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## Introduction

This document describes how to enroll for a payment plan and manage a payment plan.

## Chapter 1: Enroll in a Plan

### Home

The following is the Home page of the Payment Plan website.

The screenshot shows the home page of the Official Payments website. At the top left is the logo for Official Payments, featuring a stylized building icon and the text "OFFICIAL PAYMENTS". To the right of the logo is the text "Payment Plan". Below the logo is a navigation bar with links for "Home", "Quick Links", and "Help".

On the left side, there is a "My Account" section with a "Log In" button and a description: "Log in for expedited access to our enhanced payment services." Below this are input fields for "E-mail Address" and "Password", and a "Login" button. There are also links for "Sign Up" and "Forgot Password?".

The main content area features a large banner with the headline "Payment Plan – Another way to pay." and the sub-headline "From school tuition to tax bills, nothing could be easier than paying them through Official Payments." Below the banner is the tagline "Easy, Secure, Proven. Officially Paid." There are two main call-to-action buttons: "How It Works" and "Enroll In A Plan".

Under "How It Works", there is a description: "A payment plan enables you to divide your balance due into multiple installment payments instead of paying in one lump sum. Enrollment and managing your plans with Official Payments is fast, easy, and secure." Below this is a link: "Click here to learn more or find out if your institution offers payment plan."

Under "Enroll In A Plan", there is a description: "Enrolling in a plan with Official Payments is a simple four-step process that only takes a few minutes." Below this is a link: "Click here to enroll. Application fee applies."

On the right side, there is a section titled "What Else Can I Pay?" with the text "Type In Your Zip Code To Find Out." and a "Learn More >" button. The background image for this section shows a young man and woman looking at a laptop.

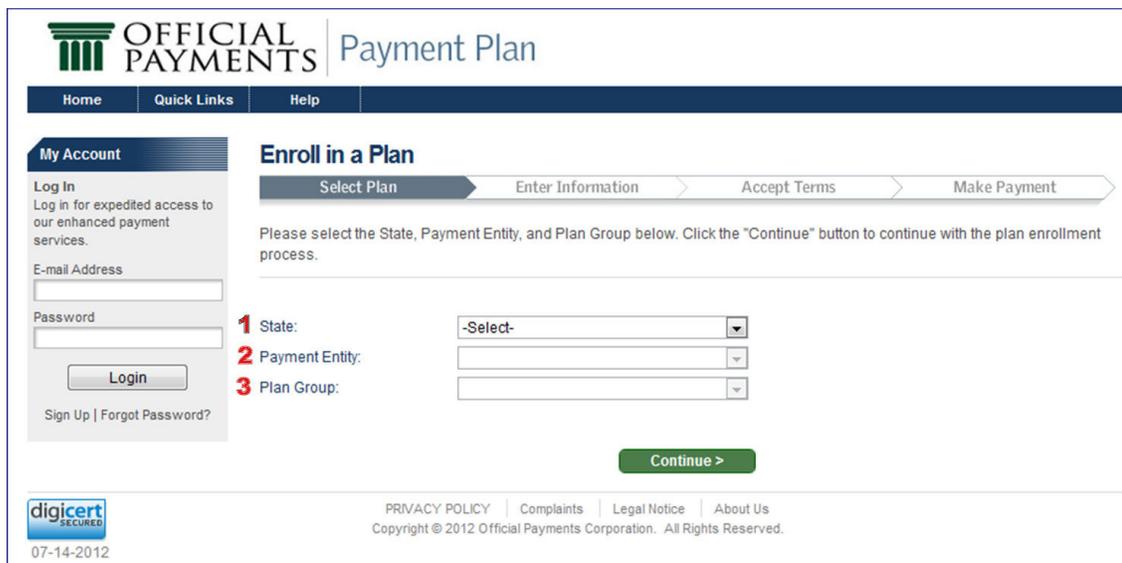
At the bottom left, there is a "digicert SECURED" logo and the date "07-14-2012". At the bottom center, there are links for "PRIVACY POLICY", "Complaints", "Legal Notice", and "About Us", along with the copyright notice: "Copyright © 2012 Official Payments Corporation. All Rights Reserved."

On this page, the user can:

- Click the **Enroll in a Plan** link or the **Click here** link in the paragraph below to begin enrolling in a plan.
- Click the **How it Works** link or the **Click here** link in the paragraph below to view how to enroll in a payment plan.

## Chapter 2: Select a Plan

### Selecting an Entity



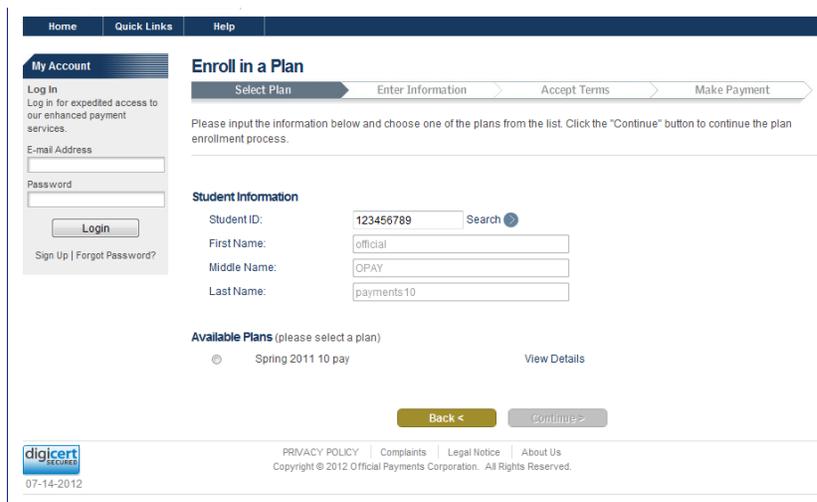
On the **Select Entity** page:

1. Select the:
  - State - **FLORIDA**
  - Note:** You will not be able to select a **Payment Entity** or **Plan Group** until a State is selected.
  - Payment Entity – **Saint Leo University**
  - Plan Group – **Tuition and Fees**
  - Note:** You will not be able to select a **Plan Group** until a **Payment Entity** is selected.
2. Click the **Continue** button to continue with the plan enrollment process.
3. You will be directed to the **Select Plan** page.

## Selecting a Plan

On the **Select Plan** page:

1. Enter your **7-digit student ID number**.
2. Click the **Search** button.



1. Your information should be filled in automatically.
  - i. **Note:** There is a delay in the payment plan system and your registration. Please allow up to 48 business after registration to allow time for your payment plan options to be set up.
2. The **Plan List** will display the plans that meet your eligibility.
3. Select a plan.
 

**Note:** You are able to view/hide the details of the listed plans by expanding/collapsing each listed plan by using its **View Details/Hide Details** link.
4. Click the **Continue** button to continue to the **Amount** page.
 

