

# Payment Plans V4 User Guide

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## Where to Find this User Guide

All user guide PDFs are stored in Flywire's Help Center under the Training Center category in the [User Guides](#) section. Scroll down to the bottom of this document or [click here](#) to learn more about our training and help resources!



## About Payment Plans

When a guarantor signs up for a payment plan in Flywire, the guarantor agrees to pay off specific visits over a specified duration of time. Payment plans can only be monthly and each monthly payment is called an installment. Each payment plan is attributed to a visit or visit(s) and the plan will either complete, default (for missed payments), or be stopped (by a staff member).

## Other Benefits Offered by Payment Plans

- Finance-friendly Prepayment:** Guarantors that pay ahead of schedule will have any prepayment taken off the back of the payment plan. The next installment will still be owed, for manual and auto-debit plans.
- Smart extension for missed last payments:** Guarantors that miss the last installment will have the plan automatically extended in order to attempt to collect the last installment. The plan will close once the plan defaults, so if the last installment results in the plan defaulting, the plan will not extend.
- Payment plans accessible to all:** Guarantors can create payment plans “offline” by making a payment equal to the personalized payment plan recommendation sent on their statement. The “offline activation threshold” configuration determines how much the guarantor can pay above the recommendation and still trigger plan creation.

To watch a short video on [Payment Plans for Beginners](#), visit our Training Center! Be sure to [create your Help Center account](#) first!



## Payment Plan Elements + Their Definitions

Each payment plan includes the following elements:

Element	Definition
Number of installments	# of monthly payments
Installment Amount	Payment amount to pay monthly
Payment Date	Day of month payment is due; this also refers to the auto-debit date
Plan Balance	Sum of bill amounts at the moment of origination
Visits on Plan	What visit(s) is the guarantor paying off with this plan
Plan Type	Manual or Auto
Payment Method (if Auto)	Credit Card or ACH payment method
Plan Status	Good Standing or Delinquent

## Installment and Payment Plan Statuses

Each payment plan installment can have the following statuses:

Status	Definition
Open	The installment/fee is active and eligible
Late	The installment/fee was not paid but it is still within the grace period ( <a href="#">see below for more information on grace periods</a> )
Missed	The installment/fee was not paid and the due date + grace period has passed ( <a href="#">see below for more information on grace periods</a> )
Paid	The installment/fee was paid



Each payment plan can have the following statuses:

Plan Status	Status Definition
Good Standing	Guarantor has <b>paid</b> the most recent installment in the past
Delinquent	Guarantor has <b>missed</b> the most recent installment in the past, <b>or</b> if the guarantor's payment is 1 cent (or more) less than the installment amount.

Each payment plan can have the following closure reasons:

Closure Reason	Closure Definition
Closed - Canceled	Stopped/closed by a staff member
Closed - Defaulted	A guarantor missed consecutive payments equal to the grace period (e.g. 2) ( <a href="#">see below for more information on grace periods</a> )
Closed - Completed	The payment plan is closed with no scheduled payments in the future
Closed - No Balance Remaining	Visits on the payment have no balance remaining, and as a result no balance remains on the payment plan

Each payment plan can have the following reasons for updating:

Status	Logic
Status Change	Guarantor status changed from Good Standing to Delinquent, or from Delinquent to Good Standing
Updated - Adjustment	Balance for a visit on the plan updated, resulting in the guarantor's plan terms being automatically updated to accommodate for the adjusted amount
Updated	Plan was updated by staff or a guarantor to add visit(s) to plan or change terms  <i>Note: Only staff can change terms without changing the visits on plan</i>

To watch a short video on [The Lifecycle of a Payment Plan](#), visit our Training Center! Be sure to [create your Help Center account](#) first!



## Payment Plan Core Logic

### What is Flywire's Payment Plan 'Core Logic'?

When we refer to 'core logic' we are referring to the rules and overall behavior of our payment plans. Core logic determines everything from what happens when a payment plan is created, to when payments are missed, to how it defaults, all the way to when a payment plan has been paid off/completed.

