

GENERAL ONLINE PAYMENTS – General Questions

Frequently Asked Questions

12/29/2011

1. What form of payment is accepted?

The payment types acceptable for each program are displayed on the web when the program you are paying for has been selected.

2. Are there any additional fees or other costs associated with paying online?

No, there is not any additional fee.

3. How do I initiate a payment online?

Open UDAF website (ag.utah.gov).

Click on ‘**Online Services**’ near the top of the window.

Click on ‘**Online Payments**’

Select the **Loan Programs** from the drop down list and follow the on-screen instructions.

You will need your Borrower Number and Loan Number off your statement, and your financial institution routing and transit number and account number (found on the bottom of your check). You may also update your contact information (telephone number, address, and email address) at the same time.

4. Why can't I pay with a credit card?

The merchant fees charged by credit card servicers are set as a percentage of the transaction amount, and the cost would be prohibitive.

5. Can I pay any amount, or must I pay the regular payment?

*We **recommend** that you pay the full payment due unless arrangements have been made for a modification of your loan terms. You may be subject to late fees if you do not keep your account current. You may pay larger payments or make principal reductions at any time without penalty. If you are planning to pay your account in full you should contact our office at (801) 538-7178 to get a payoff quote. We will have to establish your identity in order to discuss your account details with you.*

7. Can I use the service with an Apple computer?

You may use the service with any personal computer provided your browser is 100% compatible with either Internet Explorer or Firefox.

8. How long does it take for UDAF to receive the payment?

Your payment is received immediately but you will not be able to see the payment reflected on the web for 1 to 2 business days.

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9. Is it safe? What makes it safe?

Yes. The program uses the https to process payments and any part of the system which processes your payment is PCI DSS certified.

The **Payment Card Industry Data Security Standard** (PCI DSS) is an information security standard for organizations that handle cardholder information for the major debit, credit, prepaid, e-purse, ATM, and POS cards.

Validation of compliance is done annually — by an external Qualified Security Assessor (QSA) for organizations handling large volumes of transactions, or by Self-Assessment Questionnaire (SAQ) for companies handling smaller volumes.