VA Funding Fee Payment System v2.5 User's Guide

April 23, 2007

Financial Management Service

Revision History

Date	Author	Description
February 27, 2007	D. Kirchgesler – FRB Cleveland	Initial version
March 13, 2007	D. Kirchgesler – FRB Cleveland	Content revisions per VA
April 18, 2007	D. Kirchgesler – FRB Cleveland	Content revisions per VA
April 23, 2007	D. Kirchgesler – FRB Cleveland	Content revisions

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1 Introduction

Welcome to the Department of Veterans Affairs VA Funding Fee Payment System! In this guide, you will learn about the functions and features of the VA Funding Fee Payment System, hereafter referred to as the FFPS. The FFPS is used to transmit funding fees for VA loans, and to record funding fee exempt loans, which is required before a loan can be guaranteed.

1.1 Contact Information

1.1.1 Customer Service

Customer service and technical support for the FFPS is provided by Pay.gov Customer Service at the Federal Reserve Bank of Cleveland. The customer service group may be reached by telephone at (800) 624-1373 or by email at pay.gov.clev@clev.frb.org. They can provide assistance on technical issues which may arise with the FFPS website and are available Monday through Friday, 6:00 AM to 7:00 PM Eastern Time.

1.1.2 VA Regional Loan Centers

The VA Regional Loan Centers (RLCs) are available to assist you with questions including veteran eligibility, confirmation of benefits, and similar loan-related issues. The contact information for the RLCs is provided below and is also available online through the FFPS.

Regional Loan Center	**Email Address**	**Phone Number**
Atlanta	VAVBAATL/LOANPROD@vba.va.gov	(888) 768-2132
Cleveland	vahomesite@vba.va.gov	(800) 729-5772
Denver	lgyemail@va.gov	(888) 349-7541
Honolulu	lgyskane@vba.va.gov	(808) 433-0480
Houston	houstonlgy@vba.va.gov	(888) 232-2571
Manchester	nh_lp@vba.va.gov	(800) 827-6311
Phoenix	VAvbapho/ro/lpgc@va.gov	(888) 869-0194
Roanoke	Roanoke.lp@va.gov	(800) 933-5499
San Juan	lgyjllan@vba.va.gov	(787) 771-1261
St. Paul	RLC335@va.gov	(800) 827-0611
St. Petersburg	FL/homeloan@vba.va.gov	(888) 611-5916

1.2 Privacy Policy

Legal Notice

You are accessing a United States government computer system. The use of this system will be monitored for security and administration purposes and accessing this system constitutes consent to such monitoring. Any unauthorized access of this system or unauthorized use of the information on this system by authorized users or others is prohibited and is subject to criminal and civil penalties under federal or other laws.

More information regarding the FFPS Privacy Policy is available on the VA FFPS web site; click the *Privacy Policy* link to access the full details.

Rules of Behavior

Users who access the FFPS are expected to adhere to the Rules of Behavior and must agree to abide by them before they are allowed to access the system. A full statement of the Rules of Behavior will be presented to a user the first time they sign in to the FFPS and describe acceptable conduct and security procedures for the FFPS.

Please ensure that you read the Rules of Behavior thoroughly and understand them completely. If you have any questions about the Rules before agreeing to them, please contact Pay.gov Customer Service or the Department of Veterans Affairs.

1.3 Related Documents

- VA Pamphlet 26-7
- VA FFPS Administrator's Guide

2 Getting Started

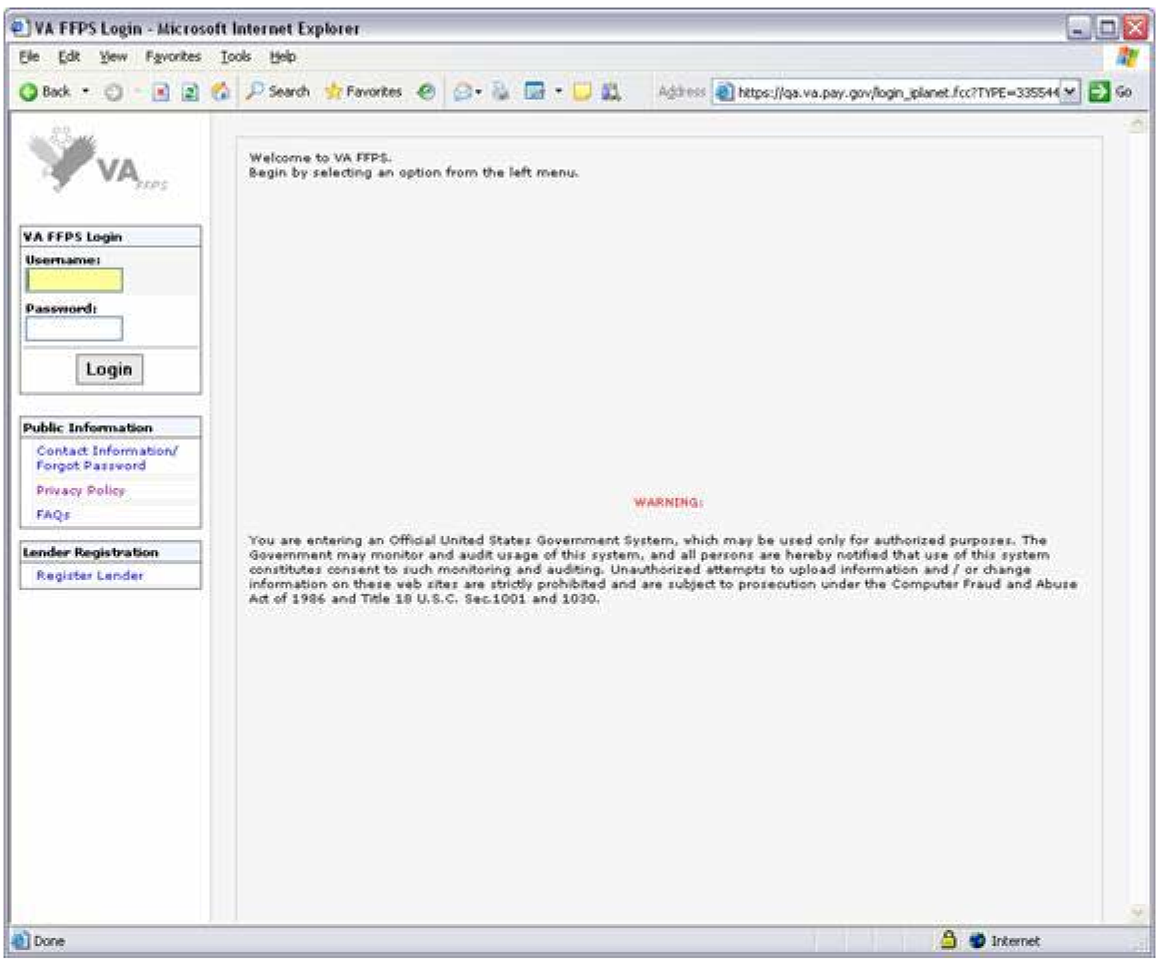
2.1 System Requirements

The VA Funding Fee Payment System may be accessed with an internet browser fully supporting 128-bit encryption. We recommend and fully support Internet Explorer 6.0 or higher for the best user experience.