**Note:** If you need to return to the **Select Entity** page, click the **Back** button.

## Chapter 3: Accept Terms

### Plan Acceptance

On the **Plan Acceptance** page, you are presented with your plan details and the **Retail Installment Contract** and **Truth in Lending Disclosure**, which you must electronically sign to continue the plan enrollment.

The screenshot shows a web interface for enrolling in a plan. At the top, there are navigation links: Home, Quick Links, and Help. On the left, a 'My Account' sidebar shows the user is Jane Smith, with a 'Logout' link and a 'My Profile' button. The main content area is titled 'Enroll in a Plan' and features a progress bar with four steps: Select Plan, Enter Information, Accept Terms (the current step), and Make Payment. Below the progress bar, a message asks the user to review and accept the Retail Installment Contract. The contract title is 'OPC University Tuition & Fees Spring 2011 10 pay'. A 'Download Acrobat Reader' link is provided. The contract details are as follows:

RETAIL INSTALLMENT CONTRACT	
Date: 1/26/2012	
BUYER	SELLER
Buyer's Name (and Co-Buyer's Name if applicable) Jane C Smith	Name OPC University
Address: 123 Street #12 Auburn, AL 36830 Phone Number: 3345551234	Address: 177 Technology Parkway Auburn, AL 36830 Phone Number: 3343213767
STUDENT'S NAME: Jane C Smith	
This Retail Installment Contract (the "Installment Contract") is between the Buyer named above and the Seller named above. In this Installment Contract, the terms "Seller," "we," "us" and "our" refer to the Seller named above; the terms "you" and "your" refer to the Buyer identified above.	
<input type="checkbox"/> I accept <span style="float: right;">Save/Print PDF</span>	

At the bottom of the contract area, there are three buttons: 'Back <', 'Cancel X', and 'Continue >'. The footer includes a 'digicert SECURED' logo, a date '07-14-2012', and links for 'PRIVACY POLICY', 'Complaints', 'Legal Notice', and 'About Us'. Copyright information for 2012 Official Payments Corporation is also present.

On the **Plan Acceptance** page, you must:

1. Review the **Retail Installment Contract** and **Truth in Lending Disclosure**.  
**Note:** You can click the Save/Print PDF link to open the contract in PDF format. You can then print or save it.
2. Accept the **Retail Installment Contract** and **Truth in Lending Disclosure** by selecting the **I accept** check box at the bottom of the contract.

3. Click the **Continue** button to continue with the plan enrollment.

If...	Then...
You previously selected that you would like to schedule automatic payments	You are directed to the Schedule Payment page. (See Chapter 8)
You DID NOT previously select that you would like to schedule automatic payments	You are directed to the Make Payment page.

**Note:** Click the **Back** button to return to the **Amount** page.

**Note:** If you wish to cancel the plan enrollment, click the **Cancel** button. You will be redirected to the **Select Entity** page.

# Chapter 4: Make Payment

## Make Payment

Home
Quick Links
Help

My Account

Welcome [Logout](#)  
Jane Smith

Thank you for logging in. Enjoy full access to the features of this site.

[> My Profile](#)

Enroll in a Plan

Select Plan
Enter Information
Accept Terms
Make Payment

Please review the plan information below and click the "Make Payment" button to complete the plan enrollment process by making today's payment.

### OPC University Tuition & Fees Spring 2011 10 pay

**Student Information**

Jane C Smith Student ID:123456788

Plan Amount: \$6,000.00

**Today's Payment**

Application Fee (non-refundable)	\$45.00
Down Payment	\$600.00
<b>Amount Due Today:</b>	<b>\$645.00</b>

**Installments**

Type	Amount	Due Date
Tuition & Fees Spring 2011 1 of 10	\$540.00	3/18/2012
Tuition & Fees Spring 2011 2 of 10	\$540.00	5/1/2012
Tuition & Fees Spring 2011 3 of 10	\$540.00	6/1/2012
Tuition & Fees Spring 2011 4 of 10	\$540.00	7/1/2012
Tuition & Fees Spring 2011 5 of 10	\$540.00	8/1/2012
Tuition & Fees Spring 2011 6 of 10	\$540.00	9/1/2012
Tuition & Fees Spring 2011 7 of 10	\$540.00	10/1/2012
Tuition & Fees Spring 2011 8 of 10	\$540.00	11/1/2012
Tuition & Fees Spring 2011 9 of 10	\$540.00	12/1/2012
Tuition & Fees Spring 2011 10 of 10	\$540.00	1/1/2013

Pay With  Stored Account  or  Other Account Make Payment >

Back <
Cancel X

07-14-2012

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On the **Make Payment** page:

1. Review the plan information. This includes:
  - Plan description
  - User information
  - Today's amount due and future installments information
2. Select whether you wish to pay with a **Stored Account** or another account (**Other Account**).

3. Click the **Make Payment** button to complete the plan enrollment and payment process.

**Note:** Your plan status will be set to Pending, and you will be directed to the payment application to pay for the item(s) in **Today's Payment**.

**Note:** Click the **Back** button to return to the **Plan Acceptance** page.

**Note:** If you wish to cancel the plan enrollment, click the **Cancel** button. You will be redirected to the **Select Entity** page.

## Select Payment Method

Please select your payment method.

Electronic Check 

Debit Card 

Credit Card   

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On the **Select Payment Method** page:

1. Select **Electronic Check** or **Debit Card/Credit Card**.
2. Click the **Continue** button.

## Enter Payment Information

You can access the **Payment** page from either the enrollment process or the **My Plans** page.

**Please enter your debit or credit card information.**

OPC University Tuition & Fees Spring 2011 10 pay	
Jane C Smith Student ID: 123456788	

Description	Amount
Application Fee (non-refundable)	45.00
Down Payment	600.00
Today's Payment	645.00

\* indicates required field

Card Type  
Please select a card type \*

Card Number \*      Expiration Date (mm/yy) 01 / 12 \*      Card Identification Number \* [How do I find this?](#)

Card Holder's Information

Card Holder's Name: Jane Smith \*

Street Address: 123 Street \*

Apartment/Suite: #12

City: Auburn \*

State/APO: Alabama (AL) \*

ZIP Code: 36830 \*

Country: United States (US)

Primary Phone Number: 3345551234 \*      E-Mail Address: nboyko@officialpayments.com

Save Card Information to My Wallet  
 Save account information to my secure wallet profile after successful payment processing.

Continue      Cancel

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On the **Enter Payment Information** page:

- Enter the following information:
  - Card Type
  - Card Number
  - Expiration Date
  - Card Identification Number

**Note:** The Card Holder's Name, Address, Phone Number, and E-Mail Address are populated from the **My Account** profile.
- Click the **Save Card Information to My Wallet** checkbox if you wish to save this information to your E-Wallet.
- Click the **Continue** button.

Verify Payment Information

On the **Verify Payment Information** page:

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

Please verify that the following information is correct.