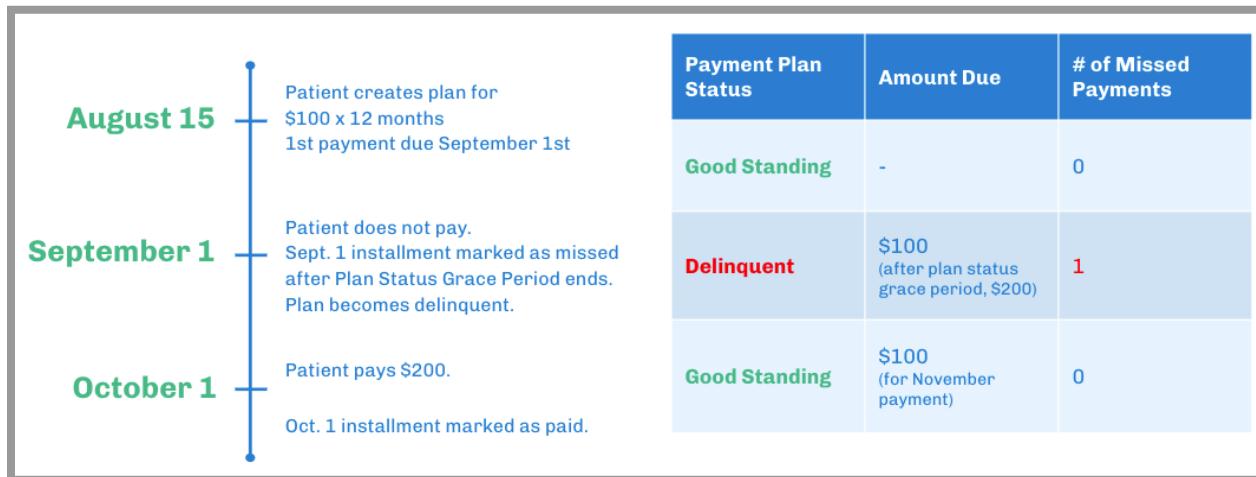
To watch a short video on [Payment Plan logic](#), visit our Training Center! Be sure to [create your Help Center account](#) first!

### Core Logic - Configurations

Configuration	Description	Example
Minimum Balance for Payment Plan	Minimum plan balance allowed for a payment plan (excludes staff override)	\$50.01
Minimum Amount per Installment	Minimum payment amount allowed per installment (excludes staff override)	\$25.00
Maximum Installments	Maximum # of installments to offer to guarantors	36 months
Maximum Installments via Staff Override	Maximum # of installments allowed for staff with override permission	60 months
Plan Status Grace Period	# of days before marking payment as "missed"	3 days
Consecutive Missed Payments Before Default	Number of installments a guarantor can miss in a row before defaulting	2 months
Default Grace Period	# of days to wait after the plan is eligible for default before officially defaulting	5 days
Offline Activation Threshold	The payment amount above our recommendation that will still trigger an offline activation (more details later)	\$5.00



## Core Logic Example



## Payment Plan Updates - Status / Delinquency

Payment plans retain the payment plan status and missed payment count if a plan is updated.

*Exception: A plan that is updated while in the default grace period will have 1 missed payment removed to allow the guarantor 1 more chance to pay on time.*

Here is an example of a guarantor who owes \$100/month due on the 1st of each month, with the first installment due on February 1st. They missed their payment, and the plan status changed to Delinquent after the 3-day grace period. The next payment due date is March 1.

Their plan terms are later updated by a staff member to include a new visit to the plan, with a new due date of March 15 and the guarantor still does not pay their bill. As you can see, the plan missed payment count is still the same regardless of updates made to their plan, and follows the logic towards defaulting.



	Plan Updates	Patient Pays	Patient Owes
February 1	Patient does not make their payment. Plan has 3-day grace period before status becomes <b>Delinquent</b> . Next payment is due March 1.	Payment due!	\$0 \$100 (due 2/1)
February 4	3-day grace period passes and now the plan is <b>Delinquent</b> . The patient now owes \$200 by March 1.	Plan is Delinquent	\$0 \$200 (due 3/1)
February 15	Patient adds a new visit to their plan, still paying \$100/month (with new terms). Next installment date has been updated to March 15. <b>The plan is still Delinquent due to lack of payment.</b>	New visit is added and plan terms are updated. Plan is still Delinquent	- \$200 (due 3/15)
March 15	Patient still does not make their payment. Payment is marked as 'missed', and <b>the plan officially defaults due to 2 missed installments in a row.</b>	Plan Defaults	\$0 \$200

## Payment Plan Updates for a Balance Adjustment - Detailed

If the balance for a **visit on the plan** increases after a payment plan has already been set up, Flywire will distribute the adjustment to the plan in the following order until the plan increase is fully accounted for:

1. Flywire adds to the last installment until it equals all remaining scheduled installments.

## Method 1: The extra balance is added to the final installment amount

Scenario: The guarantor originally owed \$590 and signed up for a 12 month payment plan of \$50/month. The last month's installment is only \$40. There later was an adjustment where the guarantor now owes \$600. [What happens to the extra \\$10?](#)

**Answer:** The adjusted \$10 is applied to the last installment to equal the rest of the installment amounts, which is \$50.



- Flywire then adds to the 2nd to last installment until equal to all remaining installments (and so on).

**Method 2: If some installments have been paid off ahead of time, the additional balance is added to the NEW "last" installment until it equals all remaining scheduled installments.**

**Scenario:** The guarantor originally owed \$590 and signed up for a 12 month payment plan of \$50/month. They paid the first month's \$50 installment before their bill was adjusted to \$600. They paid ahead of schedule and paid off their last three installments (Months 10-12). **What happens to the extra \$10?**

**Answer:** The adjusted \$10 gets applied to Month 9 to fulfill its max installment amount.

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Original Amt.	PAID	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$40	PAID	PAID
Adjusted Amt.	-	N/A	\$50	-	-						

- Flywire then extends the # of scheduled installments to the maximum allowed duration for a provider.