2.2 System Basics

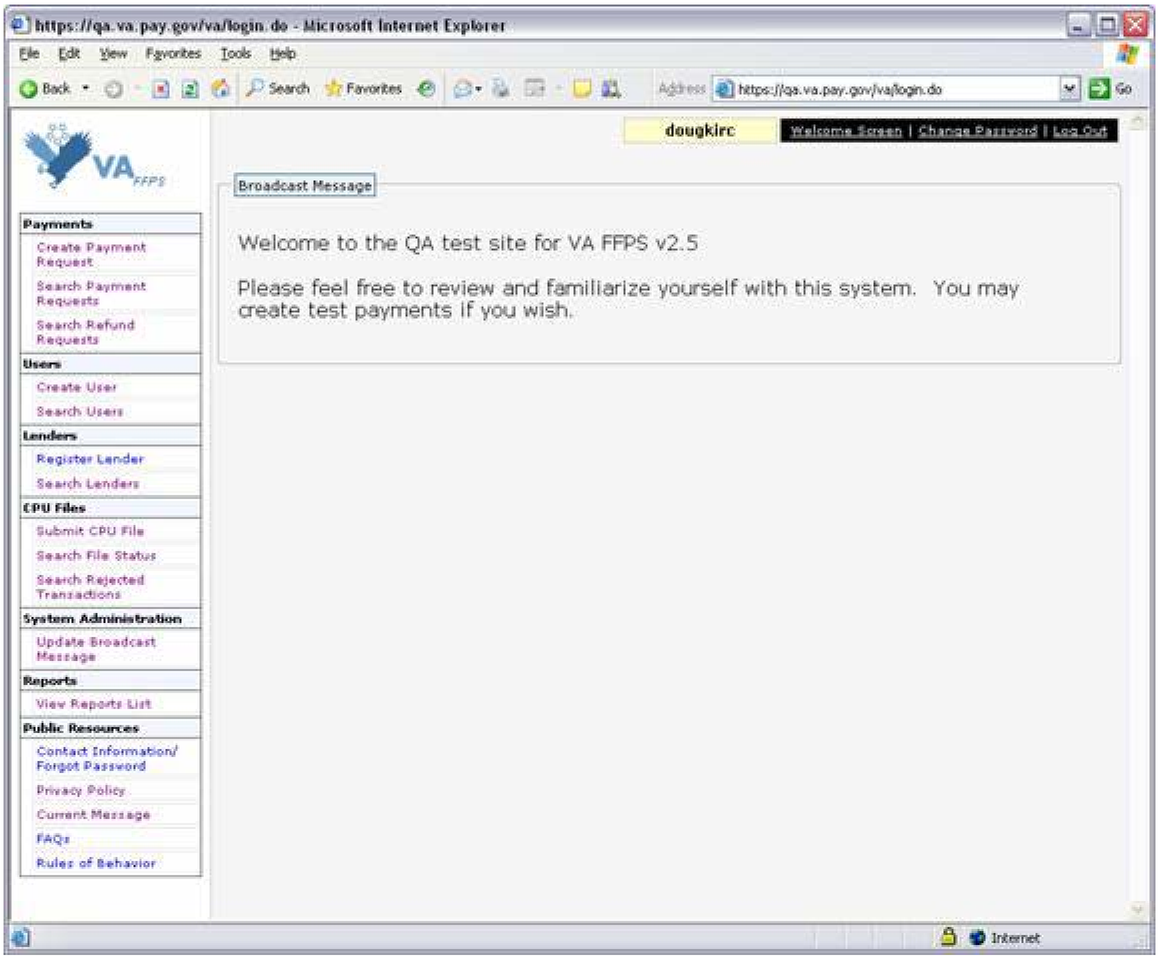
2.2.1 Home Page

The home page for the VA FFPS is https://va.pay.gov. On the left side of the window you will see an area to enter your user name and password. Below that is a navigation menu. The right side of the window is empty. If this is your first time working with the FFPS, proceed to section 2.3 for information on how to register your lender ID and to obtain a user name and password.



2.2.2 Welcome Screen

Once you are signed in to the FFPS, you will be taken to the welcome screen. On this screen you will see a navigation menu on the left side of the window. This menu is used to access the various functions of the FFPS and the options available will vary slightly based on the role you have been assigned in the system. More information on user roles and accounts may be found in section 4 of this user guide. The navigation menu is always visible as you move through the application.



At the top of the screen you will see a box indicating your user name, letting you know which account you are signed in with. To the right of your login name you will see a black bar with *Welcome Screen*, *Change Password*, and *Log Out* links. This bar is always visible. The *Welcome Screen* link returns you to the Welcome Screen. The *Change Password* link allows you to change your password and is described more fully in section 3.8. The *Log Out* option allows you to sign out of the system when you are finished using it.

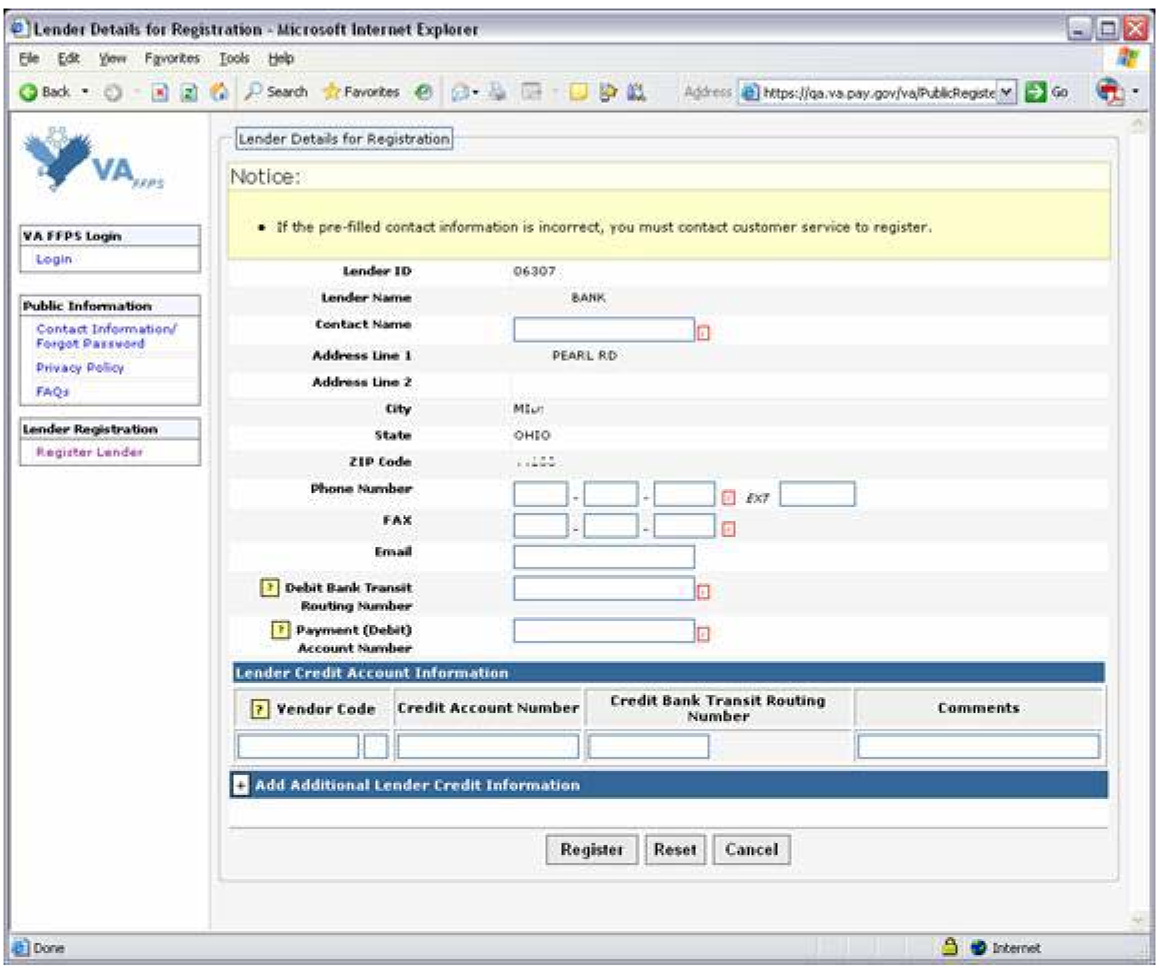
To the right of the navigation menu is the working area of the application. The contents of this section will change based on the specific function you are performing within the application. On the Welcome Screen this area contains the broadcast message, which is used to alert FFPS users to important system maintenance events, VA policy changes, and other relevant information.