OPC University Tuition & Fees Spring 2011 10 pay	
Jane C Smith Student ID: 123456788	

Description	Amount
Application Fee (non-refundable)	45.00
Down Payment	600.00
Today's Payment	645.00

Card Type: MasterCard	Current Amount Due: <b>645.00</b>
Card Number: **** 5454	Service Fee: <b>17.74</b>
Expiration Date: March 2013	Total Charge: <b>662.74</b>

Billing Address: Jane Smith	Email Address: nboyko@officialpayments.com
123 Street	Contact
#12	Number: 3345551234
Auburn, AL 36830	
United States (US)	

Go Back
Make Payment
Cancel

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 Debit Card    
 Credit Card

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3. Review the **Confirmation of Payment**.

Confirmation of Payment

Confirmation Number/Transaction ID:**4607788**  
 Date/Time Paid:**1/26/2012 3:51 PM Central**

OPC University Tuition & Fees Spring 2011 10 pay	
Jane C Smith Student ID: 123456788	

Description	Amount
Application Fee (non-refundable)	45.00
Down Payment	600.00
Today's Payment	645.00

Card Type: MasterCard	Amount Paid: <b>645.00</b>
Card Number: **** 5454	Service Fee Paid: <b>17.74</b>
	Total Paid: <b>662.74</b>

Billing Address: Jane Smith	Email Address: nboyko@officialpayments.com
123 Street	Contact
#12	Number: 3345551234
Auburn, AL 36830	
United States (US)	

*Do not press the browser Back button, use the back or continue buttons below*

Back
Continue

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 Debit Card    
 Credit Card

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4. Click the **Continue** button.
5. You will return to the **Home** page, where you will have access to manage your plans and account.

## Chapter 5: Sign Up for My Account

Before you are able to finalize your plan enrollment, you must sign up for **My Account**. Click the **Sign Up** link on the **My Account** panel at any time.

Home
Quick Links
Help

**My Account**

**Log In**  
Log in for expedited access to our enhanced payment services.

E-mail Address

Password

[Sign Up](#) | [Forgot Password?](#)

### My Profile

Select Plan
Enter Information
Accept Terms
Make Payment

To continue the enrollment process it is necessary to have an account on the system and be logged in. If you already have a user account please login, otherwise fill out the form below to create an account.

**PERSONAL INFORMATION**

\* First Name:

Middle Name:

\* Last Name:

\* Country:

\* Street Address:

Building/Apt/Suite:

\* Town/City:

\* State/Province:

\* Postal Code:

\* Daytime Phone Number: (  )  -

Mobile Phone Number: (  )  -

**LOGIN INFORMATION**

\* E-mail Address:

\* Password:

\* Confirm Password:

\* Password Hint:

\* Challenge Question:

\* Challenge Answer:

[Download Acrobat Reader](#)

**ELECTRONIC DELIVERY DISCLOSURE AND CONSENT**

This Electronic Delivery Disclosure and Consent ("Consent") applies to all Disclosures (as defined below) for those services ("Services") offered by Official Payments Corporation ("OPC") for which you sign-up. This includes the payment plan Service available through this website at [payplan.officialpayments.com](http://payplan.officialpayments.com).

The words "we," "us," and "our" refer to OPC and the words "you" and "your" mean you, the individual(s) who sign up to receive a Service. "Disclosure" means any and all information related to the Services,

I agree to Electronic Disclosures [View/Save PDF](#)

**ONLINE SERVICES AGREEMENT**

Official Payments Corporation and its affiliates provides an online service through which you may pay tuition and certain other expenses (collectively, "School Expenses") to a university or other school (the "School") in periodic installments as described in this Online Services Agreement (the "Service"). This Online Services Agreement ("Services Agreement") provides the terms and conditions of the Service. This Services Agreement is between you and OPC. This Agreement may be enforced by OPC or its designee.

I agree to the terms of this Services Agreement [View/Save PDF](#)

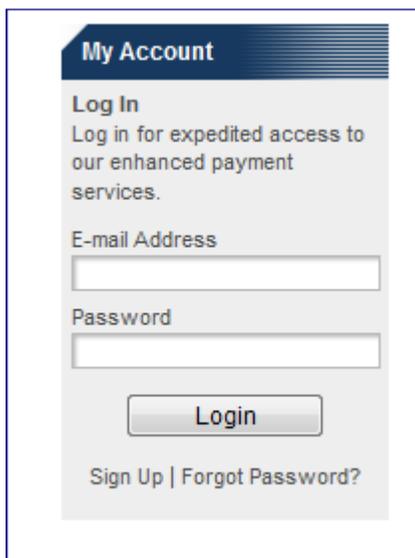
Use the following steps to complete the **Sign Up** page:

1. Enter the:
  - E-mail Address
  - Password
  - Password Hint
  - Challenge Question
  - Challenge Answer
  - Name
  - Address
  - Phone
2. Read and sign the **Electronic Delivery Disclosure and Consent** by clicking the **I Agree to Electronic Disclosures** checkbox.
3. Read and sign the **Online Services Agreement** by clicking the **I Agree to the Terms of this Services Agreement** checkbox.
4. Click the **Save** button.

**Note:** Your account will be authenticated. The **My Account** panel and buttons will display. You will be sent a Welcome e-mail acknowledging your new My Account.

## Logging in to My Account

If you have **My Account**, use the following steps to log in to your account:

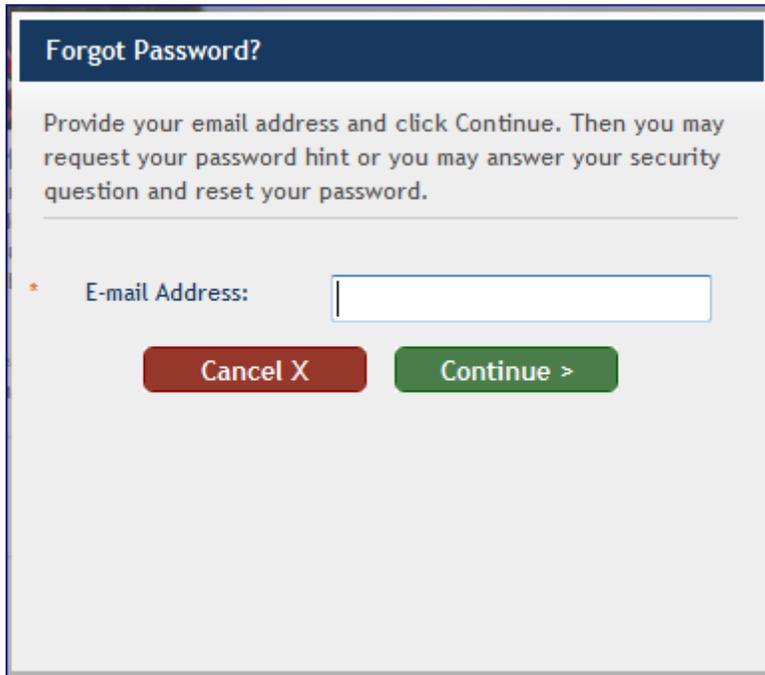


The image shows a screenshot of a web form titled "My Account". The form has a dark blue header with the text "My Account" in white. Below the header, the text "Log In" is displayed in bold. Underneath, there is a paragraph: "Log in for expedited access to our enhanced payment services." The form contains two input fields: "E-mail Address" and "Password". Below these fields is a "Login" button. At the bottom of the form, there are two links: "Sign Up" and "Forgot Password?".