**Method 3: The # of scheduled installments are added up to the maximum allowed for a provider.**

**Scenario:** The Guarantor owes \$300 in 6 installments of \$50, and all installments are already evenly spread out. Payment plans are set up to not exceed 12 months.

**The bill is adjusted later where they now owe \$600, an extra \$300. What happens to the extra \$300?**

**Answer:** The \$300 extra is added in the form of 6 extra monthly installments of \$50

Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Original Amt.	\$50	\$50	\$50	\$50	\$50	\$50	-	-	-	-	-
Adjusted Amt.	N/A	N/A	N/A	N/A	N/A	N/A	\$50	\$50	\$50	\$50	\$50



4. Any remaining balance gets added evenly to all remaining scheduled payments.

**Method 4: Any remaining balance gets added evenly to all remaining scheduled payments.**

Scenario: The Guarantor owes \$600 in 12 installments of \$50, and all installments are evenly spread out. The bill is adjusted later where they owe \$640. The payment plan is at its max # of installments and no more installments can be added. Three months have already been paid off. [What happens to the extra \\$40?](#)

Answer: The remaining amount owed is evenly spread out over the remaining installments, EXCEPT for the upcoming installment, which will remain the same amount of \$50.

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Original Amt.	PAID	PAID	PAID	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Adjusted Amt.				N/A	\$55	\$55	\$55	\$55	\$55	\$55	\$55	\$55

Please note: We will never alter the upcoming/current installment to ensure the guarantor is not surprised by a unexpected change.

Flywire will never alter the upcoming/current installment to ensure the guarantor is not surprised by an unexpected change.

Guarantors are also notified via email for adjustment changes, if an email is on file.

To watch a short video on [Payment Plan Adjustment Logic](#), visit our Training Center! Be sure to [create your Help Center account](#) first!

## Payment Plan Updates for Payment Application

[What happens if a guarantor pre-pays \(pays ahead of the installment due date\)?](#)

The payment will be applied to the current installment.

**Scenario: If guarantor owes \$100/month due on the 15th and they make a \$100 payment on the 10th**



**\$0 owed on the due date**

**Answer:** The withdrawal on the 15th is \$0



**What happens if a guarantor pre-pays (pays ahead of the installment due date), AND pays more than the installment amount?**

The payment will be applied to the current installment. Any leftover amount will apply to the amount of the last scheduled installment.

**Scenario: The guarantor owes \$100/month, they pay \$150 before the due date**

**\$100 paid for Current month**

**\$50 owed for Final month**

**\$50 remaining**

**Answer:** \$100 towards current installment, then the remaining \$50 pays off the final scheduled installment of the plan

\*\*Remaining \$\$\$ will never affect the **next** month's installment amount of \$100

## Payment Plan Refunds

**If the installment being refunded was from a prior installment:**

The payment will now be marked as **missed** and the guarantor will need to pay this with the upcoming installment. The guarantor will then need to pay this with the upcoming installment.

**If the installment being refunded is from the current installment:**

The payment will not be marked as **missed** until the installment date + grace period passes.

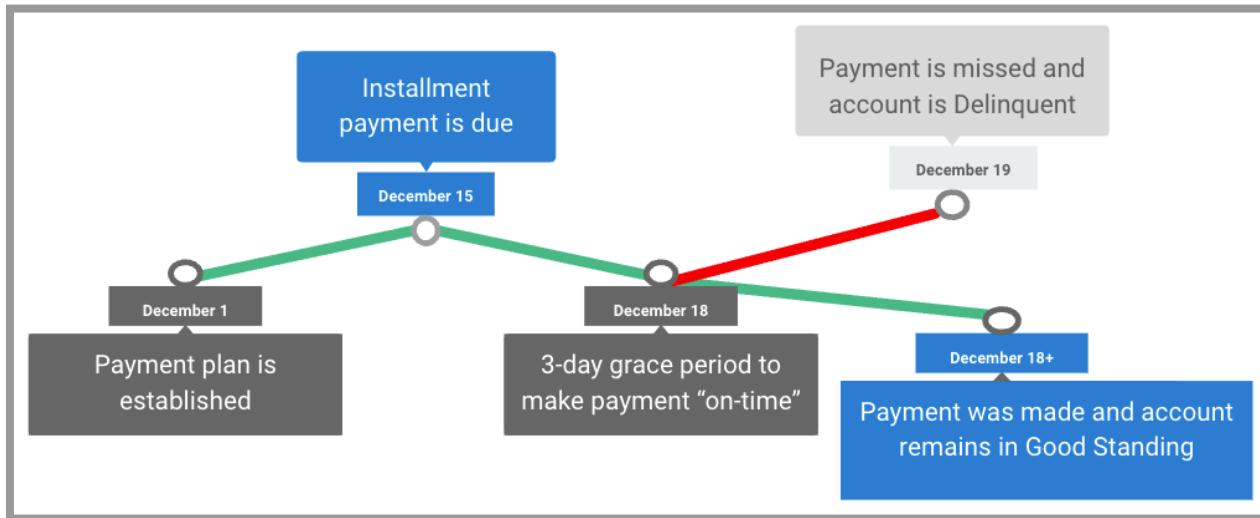
## What Happens if a Payment is Late?

