	\$1,210.62

SCHEDULED PAYMENTS

BANKING INFORMATION

The Banking Information screen displays a message warning that federal regulations limit automatic withdrawals from savings each month when the borrower selects the Savings account option.

Banking Information
Please enter information about the account you wish to make online payments from.

Routing Number

Account Number

Name on Account

Account Type

☐ CHECKING
☒ SAVINGS

Federal regulations permit up to six (6) automatic withdrawals from savings accounts each month. Each mortgage payment is considered a separate transaction. Transactions in excess of six may be declined by your bank. Contact your bank for additional information regarding Regulation D.

☐ I have read and agree to the [terms and conditions](#).

Submit

Back to Menu

This message is displayed again when the borrower schedules a payment. The message can be turned off by clicking the “Don’t show me this message again” option. The borrower does not have to check the “Don’t show me this message again” option to continue; it will display each time a payment is scheduled.

Regulation D Information ×

Federal regulations permit up to six (6) transactions from savings accounts each month. Each mortgage payment is considered a separate transaction. Transactions in excess of six may be declined by your bank. If you have questions, please check with your bank for additional information regarding Regulation D.

Banking Information

☐ Don't show me this message again.

Continue

TERMS AND CONDITIONS

The Terms and Conditions PDF **will be** updated. It is found on the Banking Information screen when entering Banking Information and as an option on the Payments menu.