2.3 Registering a Lender

If your company is not established in the FFPS, you'll need to register your VA lender number.

From the FFPS home page, click the *Register Lender* link located in the navigation menu on the left side of the window. Enter the lender ID number issued to you by the VA and then click the "Continue" button. If you make a mistake entering the lender ID, you may click the "Reset" button to clear the value before continuing with registration. If you receive a "Lender has already been registered" error message, this means that your lender ID number is already configured in the FFPS. You may, however need to update the contact information and/or bank account associated with your lender ID; refer to section 4.7 of this user guide for instructions.

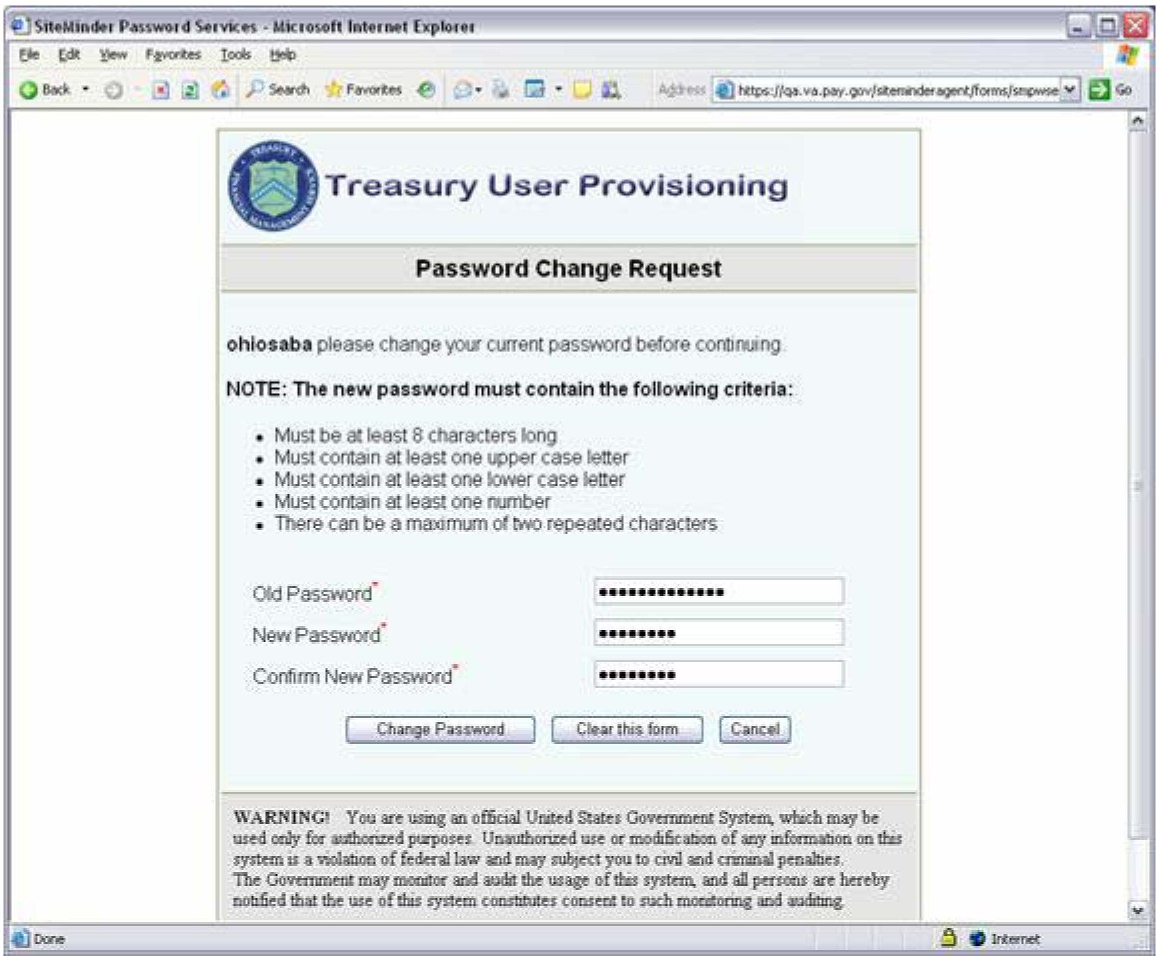
Once you have clicked "Continue", you will be taken to your lender profile. Verify the pre-filled address information, enter the contact information and enter the account and routing number for the bank account you want the funding fees debited from. If you have your VA vendor code and credit account information available, you may enter this information. Neither a vendor code nor a credit account is required to register your lender ID; however, they are both required in order to request or receive a refund. See Section 2.5 for more information on requesting a vendor code.



If the address information in your lender profile is incorrect, complete the registration process and then contact your RLC or FFPS Customer Service to update the address. Click the "Submit" button to save the lender profile. You'll be taken to a confirmation screen be given a login ID and a password. A PIN will also be generated for you and mailed to the person specified in the lender profile. If you don't receive your PIN within five business days, please contact FFPS Customer Service.

2.4 First-Time Login

The first time you log in to the FFPS as a new lender, enter the user name and initial password provided when you registered your lender ID and click the "Login" button. If you are a new user for an existing lender, enter the user ID and initial password provided to you by your lender administrator and click the "Login" button. You will be prompted to change your password.