If a payment is not made by its due date, there is a grace period that allows for guarantors to still pay on time before the payment is seen as "missed". Late payments are not the same as missed payments, and will not affect an account in "Good Standing"



status until after the grace period ends.

### How late payments and grace periods work:



### What Happens if a Guarantor Misses a Payment?

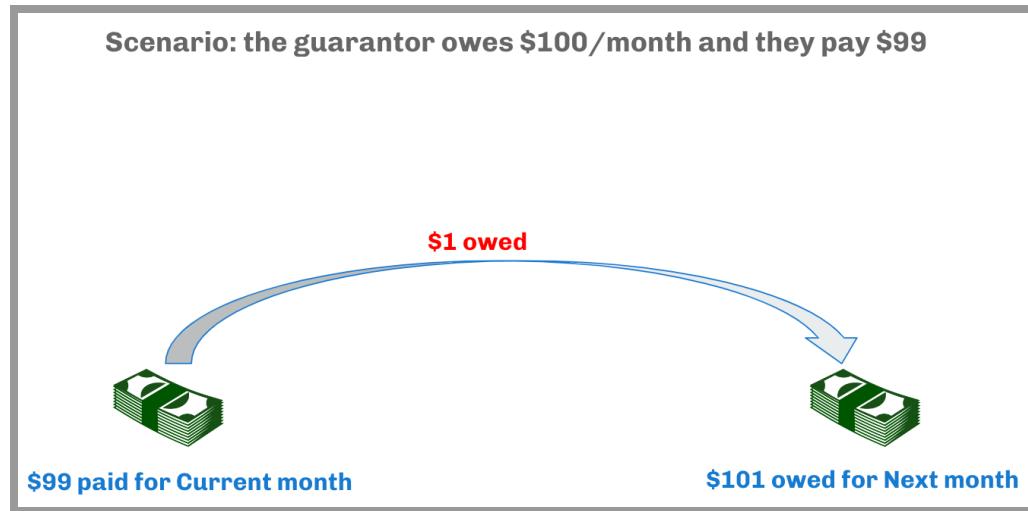
If an auto-debit payment fails, and after the grace period passes, the payment will be marked as “missed”. Unpaid installment amounts carry over to the next installment. Each month, the guarantor owes the current installment and any missed amount from the previous installment. The guarantor will never be auto-debited previously missed installments. Guarantors are responsible for paying any missed installments by either logging into the Patient Experience or by calling the provider’s billing office.

Guarantors will always be auto-debited the upcoming installment amount, and sent engagements by Flywire to make them aware that a previous auto-debit attempt failed. Not paying a missed installment from a failed auto-debit attempt by Flywire will result in the installment being marked as missed, and missing a (configurable) consecutive number of installments will result in the plan defaulting.

### What Happens if a Guarantor Pays Less than the Monthly Installment Amount?

Payments that are at least 1 cent less than the minimum amount due will be seen as **late**. After the grace period, the payment will be late and the account will be given **Delinquent** status.

The next month the guarantor will owe the current installment amount and the remainder of what wasn’t paid the month prior.



## What Happens if a Guarantor Defaults on their Plan?

If a guarantor misses several installments (delinquencies), the payment plan will close as a result of **default**. After the last missed installment, the **Default Grace Period** setting will go into effect, giving guarantors additional time to make payments.

Once defaulted, any visits that were on the plan will be set to a specific dunning level based on the Provider's configuration and continue through the dunning process.

Here is the Staff Experience view of a plan that has defaulted:

Payments: Cart (0)

Accounts Reports

• Back

Account #: A400000  
[View Guarantor](#)

Amount Due Now \$350.00

Account Summary

Patient Names John Doe, John P. Snow Stark, John Bla

Dates of Birth 02/15/1990, 01/01/1970

[Make Payment](#)

[Log In To PE](#)

[Send Link To Patient](#)

No more Payment Plan section

Open Bills (3) Payments Scheduled Payments (0) Communication Log Payment Plan Log Bill History (0)

Date Time	Account #	Type	User	Action	Previous							
					# of Payments	Payment Frequency	Payment Amount	Payment Type	Next Payment Due Date	Remaining Balance	New Plan Balance	Bills on Plan
01/03/2023 1:15AM PST	Manual	System		Closed - Defaulted	5	Every 4th	\$100.00		01/04/2023	\$350.00	\$15.00	
08/03/2022 6:39AM PDT	Manual	lena.zayas@wmchealth.org		Created	4	Every 4th	\$100.00		09/04/2022	\$350.00	\$350.00	



## What Happens if a Current Payment Plan Gets Updated?

If a plan gets updated that results in a change of terms or plan schedule, any payments that the guarantor has already made toward the current open installment are kept and included in the newly updated plan.