1. Enter your **E-mail Address**.
2. Enter your **Password**.
3. Click the **Login** button.

## Forgotten Password

If you forget your password, you will be able to receive a password hint or have it reset to a temporary password after answering a challenge question.



**Forgot Password?**

Provide your email address and click Continue. Then you may request your password hint or you may answer your security question and reset your password.

\* E-mail Address:

**Cancel X** **Continue >**

1. Click the **Forgot Password** link on the **My Account** panel.
2. Enter your **E-mail Address**.
3. Click the **Continue** button.  
**Note:** Clicking the **Cancel** button will discontinue this process.
4. If your e-mail address is found, you will see the **Email my password hint** and **Reset my password** radio buttons.
5. Select **Email my password hint** and click the **Continue** button to see a hint about your password. You can then try to log in to **My Account**.
6. Select **Reset my password** and answer the challenge question before clicking the **Continue** button to get a new, temporary, password via e-mail. On your next successful login, you will be prompted to create a new password.

## Chapter 6: Managing Your Account

### Viewing and Updating My Profile

Home Quick Links Help

**My Account**

Welcome [Logout](#)  
**Jane Smith**

Thank you for logging in. Enjoy full access to the features of this site.

> My Plans  
 > My Profile

**My Profile**

To update your profile information, make changes and click on the "Save" button

Personal Login E-Wallet

**PERSONAL INFORMATION**

\* First Name:   
 Middle Name:   
 \* Last Name:   
 \* Country:   
 \* Street Address:   
 Building/Apt/Suite:   
 \* Town/City:   
 \* State/Province:   
 \* Postal Code:   
 \* Daytime Phone Number: (  )  -   
 Mobile Phone Number: (  )  -

07-14-2012

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 [Legal Notice](#) | 
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### Updating Login Info

After logging in to the website, you have the option of editing your **Personal** information. Click the **My Profile** button. Make your edits, and click the **Save** button.

**Note:** Clicking the **Cancel** button will prevent changes from being made.

From the **My Profile** page, you can also:

- Update your **Login** information
- Update your **E-Wallet** information

## Updating Login Info

From the **My Profile** page, you are able to access and update your **Login** information. To do this, just click the **Login** tab.

The screenshot shows the 'My Profile' page with the 'Login' tab selected. The page includes a navigation bar with 'Home', 'Quick Links', and 'Help'. The 'My Account' sidebar shows 'Jane Smith' and options for 'My Plans' and 'My Profile'. The main content area has tabs for 'Personal', 'Login', and 'E-Wallet'. The 'Login' tab is active, displaying fields for 'E-mail Address', 'Password', and 'Challenge Answer', each with a corresponding 'Change' link. 'Cancel X' and 'Save >' buttons are at the bottom.

On the **Login** tab, you can update your:

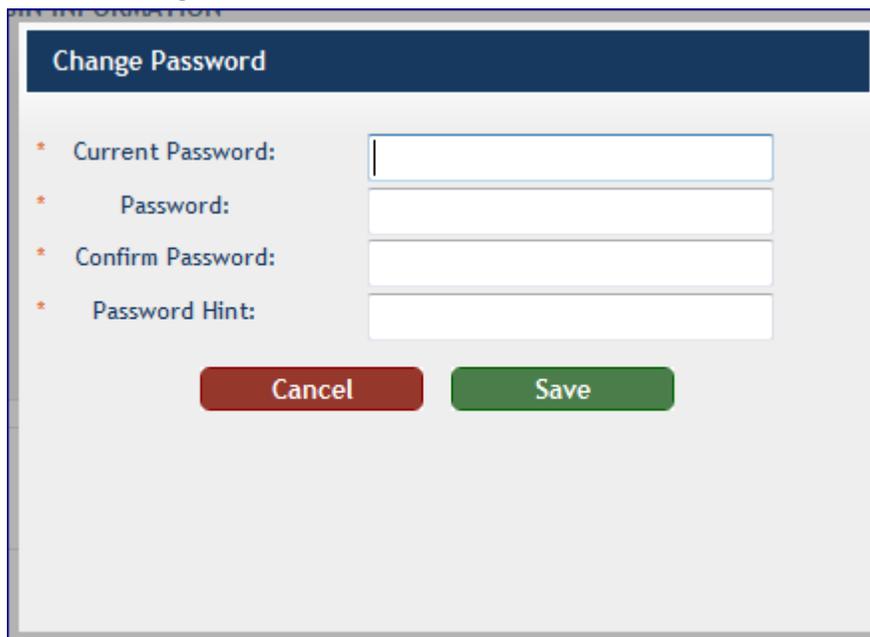
- E-mail address
- Password
- Challenge Answer

### **Updating the E-mail Address**

1. Type your e-mail address in the appropriate text box.
2. Click the **Save** button.

### *Updating the Password*

1. Click the **Change Password** link.



The image shows a 'Change Password' dialog box with a dark blue header. Below the header, there are four input fields, each preceded by a red asterisk indicating a required field. The fields are labeled 'Current Password:', 'Password:', 'Confirm Password:', and 'Password Hint:'. At the bottom of the dialog, there are two buttons: a red 'Cancel' button and a green 'Save' button.

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

### ***Updating the Challenge Question***

1. Click the **Change Challenge Question & Answer** link.



The screenshot shows a web form titled "Change Challenge Question & Answer". The form contains three required fields, each marked with a red asterisk: "Password:" with an empty text input field; "Challenge Question:" with a dropdown menu currently displaying "What was your childhood nickname?"; and "Challenge Answer:" with an empty text input field. At the bottom of the form are two buttons: a red "Cancel" button and a green "Save" button.

2. Enter your:
  - Password
  - Challenge Question
  - Challenge Answer
3. Click the **Save** button.

## Updating E-Wallet Info

The **E-Wallet** tab on the **My Profile** page allows you to add or edit a financial account. You may access this page from the **My Profile** page.

The screenshot shows the 'My Profile' page with the 'E-Wallet' tab selected. The page contains a table of financial accounts and a sidebar with navigation options.

Name	Number	Expires	Type	Owner
CC - MC	****_****_****-5454	0313	MasterCard	Jane Smith

Additional elements visible in the screenshot include:
 

- Navigation tabs: Personal, Login, E-Wallet (selected)
- Buttons: Edit, Delete, + Add New
- Footer: digicert SECURED, 07-14-2012, PRIVACY POLICY, Complaints, Legal Notice, About Us, Copyright © 2012 Official Payments Corporation. All Rights Reserved.