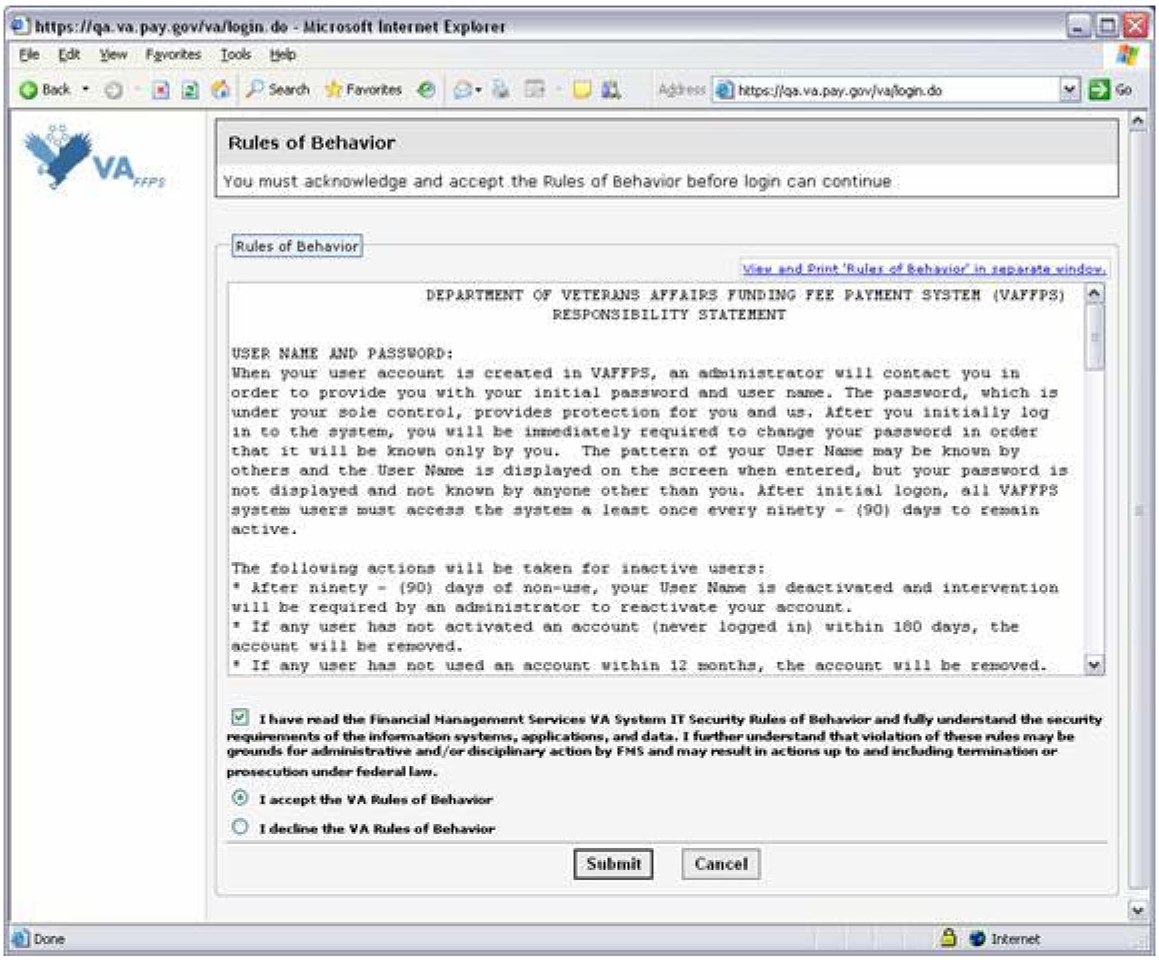


Enter your initial password in the 'Old Password' field, then choose a new password and enter it in the 'New Password' field. Your new password needs to be between eight (8) and fourteen (14) characters long and must contain at least one upper-case letter, one lower-case letter, one number, and one symbol.

When choosing a password, you should avoid using common names, words longer than seven letters, sequences of characters, or repeating the same character.

Confirm the new password you've chosen by entering it in the 'Confirm New Password' field and then click the "Submit" button. You'll be presented with a notification that your password change was successful and instructed to click the "Continue" button to continue logging in.

You will now be prompted to read and accept the Rules of Behavior. Refer to Section 1.2 for more information about the Rules. Read the rules thoroughly, check the box next to "I have read the Rules of Behavior" and then click the radio button next to "I accept the Rules of Behavior."



When you click the "Continue" button, you will be prompted to enter your lender ID and PIN number.

Enter the required information and click "Submit". You will be asked to update the contact information for your user ID the first time you log in. Required fields are marked with a red 'r'. Click the "Submit" button to complete the initial login process and enter the FFPS.

2.5 Requesting a Vendor Code

If you need to request a vendor code for the VA Funding Fee Payment System (FFPS), you will need to complete an ACH Vendor Miscellaneous Payment Enrollment Form. A vendor code is required to request and receive a funding fee refund.

The ACH Vendor Miscellaneous Payment Enrollment Form may be obtained by contacting your Regional Loan Center (RLC) or Pay.gov Customer Service. Fax the completed form to the VA Vendorizing Department at (512) 460-5221. For questions on the status of an existing vendor code request, you may contact the Vendorizing Department by phone at (512) 460-5049.

Once you receive your vendor code from VA, log in to the FFPS and look for the *My Lender Info* link along the left-hand side of the screen. Click that link and then click "Update". Input the vendor code, save your changes, and you will be ready to request your refund.

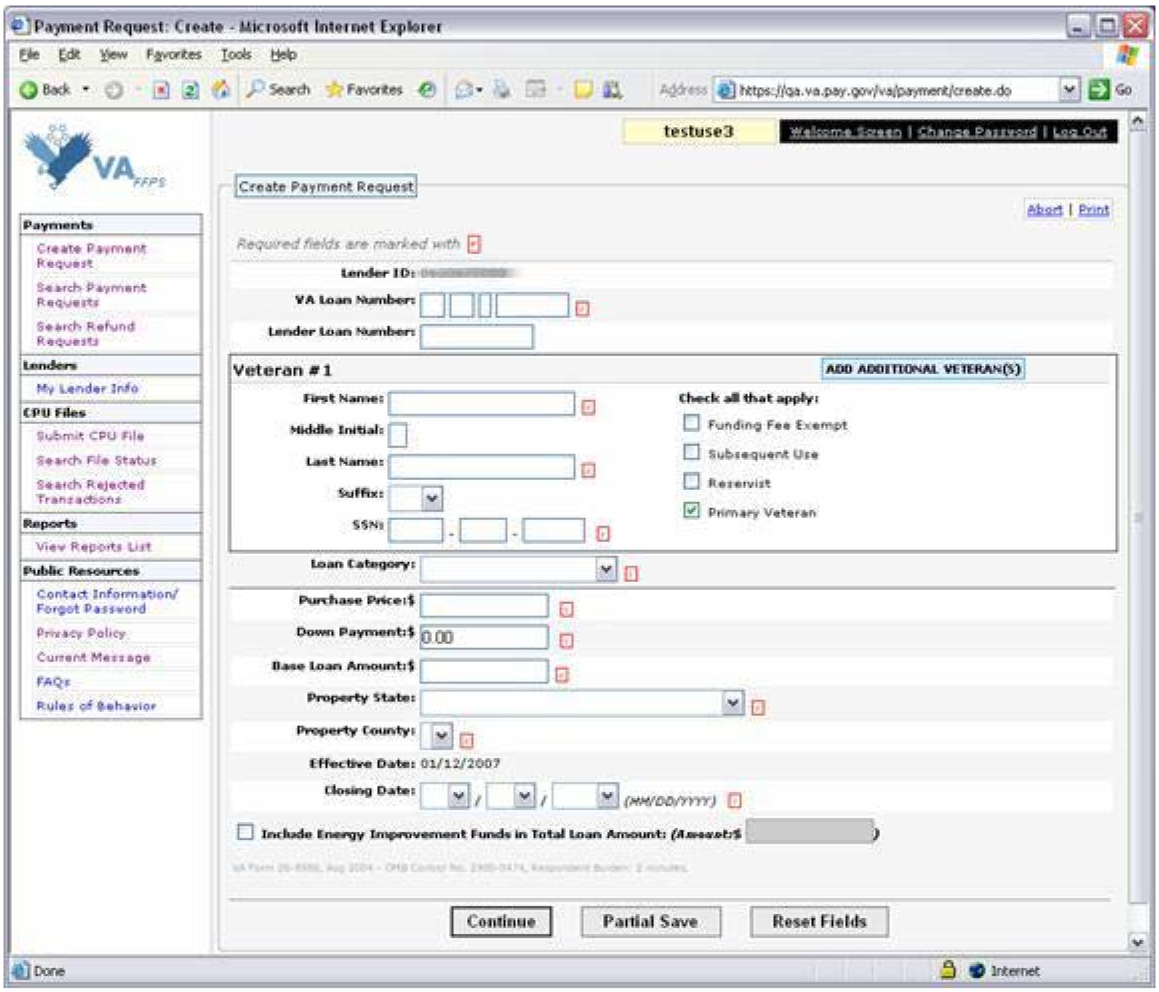
> ***Note:*** You may also input the account number, and the routing number for the account you want to use for your refunds but this information is not used by VA when sending you your refunds. VA FFPS only sends the vendor code to the VA Financial system. The refund is sent according to the information to you based on what you put on your ACH Vendor Miscellaneous Payment Enrollment Form, not what is in VA FFPS.
>
> If you have a problem receiving your refunds and need to correct your account information, follow the procedure above for requesting a vendor code.

3 Basic Tasks

This section of the FFPS user guide will detail how to perform the basic tasks required for managing funding fee payment requests. These tasks include creating, updating, correcting, and cancelling payment requests; requesting refunds; keeping lender contact and address information updated; and updating lender bank account and vendor code information.