This helps to ensure that a guarantor receives credit for payments that have already been applied to the current installment.

*Exception: If the guarantor has paid the upcoming installment in full and consequently the installment is marked as paid, the funds will go toward the new plan but the guarantor will also still have to pay the next scheduled installment.*

Here is an example of a guarantor who owes \$100/month due on the 1st of each month, with the first installment due on February 1st. The guarantor makes a partial payment towards the first installment before the due date, and then the payment plan amount was updated to be \$150/month shortly after.

The timeline diagram shows three vertical lines representing dates: January 25, January 26, and February 1. 
 - At January 25, a blue line points down to text: "Patient pays \$50. The \$50 is applied to the February 1st installment. The installment is still open with \$50 due." 
 - At January 26, a blue line points down to text: "Staff member modifies the plan to be \$150/month." 
 - At February 1, a blue line points down to text: "\$50 from the payment towards the original \$100 February 1st applies. Patient now only owes \$100." 
 To the right of the timeline is a table with three columns: "Plan Updates", "Patient Pays", and "Patient Owes".

Plan Updates	Patient Pays	Patient Owes
Original plan (\$100)	\$50	\$50
Updated plan (\$150)	-	\$100
Payment due!	-	\$100



Here is an example of a guarantor who owes \$100/month due on the 1st of each month, with the first installment due on February 1st. The guarantor fully pays off the first installment before the due date. The payment plan amount was later updated to be \$150/month shortly after, with a new due date of March 1st.

		Plan Updates	Patient Pays	Patient Owes
January 25	Patient pays \$100. The installment (due February 1) has been fully paid off.	Original plan (\$100 on 2/1)	\$100	\$0
January 26	Staff member modifies the plan to be \$150/month with a new installment due date of March 1.	Updated plan (\$150 on 3/1)	-	\$150
March 1	Patient owes \$150	Payment due!	-	\$150

## What Happens if the Amount Owed on a Payment Plan Decreases?

The plan decrease is applied to the oldest installment amount. For example, if the guarantor originally owed \$600 and signed up for a 12 month payment plan of \$50/month. The amount was later decreased to \$500, after insurance adjustments. What happens to the \$100 decrease?

The \$100 is dropped starting from the last installment month until it is zeroed out. In this case, Month 11 and Month 12 \$50 payments zero out, so the guarantor only owes \$500 over 10 months.

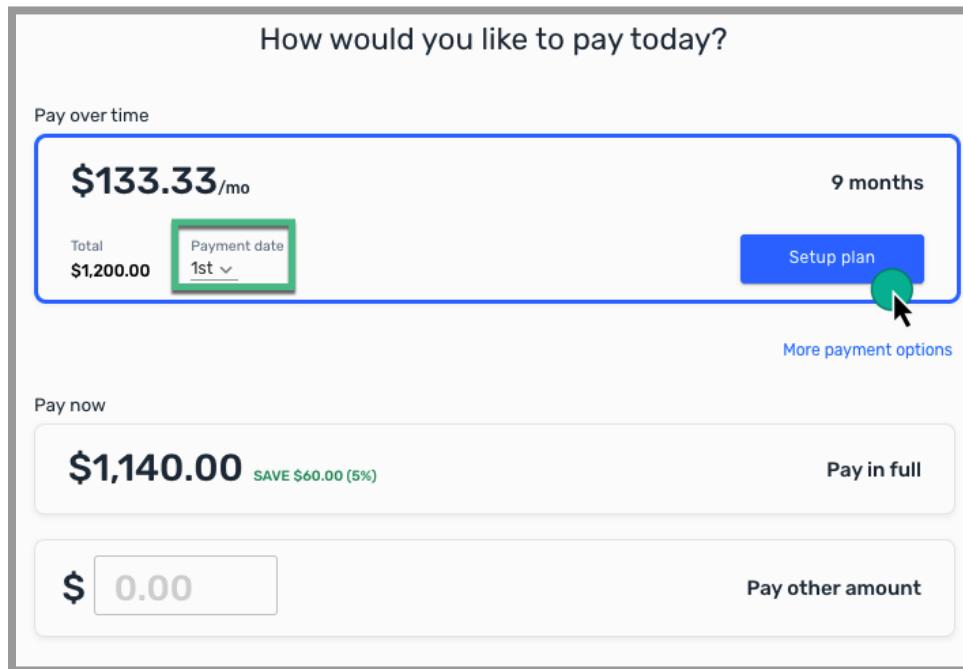


## How Guarantors Enroll in an Automatic Payment Plan in the Patient Experience

Guarantors are able to self enroll into an automatic payment plan by logging into the Patient Experience portal. See below for the guarantor view when they walk through setting up a payment plan in the Patient Experience.