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

- Name
- Number
- Expiration Date
- Type
- Owner

## Editing an E-Wallet Account

1. Click the **Edit** link next to the account you wish to edit.  
You will be directed to the payment application's wallet maintenance page to edit the financial account.

**Please enter your debit or credit card information.**

\* indicates required field

Card Type  
MasterCard Credit \*

Card Number: 5454545454545454 \*      Expiration Date (mm/yy): 03 / 13 \*

Card Holder's Information

Card Holder's Name: Jane Smith \*

Street Address: 123 Street \*

Apartment/Suite: #12

City: Auburn \*

State/APO: Alabama (AL) \*

ZIP Code: 36830 \*

Country: United States (US)

Primary Phone Number: 3345551234 \*      E-Mail Address: nodya.boyko@officialpayments.com

2. Enter the necessary updates.
3. Click the **Save** button.

### To Add a Wallet Account

1. Click the **Add** link.

2. Select either:
  - o Electronic Check
  - o Debit Card/Credit Card

3. Click the **Continue** button.

If you select Debit or Credit Card, you will see a page similar to the following:

If you select Electronic Check, you will see the following:

**Please enter your Bank Account information.**

\* indicates required field

Account Type  
\*

Routing Number      Account Number  
\*      \*

or

⑆00⑆234504⑆⑆2345678⑆⑆0⑆00

Routing Number	Account Number	Check Number
----------------	----------------	--------------

Note: Please do NOT enter the Check Number.

Account Holder Information

Account Holder's Name: \*

Street Address: \*

Apartment/Suite:

City: \*

State/APO: \*

ZIP Code: \*

Primary Phone Number      E-Mail Address

(  )  - \* ext:      

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ELECTRONIC CHECK

4. Enter the necessary information.
5. Click the **Save** button.

## Viewing and Updating My Plans

On the **My Plans** page, you may view your current plans' information and all plans you have previously enrolled.

Home Quick Links Help

**My Account**

Welcome [Logout](#)  
John Smith

Thank you for logging in. Enjoy full access to the features of this site.

> My Plans  
> My Profile

### My Plans

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

Plan No.	Status	Entity	Description	Current Balance(\$)	
623	Active	OPC University	Tuition & Fees Fall 2013 7 Pay	5,000.00	<a href="#">View Details</a> <a href="#">View Contracts</a> <a href="#">Schedule Payments</a> <a href="#">Decrease Balance</a>

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09-03-2015

To do these things, you must first access the **My Plans** page by clicking the **My Plans** button that is on the **My Account** panel.

On the **My Plans** page you can:

- View your current and previously enrolled plans.  
**Note:** The list of plans is constructed from all the plans you have enrolled in whose status is not pending or canceled.
- View the status of your plans. The possible statuses are:

Status	Definition
Active	The user has completed the enrollment plan acceptance step and made the payment, and the <b>Last Payment Accepted Date</b> has not passed.
OptedOut	If the user calls and requests to opt-out of one of his or her plans
Deactivated	When the user has exceeded <b>Allowed Past Due Installments</b> , he or she may not perform any action on the plan. A plan whose status is Deactivated may be changed to Reactivate by Official Payments Customer Service Representative once.
Incomplete	During Ended Plans processing: If the plan is on the <b>Last Payment Accepted Date</b> , and all payable items are not paid, but the user has NOT exceeded <b>Allowed Past Due Installments</b> , the status of his or her instance of the plan will be changed to Incomplete and he or she will be sent the Incomplete Plan notification.
Reactivate	The user may not perform any action on his or her plan. The system will set the status to Active during the next normal cycle of the system processes.

Status	Definition
Complete	This is on the <b>Last Payment Accepted Date</b> when all payable items are paid.
Terminated	This is on the <b>Last Payment Accepted Date</b> when all payable items are not paid, or when the user has exceeded the <b>Allowed Past Due Installments</b> on a plan that has previously been reactivated.

- Click on the **View Details** link to view the plan details.

**Note:** Click **Hide Details** to hide the plan details.

### My Plans

- Welcome to My Payment Plans. To view the plan details, click on the "View Details" link.
- To make a one-time payment on active plans, please select the items and click on the "Make a Payment" button.
- To schedule future payments on active plans, click on the "Schedule Payments" link.
- To view contract history, click on the "View Contracts" link.

Plan No.	Status	Entity	Description	Current Balance(\$)	
623	Active	OPC University	Tuition & Fees Fall 2013 7 Pay	5,000.00	<a href="#">View Details</a> <a href="#">View Contracts</a> <a href="#">Schedule Payments</a> <a href="#">Decrease Balance</a>

**Details**
Student: Roy Parsons31    Student ID: 131313131    Enrollment Date: 04/04/2013
Plan Amount(\$): 5,000.00    Current Balance: 5,000.00
✕

Pay Now	Type	Status	Amount (\$)	Due Date	Scheduled Date	Date Paid	Payment Method	Conf No.
	Application Fee (non-refundable)	Paid	35.00	04/04/2013		04/04/2013	Credit Card	4633950
<input type="checkbox"/>	Tuition & Fees Fall 2013 1 of 7		714.50	04/17/2013				
<input type="checkbox"/>	Tuition & Fees Fall 2013 2 of 7		714.50	05/17/2013				
<input type="checkbox"/>	Tuition & Fees Fall 2013 3 of 7		714.50	06/17/2013				
<input type="checkbox"/>	Tuition & Fees Fall 2013 4 of 7		714.50	07/17/2013				
<input type="checkbox"/>	Tuition & Fees Fall 2013 5 of 7		714.50	08/17/2013				
<input type="checkbox"/>	Tuition & Fees Fall 2013 6 of 7		714.50	09/17/2013				
<input type="checkbox"/>	Tuition & Fees Fall 2013 7 of 7		713.00	10/17/2013				

Pay with  Stored Account CC - MCC 5454 Or  Other Make a Payment >

- From a plan's **Details**, you can make a one-time payment on an active plan by selecting the desired items' **Pay Now** checkbox and clicking the **Make a Payment** button.

**Note:** Clicking the **Make a Payment** button directs you to the payment application to pay for the plan's checked items.

- Schedule future payments on an active plan by clicking the **Schedule Payments** link.

**Note:** Clicking the **Schedule Payments** link redirects you to the **Schedule Payments** page.

- Click the **View Contracts** link to view contracts.

Plan No.	Status	Entity	Description	Current Balance(\$)	
623	Active	OPC University	Tuition & Fees Fall 2013 7 Pay	5,000.00	<a href="#">View Details</a> <a href="#">View Contracts</a> <a href="#">Schedule Payments</a> <a href="#">Decrease Balance</a>

X
View Contracts
Tuition & Fees Fall 2013 7 Pay

Document	Amount(\$)	Contract Date
<a href="#">Retail Installment Contract</a>	5,000.00	04/04/2013

**Note:** Click the link of the contract document you wish to review. When the contract details display, you have the option to **View/Save the PDF** on your desktop. When finished reviewing the details of the contract, you can click **Close**.