3.1 Create a Payment Request

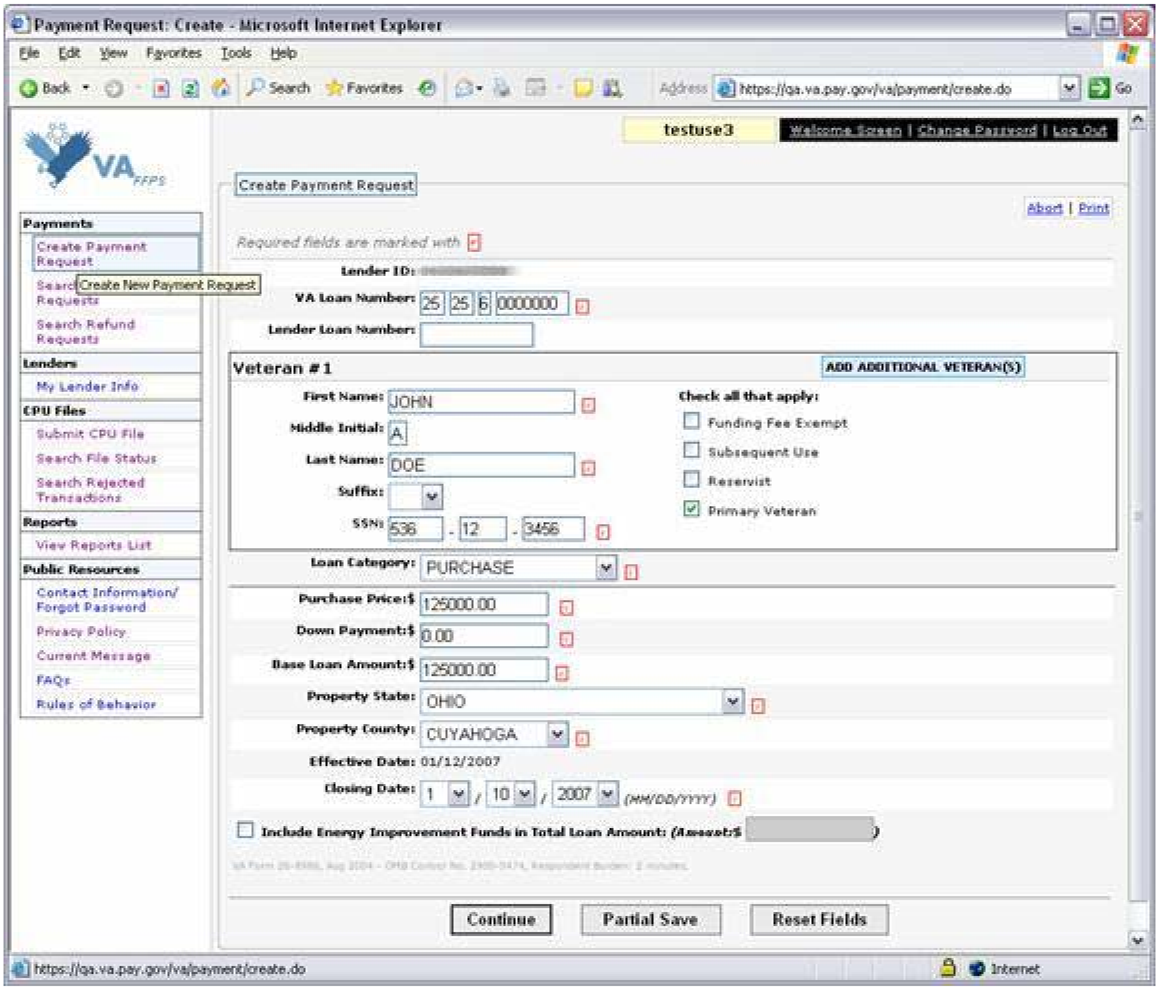
To create a funding fee payment request or to record an exempt funding fee, log in to the FFPS and click on the *Create Payment Request* link at the top of the left navigation menu. All required fields are marked with a red 'r' and must be filled out in order to continue to the next screen.



First, fill in the VA loan number and the optional lender loan number field. The lender ID field will be filled in for you.

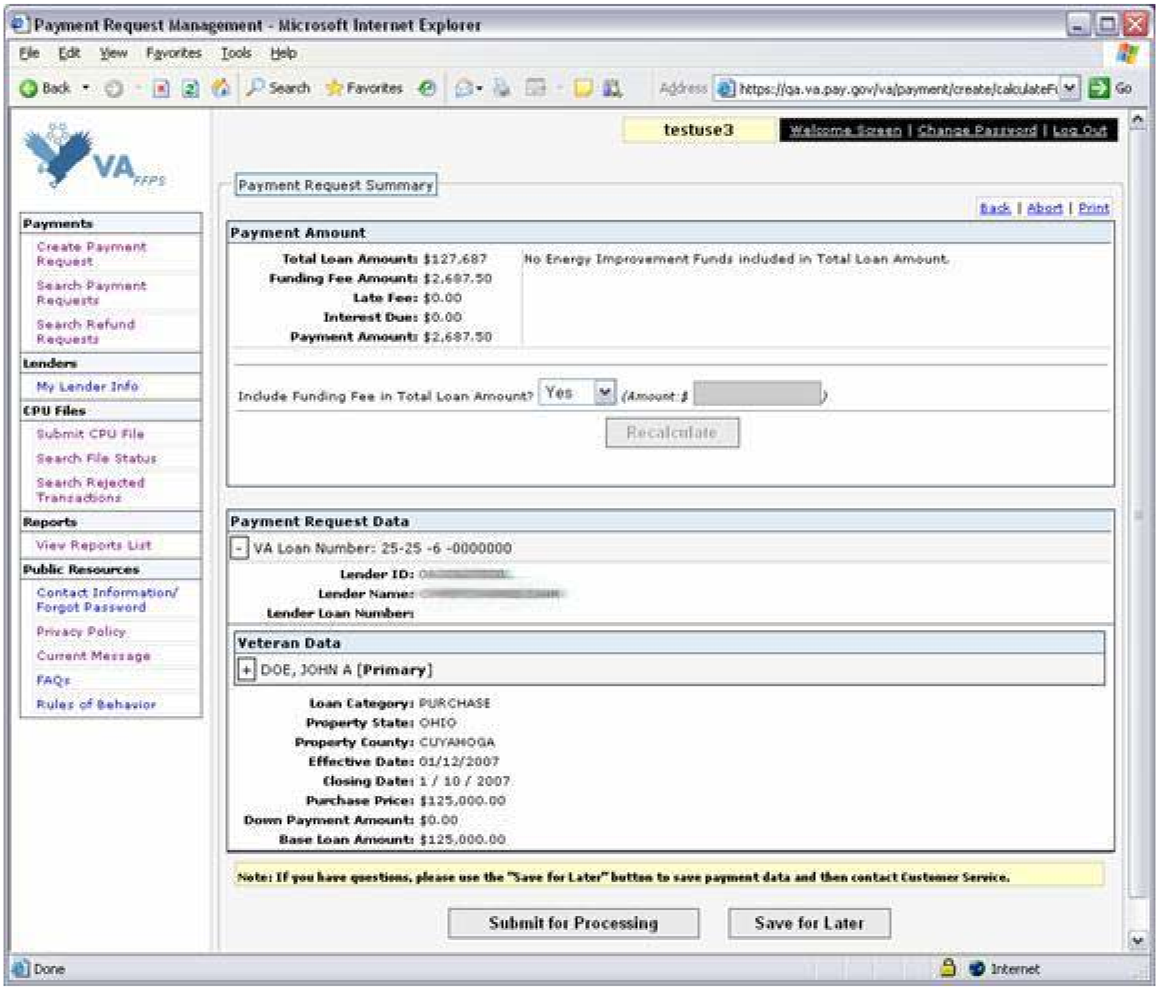
Second, add the veteran information to the request. Note that it is possible to have multiple veterans on the same loan; click the "Add Additional Veteran(s)" button to add the additional veteran(s) information. Up to five (5) additional veterans may be added in this fashion; veteran #1 will automatically be designated as the primary veteran on the loan. Make sure to select the correct options for each veteran as this will affect the funding fee calculation. More information on the funding fee and how it is calculated may be found in *VA Pamphlet 26-7, Chapter 8*.