1. After logging into the Patient Experience, the guarantor will see a payment plan offer in the “Pay over time” section. **They will only see this if they qualify for a payment plan.**

If a payment plan offer is available, they will click **Setup plan**. Note: guarantors are not able to determine their own payment plan terms. If they need adjustments to the amount or duration of a payment plan, they will need to contact the billing office so that a Staff Experience user can edit the plan terms in the Staff Experience.



2. They will enter their payment information and then click **Continue to confirmation**. This payment information will be used to auto draft the agreed upon amount of the plan each month.

Guarantors can enter credit card, debit card, HSA, FSA, or eCheck (Checking/Savings account) information.



Payment information

**Saved credit card**

Ends in 4141 Exp: 09/2020

**Continue to confirmation**

**Credit card**

**Checking/Savings account**

Pay with your bank accounts

← Back

Plan summary

Monthly amount	<b>\$133.33</b>
Total payments	<b>9</b>
First payment date	<b>0/2/2023</b>
Total plan balance	<b>\$1,200.00</b>

*Note: In the Patient Experience, patients cannot...*

- *Change automatic payment plan terms (ie amount and duration of plan)*
- *Set up manual payment plans*
- *Cancel payment plans*
- *Create a refund for a payment*
- *Pay on selected bills only (if the select-a-bill feature is not enabled in the PE)*

These actions will need to be managed by a user in the Staff Experience.

## Viewing Payment Plans in the Flywire Staff Experience

### Account Page

The Account Page in the Staff Experience provides a transparent summary of payment plan details, including payment plan amount due, balance outside of the plan, and plan status.

The Account Page also displays action-oriented emphasis on important plan elements, such as plans with a balance outside of plan, delinquent plans, or manual plans.



Account #: A100000

[View Guarantor](#)

Total Remaining Balance	\$100.00
Amount Due Now	\$17.90

[Make Payment](#)

[Send Link To Patient](#)

[Manage Plan ↓](#)

**Account Summary**

Patient Name	John Doe	Status	Delinquent
Date of Birth	01/01/1970	Details	▼
Payment Plan Amount Due	\$17.90		

**Payment Plan**

Appointments (0)	Open Bills (1)	Payments	Scheduled Payments (0)	Communication Log	Payment Plan Log	Bill History (0)	Activity Log	
<input checked="" type="checkbox"/> (Select All)	Dunning Level	Bill #	Visit Date	Patient Name	Bill Amount	Amount Due	Payment Amount	Details
<input checked="" type="checkbox"/>	START	B100001	12/20/2020	John Doe	\$100.00	\$17.90	\$ 17.90	<a href="#">Show</a>

Total Payment Amount **\$17.90**

[Make Payment](#)

Quick plan-related actions are all just one click away under the **Manage Plan** dropdown.

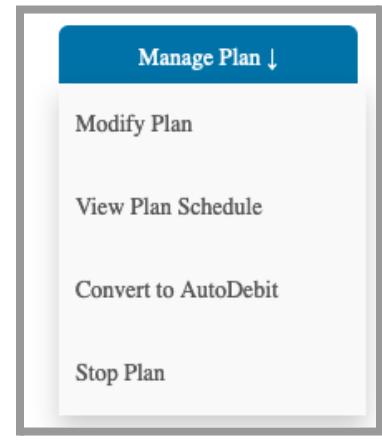
**Modify Plan:** Modify plan terms, which includes adding visits outside of plan.

**View Plan Schedule:** View guarantor's installment schedule and status of past and future installments owed.

**Convert to AutoDebit:** For manual plans only, quickly convert it to auto-debit without changing any terms.

**Update Payment Method:** For auto-debit plans, update the payment method. At the same time, you can also change or add the payment plan email.

**Stop Plan:** Stop and close the payment plan. Available to users with "Stop Plan" permission.

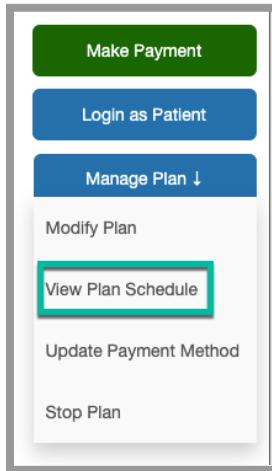


## Viewing the Plan Schedule

Quickly see the history of all installments and the status of their repayment under



## Manage Plans > View Plan Schedule.



### Possible payment statuses are as follows:

- **Open:** Current or future installment that is still owed but has not yet been paid in full.
- **Paid:** Installment that has already been paid.
- **Late:** Installment that has not been paid yet as of the due date, but is still in the grace period.
- **Missed:** Installment that has not been paid yet and the grace period for payment has passed.