Plan No.	Status	Entity	Description	Current Balance(\$)	
623	Active	OPC University	Tuition & Fees Fall 2013 7 Pay	5,000.00	<a href="#">View Details</a> <a href="#">View Contracts</a> <a href="#">Schedule Payments</a> <a href="#">Decrease Balance</a>

X
View Contracts
Tuition & Fees Fall 2013 7 Pay

Document	Amount(\$)	Contract Date
<a href="#">Retail Installment Contract</a>	5,000.00	04/04/2013

**Retail Installment Contract** [Download Acrobat Reader](#)

RETAIL INSTALLMENT CONTRACT

Date: 4/4/2013

BUYER	SELLER
Buyer's Name (and Co-Buyer's Name if applicable) john Smith	Name OPC University
Address: 123 main street anywhere, AL 36830 Phone Number: 3343213767	Address: 177 Technology Parkway Auburn, AL 36830 Phone Number: 3343213767
STUDENT'S NAME: Roy Parsons31	

This Retail Installment 36830 Contract (the "Installment Contract") is between the Buyer named above and the Seller named above. In this Installment Contract, the terms "Seller," "we," "us" and "our" refer to the Seller named above; the terms "you" and "your" refer to the Buyer identified above.

X Close
View / Save PDF

- Click the **Adjust Balance** link to decrease your account balance.

**Note:** The link will say **Adjust Balance** if the student can increase or decrease their balance. It will say **Increase Balance** if they can only increase their balance. It will say **Decrease Balance** if the only option is to decrease their balance.

Plan No.	Status	Entity	Description	Current Balance(\$)	
623	Active	OPC University	Tuition & Fees Fall 2013 7 Pay	5,000.00	<a href="#">View Details</a> <a href="#">View Contracts</a> <a href="#">Schedule Payments</a> <a href="#">Decrease Balance</a>

**Decrease Balance**
**Tuition & Fees Fall 2013 7 Pay**
✕

Please enter the new balance amount and click "Adjust" to view the adjusted installments.

Current Balance(\$): 5,000.00

New Balance Amount(\$):  Adjust

### Installments

Type	Current Amount(\$)	Adjusted Amount(\$)	Due Date
Tuition & Fees Fall 2013 1 of 7	714.50	0.00	04/17/2013
Tuition & Fees Fall 2013 2 of 7	714.50	0.00	05/17/2013
Tuition & Fees Fall 2013 3 of 7	714.50	0.00	06/17/2013
Tuition & Fees Fall 2013 4 of 7	714.50	0.00	07/17/2013
Tuition & Fees Fall 2013 5 of 7	714.50	0.00	08/17/2013
Tuition & Fees Fall 2013 6 of 7	714.50	0.00	09/17/2013
Tuition & Fees Fall 2013 7 of 7	713.00	0.00	10/17/2013

Close
Submit

**Note:** Enter the **New Balance Amount** and click the **Adjust** button. When ready, click the **Submit** button. The **Addendum to Retail Installment Contract** displays. You can save this to your desktop. When finished viewing, click the **Close** button.

# Chapter 7: Schedule Payments

## Scheduling Payment Installments

**Scheduling Payment Installments** allows you to set the dates for payments to be automatically made on your behalf.

**Note:** You must be logged in and have a plan selected to access this page. You can access this page from the **My Plans** page upon clicking a plan's **Schedule Payments** link.

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

**Schedule Payments**

1. Choose your payment method from the E-Wallet menu. Click "Add" or "Edit" to change your E-Wallet options.
2. To schedule a payment date for your installment payments, click the calendar icon next to the installment and select a date. Be sure to select a date before or on the Due Date to avoid a late fee.
3. Click "Save" to continue.

**OPC University Tuition & Fees Spring 2011 10 pay**

MY E-WALLET (Choose payment method)

Automatically make a payment with my CC - MC 5454 Add Edit

**Pending Payment Items**

Description	Amount	Due Date	Scheduled Date
Tuition & Fees Spring 2011 1 of 10	\$540.00	03/18/2012	03/23/2012
Tuition & Fees Spring 2011 2 of 10	\$540.00	05/01/2012	05/01/2012
Tuition & Fees Spring 2011 3 of 10	\$540.00	06/01/2012	06/01/2012
Tuition & Fees Spring 2011 4 of 10	\$540.00	07/01/2012	07/01/2012
Tuition & Fees Spring 2011 5 of 10	\$540.00	08/01/2012	08/01/2012
Tuition & Fees Spring 2011 6 of 10	\$540.00	09/01/2012	09/01/2012
Tuition & Fees Spring 2011 7 of 10	\$540.00	10/01/2012	10/01/2012
Tuition & Fees Spring 2011 8 of 10	\$540.00	11/01/2012	11/01/2012
Tuition & Fees Spring 2011 9 of 10	\$540.00	12/01/2012	12/01/2012
Tuition & Fees Spring 2011 10 of 10	\$540.00	01/01/2013	01/01/2013

Update Authorization >

Download Acrobat Reader

**AUTHORIZATION FOR AUTOMATIC PAYMENTS FROM DEPOSIT ACCOUNT OR CREDIT CARD ACCOUNT**

This form authorizes Official Payments Corporation ("OPC") to make automatic payments from your deposit account or credit card account in the amount and with the frequency stated in this form. Those payments will continue until you loan is paid in full or you revoke this Authorization as provided below. You may make payments through debits to your deposit account or charges to your credit card account. If you make payments through charges to your credit card account, you will be required to pay us a Service Fee equal to no more than 2.75% percent of the payment amount.

Account to be charged: \$5,400.00

Dates of payments:

I accept View/Save PDF

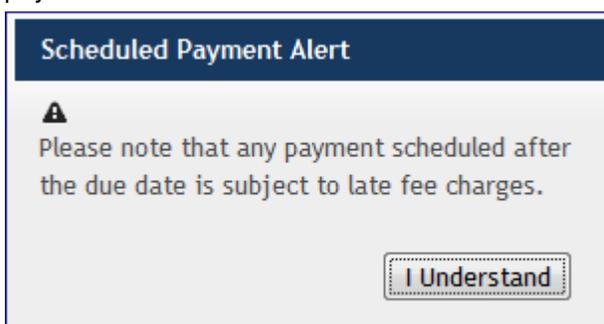
Back < Cancel Schedule Payments X Continue >

07-14-2012

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To schedule payments, use the following steps:

1. Review the **Plan Description** at the top of the page.
2. Add/Select a wallet payment option.  
**Note:** For your installments to be paid automatically, you must save a financial account that the payments will be made from, and you must schedule the date for each payable item.  
**Note:** Any wallet account you have previously saved will be listed in the e-wallet dropdown. Any wallet account of a type not accepted by the plan will be disabled.  
**Note:** If you need to add or edit your wallet account, click the **Add** link or the **Edit** link. Once your changes are made, you'll be redirected to this page to continue scheduling payment installments.
3. Select the **payment date** for each item.  
**Note:** If installments are scheduled after the due date, fees may be assessed.  
**Note:** Click the **I understand** button in the popup to proceed if you are scheduling payments after the due date.