Third, select the appropriate loan category and enter the loan information in the designated boxes. If energy improvement funds are to be added to the total loan amount, check the box and enter the dollar amount to be added.



At this point, you may click "Continue" to move to the next step in the submission process, click "Partial Save" to save an incomplete request for later review and submission, or click "Reset Fields" to clear all data and start over.

After you have clicked "Continue", verify the information shown in the top half of the screen.



If the payment request is being entered more than fifteen (15) calendar days after the closing date of the loan, a late fee will be added to the amount due. An interest charge will be added if the funding fee request is submitted thirty (30) or more days after the closing date. You may add the entire funding fee, part of the funding fee, or none of the funding fee to the total loan amount by selecting the appropriate option from the drop-down list.

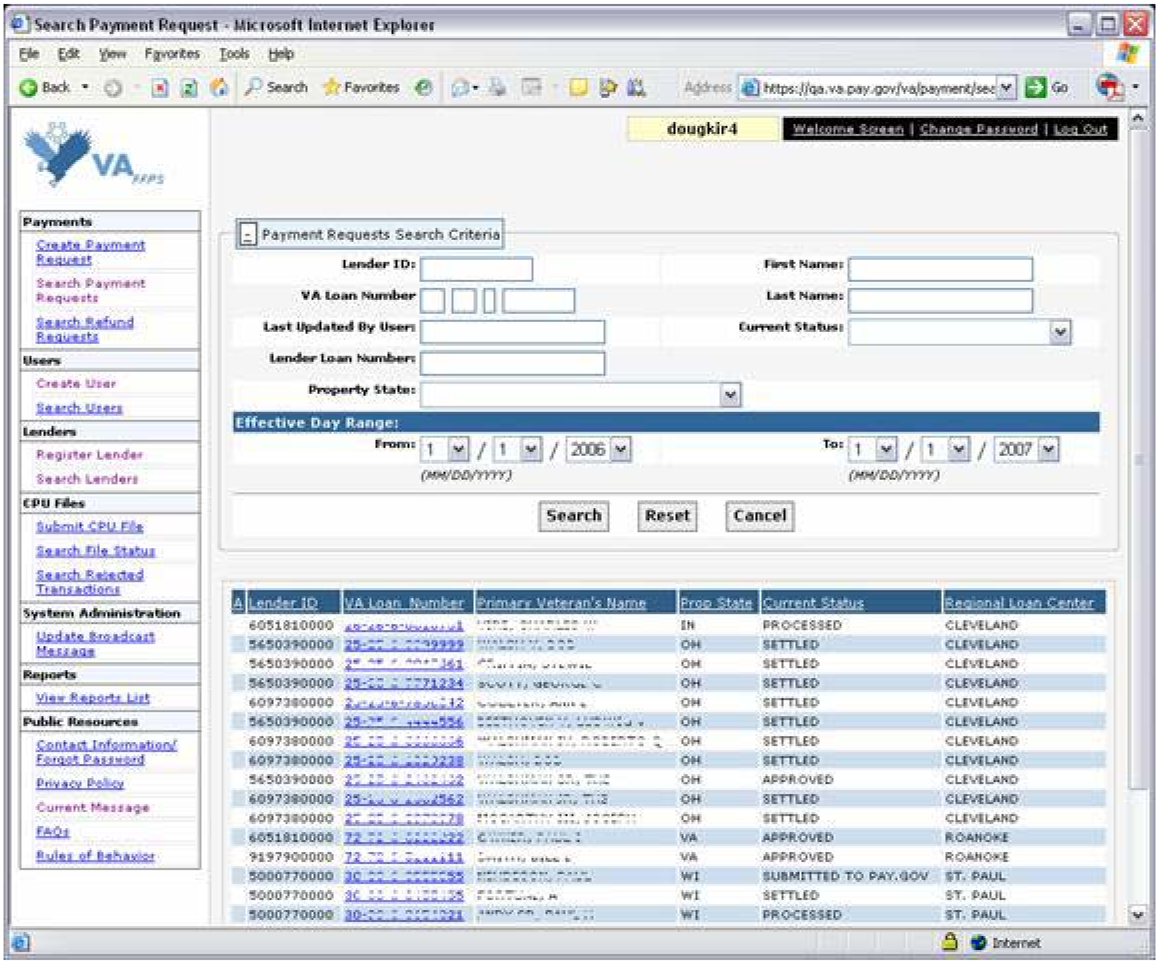
When you are satisfied that all the information is correct, click on the "Submit for Processing" button. You may also click "Save for Later" to hold the request for later submission. Saved requests will be deleted after thirty (30) days.

Note:	Late fees and interest charged on late payment requests are based on the submission date, not the date the request was saved.

3.2 Search for a Payment Request

To search for an existing payment request, click the *Search Payment Request* link on the navigation menu.

Enter the VA loan number or other criteria you wish to search by and click the "Search" button. A list of results will be displayed below the search criteria fields as shown on the next screen.



Click the blue VA loan number link to open the payment request. You may then view or edit the payment request as appropriate; the various actions available will be discussed in the following sections of this guide.