## Payment Plan Log

See payment plan creation, update, and closure activity for all payment plans. Closure reason is included to provide immediate context about why the plan closed.

Plan Schedule				
Status	Good Standing	Plan Amount Due	\$75.72	
Details	Details	Details	Details	Details
<b>Plan Payments</b>				
Date	Scheduled	Previously Missed	Paid	Status
2023-03-24	\$75.72	\$0.00	\$75.72	Paid
2023-04-24	\$75.72	\$0.00	\$75.72	Paid
2023-05-24	\$75.72	\$0.00	\$75.72	Paid
2023-06-24	\$75.72	\$0.00	\$75.72	Paid
2023-07-24	\$75.72	\$0.00	\$0.00	Open
2023-08-24	\$75.72	\$0.00	\$0.00	Open
2023-09-24	\$75.72	\$0.00	\$0.00	Open

**Note:** The status change from **Delinquent** <-> **Good Standing** is not shown on this tab.



Appointments (0)		Open Bills (2)		Payments		Scheduled Payments (0)		Communication Log		Payment Plan Log		Bill History (0)				
														Next	Previous	Bills
Date	Time	Account #	Type	User		Action	# of Payments	Payment Frequency	Payment Amount	Payment Type	Payment Due Date	Remaining Balance	New Plan Balance	Plan Balance	Plan	
08/25/2021	2:42PM PDT	AN5	Auto-Debit	example@flywire.com		Closed - Canceled	6	Every 8th	\$30.00	CC	09/08/2021	\$180.00	\$180.00	51,52		
08/25/2021	2:31PM PDT	AN5	Auto-Debit	example@flywire.com		Created	6	Every 8th	\$30.00	CC	09/08/2021	\$180.00	\$180.00	51,52		

## Reporting

**Payment Plan Inventory V4 Report:** Gives a snapshot of all open payment plans as of today's date.

### Example:

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
1	Provider	Account #	Guarantor Name	Created	Last Updated	User Name	Source	Type	Status	Payment Method	Monthly Amount	Account Balance	Original Plan Balance	Current Plan Balance	Balance Not On Plan	Payments Remaining	Last Payment Date	Visits On Plan
2	ABC Hospital	12345	A. Guy	11/21/22 8:25	2/14/23 10:54	Offline Activation	Offline Activation	Manual	Good Standing	N/A	\$105.00	\$234.00	\$450.00	\$210.00	\$0.00	2	4/23/23	1111111
3	ABC Hospital	23456	B. Boop	9/6/22 14:06	2/16/23 9:00	Patient	Patient	Auto	Delinquent	Credit Visa - 1234	\$130.20	\$345.60	\$876.00	\$258.15	\$0.00	1	3/1/23	2222222
4	DEF Hospital	67890	C. Jones	11/8/22 18:08	2/21/23 9:09	csr@defhospital.org	Back Office	Auto	Good Standing	Credit Visa - 2345	\$140.60	\$0.00	\$9,876.00	\$444.00	\$0.00	10	11/8/23	3333333
5	DEF Hospital	11111	D. Smith	9/15/22 17:26	2/17/23 9:25	Offline Activation	Offline Activation	Manual	Good Standing	N/A	\$176.90	\$789.00	\$1,500.00	\$555.00	\$0.00	6	8/16/23	4444444
6	ABC Hospital	22222	E. James	8/10/22 13:16	2/12/23 9:25	Unknown	Back Office	Manual	Good Standing	N/A	\$300.10	\$567.00	\$3,000.00	\$567.00	\$0.00	2	4/11/23	5555555
7	DEF Hospital	56777	F. Doe	11/14/22 18:30	2/2/23 9:30	Patient	Patient	Auto	Good Standing	Credit MasterCard - 3456	134,1	\$123,456.00	\$4,500.00	\$123.00	\$0.00	3	5/1/23	6666666
8	ABC Hospital	890	G. Whiz	12/16/22 16:28	2/15/23 8:29	csr@abchospital.org	Back Office	Manual	Delinquent	N/A	\$34.00	\$1,345.00	\$568.00	\$111.00	\$0.00	9	10/17/23	7777777
9																		

The Payment Plan Inventory V4 report includes the following default fields:

- 1. Provider** (Health facility)
- 2. Account #**
- 3. Guarantor Name**
- 4. Created** (payment plan creation date)
- 5. Last Updated**
- 6. User Name** (CSR who created the Payment Plan, if applicable)
- 7. Source** (Guarantor (or Patient)/Offline Activation/Back Office)
- 8. Type** (Auto/Manual)
- 9. Status** (Good Standing/Delinquent)
- 10. Payment Method** (eCheck, Credit Card, N/A - for Manual Plans)
- 11. Monthly Amount**
- 12. Account Balance**
- 13. Original Plan Balance**
- 14. Current Plan Balance**
- 15. Balance Not On Plan**
- 16. Payments Remaining**
- 17. Last Payment date**
- 18. Visits on Plan** (Visit #s)



**Payment Plan Activity V4 Report:** Gives a summary of all payment plan activity during the specified date range. Activity includes plan creations, closures, and status changes. This report also shows payment plan status changes from Good Standing to Delinquent (or vice versa).