4. Read the **Authorization for Automatic Payments**.
5. Click the **I Accept** checkbox.  
**Note:** You must sign this authorization every time you edit your scheduled payments. To print or save the authorization, click the View/Save PDF link.
6. Click the **Save** button. This will redirect you to the **Make Payment** or **My Plans** page, depending on your point of origin.  
**Note:** You cannot **Save** your scheduled payment if you have not selected a wallet account.  
**Note:** If you click the **Back** button, you will be redirected to the **Plan Acceptance** page if you were in the plan enrollment process, or the **My Plans** page, if that was your origin.  
**Note:** If you click the **Cancel Scheduling** button, you will be directed to the **My Plans** page.

## Chapter 8: E-Mail Notifications

As you enroll in Payment Plan and as you update your account, you will be sent e-mail notifications. You will generally receive an e-mail when you:

- Create a Payment Plan Account
- Enroll in a Payment Plan
- Make a Payment
- Schedule a Payment
- Are Due to Make a Payment
- Update your Account Profile
- Assess a Fee on your Payment Plan
- Alter your Login Information

You will also receive an e-mail when your:

- Payment Plan Balance is Adjusted
- Payment Plan has been Terminated
- Payment Plan has been Deactivated
- Credit Card is due to Expire

### ***Your Account Has Been Created***

After creating a Payment Plan Account, you will receive an e-mail notification, as follows:

*Thank you for creating an account with Official Payments. My Account enables you to easily manage your payment plan to:*

- *make a one-time payment*
- *schedule future payments*
- *make updates to scheduled payments*
- *view your Payment Plan details and summary information*

*Thank you for using Official Payments. We look forward to serving you.*

*Sincerely,*

*Official Payments Customer Service*

[PPlanService@OfficialPayments.com](mailto:PPlanService@OfficialPayments.com)

*This e-mail is auto-generated by the system. Please do not reply to this email. If you have any questions, e-mail us at [customerservice@officialpayments.com](mailto:customerservice@officialpayments.com).*

*Official Payments is the leading provider of electronic payment solutions for the IRS, 27 states, the District of Columbia and more than 4200 clients in all 50 states. We accept payments for taxes, rent, utilities, education and more. Learn more by visiting [https://www.officialpayments.com/pc\\_whocanipay.jsp](https://www.officialpayments.com/pc_whocanipay.jsp)*

### **Payment Plan Enrollment Confirmation**

After you have enrolled in a Payment Plan, you will receive an e-mail notification, as follows:

*Thank you for your payment plan enrollment for OPC University.*

#### *Plan Information*

\*\*\*\*\*

*Plan: Tuition & Fees Spring 2011 10 pay Enrollment Date: 01/26/2012 Plan Amount: 6,000.00*

*Student ID: 123456787*

#### *Payment Schedule*

\*\*\*\*\*

<i>03/18/2012</i>	<i>540.00</i>
<i>05/01/2012</i>	<i>540.00</i>
<i>06/01/2012</i>	<i>540.00</i>
<i>07/01/2012</i>	<i>540.00</i>
<i>08/01/2012</i>	<i>540.00</i>
<i>09/01/2012</i>	<i>540.00</i>
<i>10/01/2012</i>	<i>540.00</i>
<i>11/01/2012</i>	<i>540.00</i>
<i>12/01/2012</i>	<i>540.00</i>
<i>01/01/2013</i>	<i>540.00</i>

*Please review this information for accuracy and let us know if there are any issues as soon as possible as refunds will only be initiated due to a processing error.*

*Thank you for using Official Payments. We look forward to serving you.*

*Sincerely,*

*Official Payments Customer Service*

[PPlanService@OfficialPayments.com](mailto:PPlanService@OfficialPayments.com)

*This e-mail is auto-generated by the system. Please do not reply to this email. If you have any questions, e-mail us at [customerservice@officialpayments.com](mailto:customerservice@officialpayments.com).*

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## **Your Payment Confirmation**

You will be sent the Payment Confirmation notification any time a Payment Plan payment is made on your plan. You will receive an e-mail notification, as follows:

*Thank you for your payment for OPC University's Tuition & Fees Spring 2011 plan.*

### *Payment Information*

\*\*\*\*\*

*Confirmation Number: 4607791*

*Date: 01/26/2012*

### *Credit Card*

*123 Street*

*Auburn*

*AL 36830*

*Student ID: 123456787*

*01/26/2012 45.00 Application Fee (non-refundable)*

*01/26/2012 600.00 Down Payment*

*Payment Amount: 645.00*

*Service Fee: 17.74*

*Total Amount: 662.74*

*Please review this information for accuracy and let us know if there are any issues as soon as possible as refunds will only be initiated due to a processing error.*

*Thank you for using Official Payments. We look forward to serving you.*

*Sincerely,*

*Official Payments Customer Service*

[PPlanService@OfficialPayments.com](mailto:PPlanService@OfficialPayments.com)

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## ***Your Payment has been Scheduled***

When you have scheduled a payment, you will receive an e-mail notification, as follows:

*This is a reminder that your automatic payment will be made on 02/01/2012 for OPC University Tuition and Fees Fall 2011 plan.*

### *Payment Information*

\*\*\*\*\*

*Date: 02/01/2012  
Credit Card 5454  
[OfficialPaytest@hotmail.com](mailto:OfficialPaytest@hotmail.com)  
177 Technology Parkway*

*Auburn AL 36830*

*Student ID: 121212121*

*02/01/2012 1,250.00 Tuition and Fees Fall 2011 3 of 4*

*Payment Amount: 1,250.00  
Service Fee: 34.38  
Total Amount: 1,284.38*

*Please review this information for accuracy and let us know if there are any issues as soon as possible as refunds will only be initiated due to a processing error.*

*Please note that scheduling a future payment may not avoid fees if it is scheduled past the due date.*

*Thank you for using Official Payments. We look forward to serving you.*

*Sincerely,*

*Official Payments Customer Service*

*[PPlanService@OfficialPayments.com](mailto:PPlanService@OfficialPayments.com)*

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## **Your Payment Plan Payment is Due Soon**

When your payment is nearing its due date, you will receive an e-mail notification, as follows:

*This is a reminder that your next payment is due on 02/01/2012 for OPC University's payment plan. Please login to My Account to make the payment.*

*This payment is for  
Plan: Tuition & Fees Spring 2011 3 Pay  
Student ID: 111119999*

*02/01/2012 1,667.00 Tuition & Fees Spring 2011 3 of 3*

*Payment Amount: 1,667.00*

*Thank you for using Official Payments. We look forward to serving you.*

*Sincerely,*

*Official Payments Customer Service*

[PPlanService@OfficialPayments.com](mailto:PPlanService@OfficialPayments.com)

