

# STAGED PAYMENT PROCESS



# Staged Payments

- MFIS and MINC have been enhanced to allow the ability to schedule electronic fund transfer payments for Pre-Payment/Delinquency fees, and Cancel Rental Assistance Check transactions.
- Staged payments can only be accepted by a MINC MA User authorized to approve payments for the project.
- Staged Payments can only be established for projects utilizing Preauthorized Debit (PAD).
- The staged payment requires an expiration date. The MINC User has until 2 days prior to the expiration date to approve the payment. The date can be changed if appropriate.
- Staged payments will be used for purposes such as returning unanticipated or unauthorized RA, paying late fees or delinquent amounts, and prepayments. Staged payments will be established by CSC personnel.



# Normal vs. Special Payment

- Normal Payment
  - Project Worksheet. These are always used for a specific project
    - Staged by worksheet creation
    - **New staging functionality does not apply**
- Special Payment
  - Without a project worksheet
    - Most importantly **most** payments are eligible for staging

# “SPECIAL” Payment Transactions eligible for Staging

- Delinquencies
- Late Fee
- Prepayments
- Interest only payments
- Projects not created in MFIS
- Unauthorized RA

# Eligible vs. Non-Eligible for Staging

- Account must be set up on PAD (Pre-Authorized Debit)
- Project **not** on PAD
  - Stage payment link not available
  - Borrowers are encouraged to sign up for PAD
- Project **on** PAD
  - Stage payment link available

# Steps for Borrower/Manager for processing Staged/Special Payments

1. Communicate with CSC
2. Ensure PAD is established
3. CSC “stages” the payment
4. MA User accesses MINC Payments and accepts “staged” payment.

# MINC Process

Logon to MINC as MA User to see 'Payments' Link. Click Payments and see list of available Projects. Only Payments set up in PAD will be eligible as Staged Payments.

The screenshot displays the MINC web application interface. At the top left is the USDA logo with the text "United States Department of Agriculture Rural Development Multi-Family Housing". At the top right is the "Rural Development" logo with the text "Management Interactive Network Connection (MINC) Committed to the future of rural communities". Below the logos is a horizontal strip of nine small images. A navigation bar contains links for "Home", "Help", "Contact Us", and "Logout". On the left, a "Application Functions" menu is open, listing: "Send Files", "Fill-A-Form", "Review Transactions", "Project Worksheets", "Payments" (highlighted with a mouse cursor and an arrow), "New Borrower ID's", "Task Calendar", and "Income Limits". The main content area shows "You are here: Home" and a green header for "MA Users". Below this is a welcome message: "Welcome to the MA User area of MINC. Here the user can submit files with tenant transactions, submit individual tenant transactions and review all the transactions that they submit. The user can also perform a couple of maintenance tasks such as changing the name assigned to a user and change the user password."

# MINC Process

Select project for which staged payments were created. Only payments listed are the ones that are dated at least two days out because it takes two days to process a payment through PAD.

The screenshot displays the MINC web application interface. On the left is a sidebar with 'Application Functions' including 'Send Files', 'Fill-A-Form', 'Review Transactions', 'Project Worksheets', 'Payments' (highlighted), 'New Borrower ID's', 'Task Calendar', and 'Income Limits'. The main content area shows a breadcrumb trail 'You are here: Home / User Projects' and a 'Contact Us' button. Below this is a green header for 'Payments' and a section titled 'User Projects'. A table titled 'Select a project to work with:' lists four projects with columns for Borrower ID, Project Number, Project Name, and PAD Status. The projects are: 01 0 (Chaparral Village Apt, N/A), 02 8 (Highland West Apts, Active), 01 1 (Lone Oak Apts, N/A), and 01 6 (Northside Apts, N/A). A 'Last Modified: 10/08/2008' timestamp is located at the bottom right of the interface.

Select a project to work with:				
	Borrower ID	Project Number	Project Name	PAD Status
<input type="radio"/>		01 0	Chaparral Village Apt	N/A
<input type="radio"/>		02 8	Highland West Apts	Active
<input type="radio"/>		01 1	Lone Oak Apts	N/A
<input type="radio"/>		01 6	Northside Apts	N/A

Last Modified: 10/08/2008

# MINC Process

Click on the 'Approve' Status button for the staged payment.

## Application Functions

- ▶ Send Files
- ▶ Fill-A-Form
- ▶ Review Transactions
- ▶ Project Worksheets
- ▶ **Payments**
- ▶ New Borrower ID's
- ▶ Task Calendar
- ▶ Income Limits

You are here: [Home](#) / [User Projects](#) / [Worksheet List](#)

## Payments

### Payment List

Borrower ID:  
Project Nbr:  
Project Name:  
Fnc'l Inst Name:  
Account Nbr:

#### Due Payments

Due Date	Type	Amount	Status
12/18/2008	PrePayment/Delinquency	\$100.00	<input type="button" value="Approve"/>
12/20/2008	Unauthorized/Unanticipated RA	\$200.00	<input type="button" value="Approve"/>
12/25/2008	Unauthorized/Unanticipated RA	\$200.00	<input type="button" value="Approve"/>
12/30/2008	Cash Sale/Misc. Income	\$40.00	<input type="button" value="Approve"/>
12/30/2008	Cash Sale/Misc. Income	\$10.00	<input type="button" value="Approve"/>
12/30/2008	Cash Sale/Misc. Income	\$100.00	<input type="button" value="Approve"/>

#### Collected Payments

Collected Date	Type	Amount	Status
No Data			



# MINC Process

Notice that you can change the Date of Credit but not the payment amount. Check with CSC prior to changing this date. In some cases changing the date of credit could result in a different amount due. Click Submit to complete the processing on your staged payment

You are here: [Home](#) / [User Projects](#) / [Worksheet List](#) / [Approve Payment](#)

## Project Worksheets

### Approve Payment

Borrower ID:  
Project Nbr:  
Project Name:  
Fnc'l Inst Name:  
Account Nbr:  
Type:

Project Worksheet Summary	
Date of Credit:	12/23/2008
Payment Due:	\$200.00

In accordance with Rural Housing Service's formula and procedures, all rental units are occupied by households who have executed Form RD 1944-8, "Tenant Certification", and are farm workers if this is a labor housing project or if this is a rental housing project, have incomes within the limitations as set forth in Rural Development regulations or the project has written permission from RHS to rent to ineligible occupants on a temporary basis.

I certify that the statements made above are true to the best of my knowledge and belief and are made in good faith.

**WARNING:** Section 1001 of Title 18, United States Code provides, "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined under this title or imprisoned not more than five years, or both".

Last Modified: 10/08/2008



# MINC Process

Receive Confirmation box about the payment to be processed. Click OK.



# MINC Process

Receive Payment Request Confirmation Page. Click close to complete the Approval of the Staged Payment.

The screenshot displays a web application interface with a sidebar on the left and a main content area on the right. The sidebar, titled "Application Functions", contains a list of menu items: "Send Files", "Fill-A-Form", "Review Transactions", "Project Worksheets", "Payments" (highlighted in green), "New Borrower ID's", "Task Calendar", and "Income Limits". The main content area has a breadcrumb trail: "You are here: Home / User Projects / Worksheet List / Approve Payment / Transfer Confirm". Below this is a green header for "Project Worksheets" and a sub-header for "Transfer Confirmation". A "Printable Copy" link is present, followed by the title "USDA MINC - Payment Request Confirmation Page". The main text states: "User MA561959 successfully transmitted a payment request. The confirmation number is 11302318. You may wish to print this page for reference purposes." Below this, there are labels for "Project:", "Date of Credit:", and "Payment:", but no values are provided. A note at the bottom of the main text reads: "The completion of this request is subject to the availability of sufficient funds at the time of final processing." At the bottom right of the main content area, there are "Print" and "Close" buttons. The footer of the page includes "MINC Home | Rural Development | USDA.gov | Policies and Links" on the left and "Last Modified: 10/08/2008" on the right.

You are here: [Home](#) / [User Projects](#) / [Worksheet List](#) / [Approve Payment](#) / [Transfer Confirm](#)

## Project Worksheets

### Transfer Confirmation

[Printable Copy](#)  
**USDA MINC - Payment Request Confirmation Page**

User **MA561959** successfully transmitted a payment request. The confirmation number is **11302318**. You may wish to print this page for reference purposes.

Project:  
Date of Credit:  
Payment:

The completion of this request is subject to the availability of sufficient funds at the time of final processing.

[Print](#) [Close](#)

MINC Home | Rural Development | USDA.gov | Policies and Links

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# MINC Process

Notice that a just approved staged payment can be cancelled until it is pulled for final processing by the MFIS system.

The screenshot displays the MINC Process web application interface. At the top right, there are navigation links: Home, Help, Contact Us, and Logoff. Below these, a breadcrumb trail reads: You are here: Home / User Projects / Payment List. The main content area is titled "Payments" and "Payment List".

On the left side, there is a sidebar menu titled "Application Functions" with the following items:

- Send Files
- Fill-A-Form
- Review Transactions
- Project Worksheets
- Payments** (highlighted)
- New Borrower ID's
- Task Calendar
- Income Limits

The main content area shows the following details:

Borrower ID:  
Project Nbr:  
Project Name:  
Fnc'l Inst Name:  
Account Nbr:

**Due Payments**

Expiration Date	Type	Amount	Status
12/30/2008	Cash Sale/Misc. Income	\$40.00	<input type="button" value="Approve"/>
12/30/2008	Cash Sale/Misc. Income	\$10.00	<input type="button" value="Approve"/>
12/30/2008	Cash Sale/Misc. Income	\$100.00	<input type="button" value="Approve"/>

**Collected Payments**

Collected Date	Type	Amount	Status
12/23/2008	Unauthorized/Unanticipated RA	\$200.00	<b>Approved</b> <input type="button" value="Cancel Payment"/>

At the bottom right of the main content area, there is a button labeled "User Projects".

Last Modified: 10/08/2008