**Example:**

A	B	C	D	E	F	G	H	I	J	K	L	M	N
Provider	Date	Account #	Status	Type	Account Balance	Plan Balance Remaining	Change Source	Change Reason	Payments Remaining	Payments Missed	Next Payment Date	Next Payment Amount	Visits On Plan
1 ABC Hospital	2/23/23 16:40	0001	Closed	Auto	\$0.00	\$400.00	System	Completed	2	0	3/1/23	\$400.00	11111
2 ABC Hospital	2/23/23 16:24	0002	Good Standing	Manual	\$30,000.00	\$1,000.00	Back Office	Created	12	0	2/24/23	\$85.54	22222
4 ABC Hospital	2/23/23 12:49	0005	Good Standing	Auto	\$0.00	\$2,000.00	Patient	Created	12	0	2/25/23	\$167.74	5555
5 ABC Hospital	2/23/23 9:24	0006	Closed	Auto	\$0.00	\$150.00	System	Completed	1	0	2/23/23	\$189.26	6666
6 ABC Hospital	2/23/23 9:15	0007	Closed	Manual	\$1,700.00	\$1,700.00	System	Defaulted	8	2	2/22/23	\$374.98	67890
7 ABC Hospital	2/23/23 9:00	0008	Delinquent	Auto	\$0.00	\$234.00	System	Status Change	3	1	3/8/23	\$339.33	888
8 ABC Hospital	2/23/23 8:21	0011	Closed	Auto	\$0.00	\$890.00	System	No Balance Remaining	6	0	3/19/23	\$129.40	90909
9 ABC Hospital	2/23/23 8:21	0012	Closed	Manual	\$0.00	\$567.00	System	No Balance Remaining	3	2	3/3/23	\$198.36	99888999
10 ABC Hospital	2/23/23 8:20	0013	Good Standing	Manual	\$0.00	\$3,456.00	Offline Activation	Created	11	0	2/24/23	\$0.00	89778787
11 ABC Hospital	2/23/23 8:20	0014	Good Standing	Manual	\$800.00	\$789.00	Offline Activation	Created	5	0	2/24/23	\$0.00	565656
12 ABC Hospital	2/23/23 8:20	0015	Good Standing	Manual	\$0.00	\$456.00	Offline Activation	Created	5	0	2/24/23	\$0.00	454545
13 ABC Hospital	2/23/23 8:20	0016	Good Standing	Manual	\$700.00	\$678.00	Offline Activation	Created	6	0	2/24/23	\$0.00	43434

The Payment Plans Activity V4 report includes the following default fields:

- Provider (Health facility)**
- Date (date of Payment Plan Log activity)**
- Account #**
- Status (Good Standing/Delinquent/Closed)**
- Type (Auto/Manual)**
- Account Balance**
- Plan Balance Remaining**
- Change Source (System/Back Office/Offline Activation/Guarantor)**
- Change Reason (Created/Status Change/Completed/No Balance Remaining/Defaulted)**
- Payments Remaining**
- Payments Missed**
- Next Payment Date**
- Next Payment Amount**
- Visits on Plan**

**Tip:** Export this report to Excel and filter on the Change Reason = 'Defaulted' to get a list of all payment plans that have defaulted.



PaymentPlansActivity										
Date	Account #	Status	Type	Account Balance	Plan Balance Remaining	Change Source	Change Reason	Payments Remaining	Payments Missed	Next Payment Date
01/05/2023 09:15		Closed	Manual	\$204.40	\$150.95	System	Defaulted	5	2	01/19/2023
01/04/2023 09:15		Closed	Auto	\$3,420.77	\$3,375.77	System	Defaulted	32	2	01/20/2023
01/04/2023 09:15		Closed	Auto	\$1,795.43	\$1,795.43	System	Defaulted	44	2	01/20/2023

## Helpful Resources

Interested in learning more about Flywire? Check out these other resources!

## Help Center

- **Help Center link:** <https://health-support.flywire.com/hc/en-us>
- **Welcome to Flywire's Help Center!**  
[How-can-I-access-the-Help-Center-and-Training-Center-](https://health-support.flywire.com/hc/en-us/articles/6368024287517>Welcome-to-Flywire-s-Help-Center-</a></li>
<li>● <b>How to create your Help Center login:</b><br/><a href=)

## Training Center

- **Training Center link:**  
[Payment-Plans](https://health-support.flywire.com/hc/en-us/categories/8362238149661>Training-Center</a></li>
<li>● <b>Payment Plan video library:</b><br/><a href=)