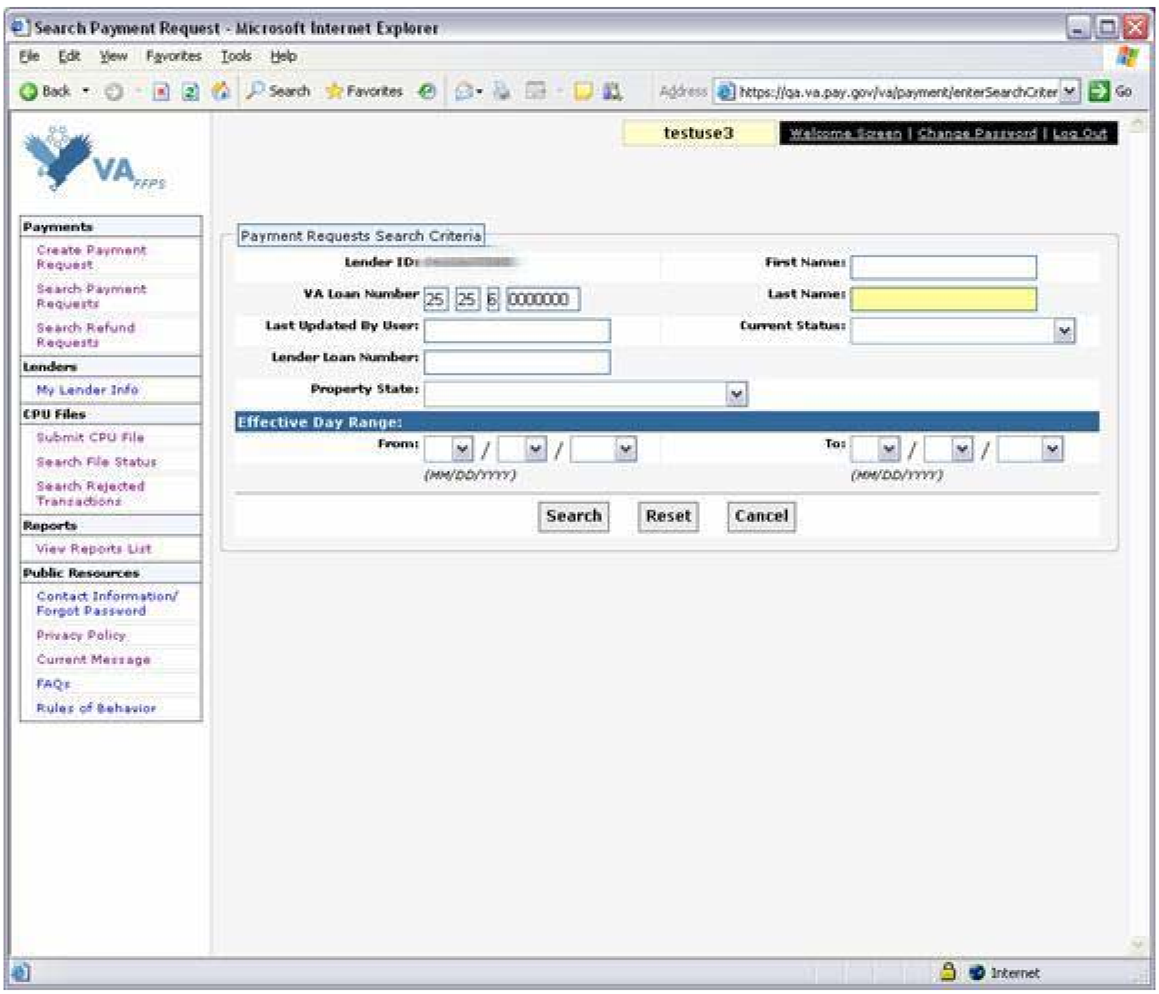
3.3 Correction Features

The FFPS contains a number of correction features which allow you to perform the following functions:

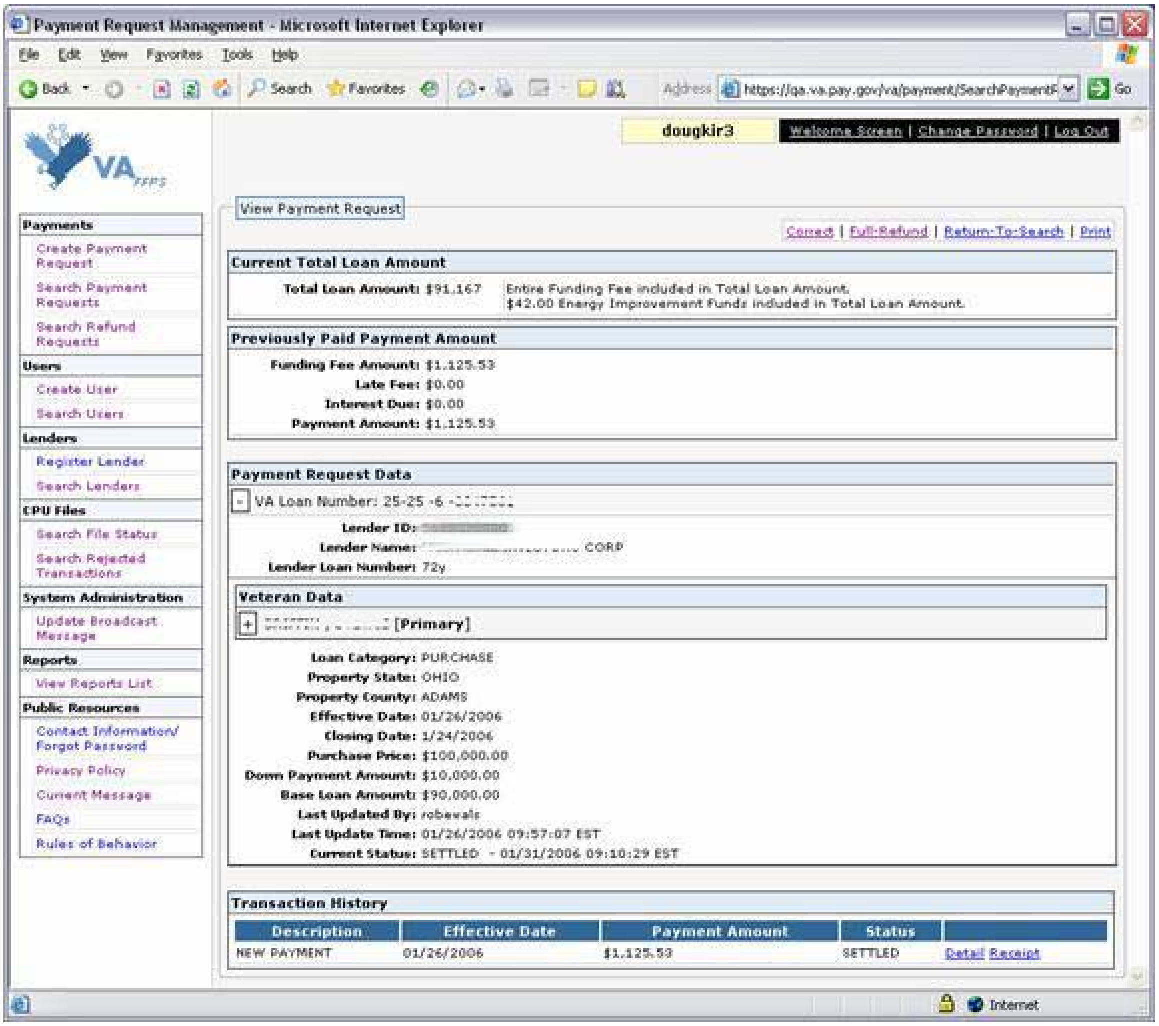
- Requesting a refund
- Making an additional payment
- Changing veteran or loan data
- Updating a saved or pending payment request
- Cancelling a saved or pending payment request
- Deleting a saved or pending payment request.

3.3.1 Accessing the Correction Features

You can access all of the various FFPS correction features by clicking the *Search Payment Request* link located on the menu bar. Enter the VA loan number or other criteria you wish to search by and click the "Search" button.



You will either be taken directly to the payment request or be presented with a list of payment requests depending on the search criteria you selected. If you are presented with a list, click the blue VA loan number link for the payment request you wish to update. Once the request is on the screen, click on the *Correct* link in the upper-right corner as shown on the next page.