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**Important Notice: Fee Assessed on your Payment Plan**

If you are late in making a payment, you will accrue a fee. When this happens, you will receive an e-mail notification, as follows:

*A Late Fee in the amount of 20.00 assessed on OPC University's payment plan.*

*Plan: Tuition & Fees Spring 2011 3 Pay*

*Student ID: 333444555*

*If you have scheduled your payments, this fee may be added to a future payment. Please bring your account up to date by logging into My Account before your next payment.*

*Unpaid fees may lead to deactivation of your plan and may cause future plan enrollment applications to be rejected.*

*Thank you for using Official Payments. We look forward to serving you.*

*Sincerely,*

*Official Payments Customer Service*

[PPlanService@OfficialPayments.com](mailto:PPlanService@OfficialPayments.com)

*This e-mail is auto-generated by the system. Please do not reply to this email. If you have any questions, e-mail us at [customerservice@officialpayments.com](mailto:customerservice@officialpayments.com).*

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[https://www.officialpayments.com/pc\\_whocanipay.jsp](https://www.officialpayments.com/pc_whocanipay.jsp)

If your payment is returned, you will accrue a fee. When this happens, you will receive an e-mail notification, as follows:

*A Returned Payment Fee in the amount of 75.00 assessed on Herndon University's payment plan.*

*Plan: OPC University Fall 2011 5 Pay External Account ID: 45046*

*If you have scheduled your payments, this fee may be added to a future payment. Please bring your account up to date by logging into My Account before your next payment.*

*Unpaid fees may lead to deactivation of your plan and may cause future plan enrollment applications to be rejected.*

*Thank you for using Official Payments. We look forward to serving you.*

*Sincerely,*

*Official Payments Customer Service*

[PPlanService@OfficialPayments.com](mailto:PPlanService@OfficialPayments.com)

*This e-mail is auto-generated by the system. Please do not reply to this email. If you have any questions, e-mail us at [customerservice@officialpayments.com](mailto:customerservice@officialpayments.com).*

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## **Your Account Profile Has Been Updated**

After updating your account profile, you will receive an e-mail notification, as follows:

*If you did not recently update your profile, please contact Official Payments as soon as possible.*

*Thank you for helping us keep your information safe and secure.*

*Sincerely,*

*Official Payments Customer Service*

[PPlanService@OfficialPayments.com](mailto:PPlanService@OfficialPayments.com)

*This e-mail is auto-generated by the system. Please do not reply to this email. If you have any questions, e-mail us at [customerservice@officialpayments.com](mailto:customerservice@officialpayments.com).*

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## **Login Information**

When you edit your login information (password or e-mail address), you will receive an e-mail notification, as follows:

*Your password has temporarily been reset to zsAal^\*9iHWN*

*If you did not make this request, please contact Official Payments Customer Service as soon as possible. Thank you for helping us keep your information safe and secure.*

*Sincerely,*

*Official Payments Customer Service*

[PPlanService@OfficialPayments.com](mailto:PPlanService@OfficialPayments.com)

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## **Payment Plan Balance Adjusted**

When your Payment Plan Balance has been adjusted, you will receive an e-mail notification, as follows:

*OPC University has adjusted your payment plan balance as follows:*

### *Plan Information*

\*\*\*\*\*

*Plan: Tuition & Fees Spring 2012 7 pay*

*Student ID: xxxxxx*

*Enrollment Date: 0X/XX/2012*

*Original Plan Amount: 2,975.00*

*Credit: 2,975.00*

*Balance as of Today: 445.13*

### *Payment Schedule*

\*\*\*\*\*

*Due Date Original Amount Adjusted Amount Item*

\*\*\*\*\*

*05/01/2012 425.13 425.13 Tuition & Fees Spring 2012 1 of 7*

*05/12/2012 20.00 20.00 Late Fee - Installment 1*

*06/01/2012 425.13 0.00 Tuition & Fees Spring 2012 2 of 7*

*07/01/2012 425.13 0.00 Tuition & Fees Spring 2012 3 of 7*

*08/01/2012 425.13 0.00 Tuition & Fees Spring 2012 4 of 7*

*09/01/2012 425.13 0.00 Tuition & Fees Spring 2012 5 of 7*

*10/01/2012 425.13 0.00 Tuition & Fees Spring 2012 6 of 7*

*11/01/2012 424.22 0.00 Tuition & Fees Spring 2012 7 of 7*

*If you have any questions, please contact OPC University as soon as possible.*

*Thank you for using Official Payments. We look forward to serving you.*

*Sincerely,*

*Official Payments Customer Service*

*[customerservice@OfficialPayments.com](mailto:customerservice@OfficialPayments.com)*

*This e-mail is auto-generated by the system. Please do not reply to this email. If you have any questions, e-mail us at [customerservice@officialpayments.com](mailto:customerservice@officialpayments.com).*

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*[https://www.officialpayments.com/pc\\_whocanipay.jsp](https://www.officialpayments.com/pc_whocanipay.jsp)*

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## ***Payment Plan is Terminated***

When your Payment Plan is terminated, you will receive an e-mail notification, as follows:

*Your participation in the Payment Plan below has ended because the plan is terminated.*

*Plan: dining Fall Fall 5 pay*

*Student ID: xxxxxxxx*

*02/01/2012 1,000.00 dining Fall 2 of 5*

*03/01/2012 1,000.00 dining Fall 3 of 5*

*04/01/2012 1,000.00 dining Fall 4 of 5*

*05/01/2012 1,000.00 dining Fall 5 of 5*

*Please contact xxxxxx to make arrangements for making your outstanding payments.*

*Sincerely,*

*Official Payments Customer Service*

*customerservice@OfficialPayments.com*

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## **Payment Plan is Deactivated**

When your Payment Plan is deactivated, you will receive an e-mail notification, as follows:

*Your participation in the OPC University Payment Plan below has been deactivated due to exceeding the number of past due payments allowed.*

*Plan: Tuition & Fees Spring 2012 5 Pay*

*Student ID: xxxxxxxxxxxxxx*

*Please contact OPC University to make arrangements for making these payments.*

*Sincerely,*

*Official Payments Customer Service*

*customerservice@OfficialPayments.com*

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## **Credit Card Due to Expire**

When your credit card is due to expire, you will receive an e-mail notification, as follows:

*This is an important message regarding the credit card associated with TS\_AG7's payment plan scheduled payments. This card is set to expire in the near future. To ensure that your service will not be interrupted, please take a moment to update your account profile.*

*Plan Information*

\*\*\*\*\*

*Plan: Fall 2014 Plan*

*TaxExtAcctID: XXXXXXXXXXXXX*

*Joe User*

*Thank you for using Official Payments. We look forward to serving you.*

*Sincerely,*

*Official Payments Customer Service*

*PPlanService@OfficialPayments.com*

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