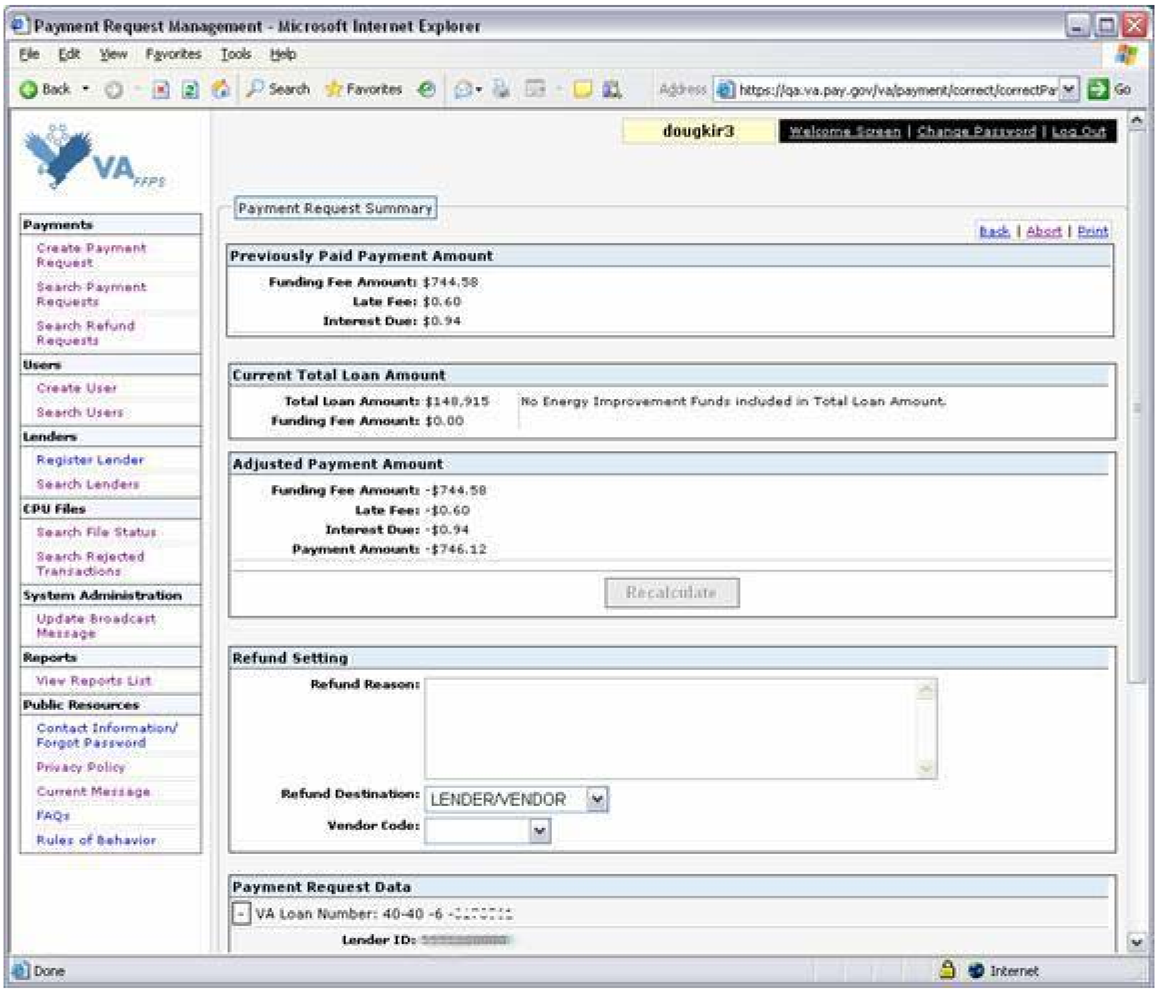


The following sections will provide additional steps depending on which type of correction you are trying to make.

3.3.2 Requesting a Refund

Occasionally, you will need to request a refund of a funding fee for various reasons such as a determination that the veteran is exempt or that an error was made and the fee was overpaid.

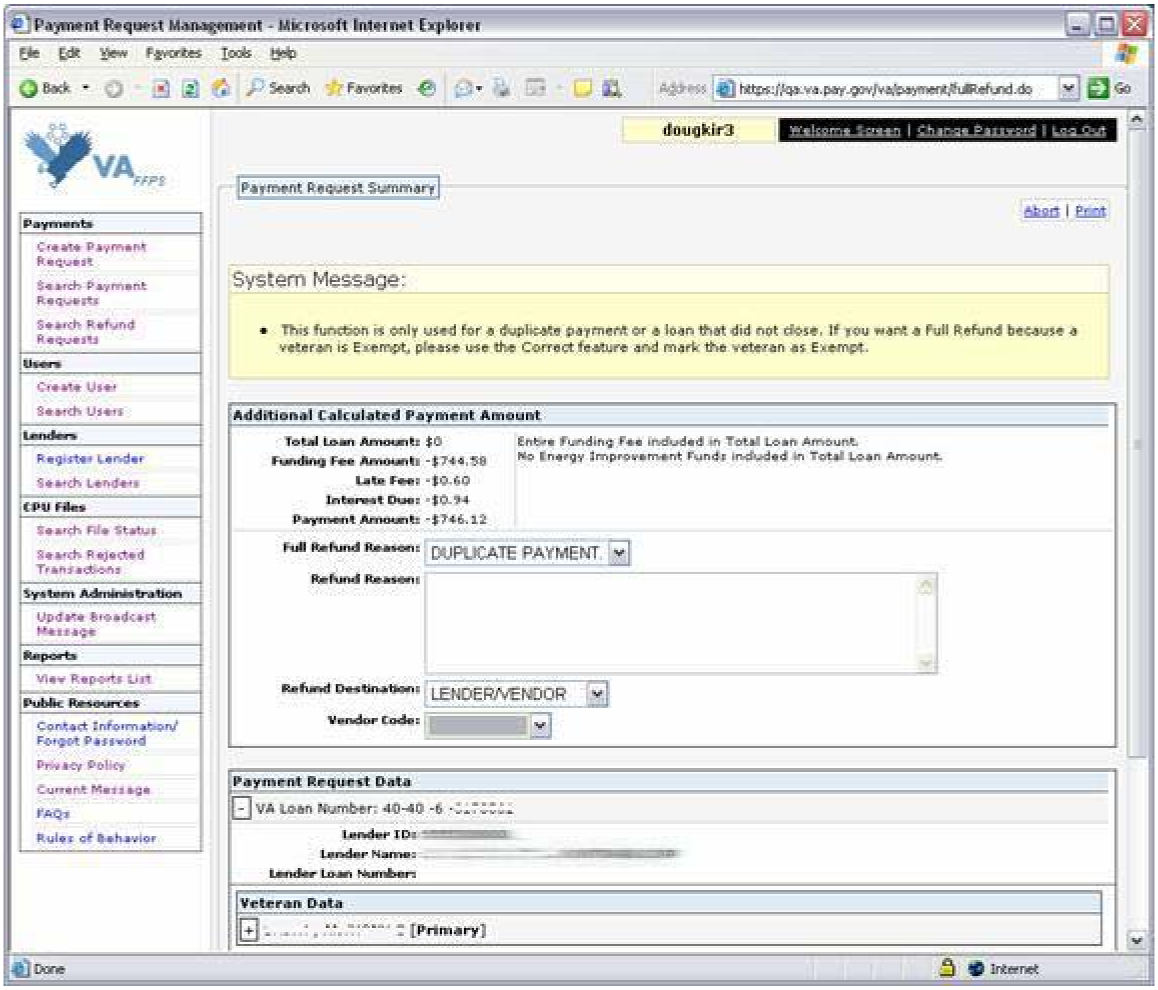
To request a refund of a funding fee, open the payment request as directed in section 3.3.1. Move to the Veteran Data section of the payment request and select the correct options; for example, if the veteran was determined to be exempt from the funding fee, check the 'Veteran Exempt' box. Verify that the purchase price, down payment, and base loan amount are all correct and then click "Continue."



Verify that the fee and the refund amount have been displayed correctly. Enter the reason for the refund, choose a destination for the refund, and select the vendor code and then click "Submit" to generate the refund request. Once this is done, VA Regional Loan Center personnel can begin working your refund request. You can follow the progress of your request by using the Search Refund Requests function (see section 3.4).

If you wish to request a full refund of the funding fee you may click on the *Full Refund* link.

Note: The "Full Refund" option is only used in the event of a duplicate payment or if a loan did not close.



Select the reason for the full refund from the drop-down list, entering additional information in the refund reason box if you wish. Choose a destination for the refund, and select the vendor code and then click "Submit" to generate the refund request.

3.3.3 Making an Additional Payment

If you find you have underpaid a funding fee request, find and open the payment request as directed in section 3.3.1.

Move to the Veteran Data section of the payment request and select the correct options. For example, if the veteran was determined to be qualified as a reservist instead of as an active duty service member, check the 'Reservist' box. Similarly, make sure that 'Subsequent Use' is checked if the veteran has used VA loan benefits previously.

Next, make sure that you have selected the correct loan category. Verify that the purchase price, down payment, and base loan amount values are all correct and then click "Continue". The additional amount owed will be displayed. Click the "Submit for Processing" button to submit the additional payment.

3.3.4 Changing Veteran or Loan Data

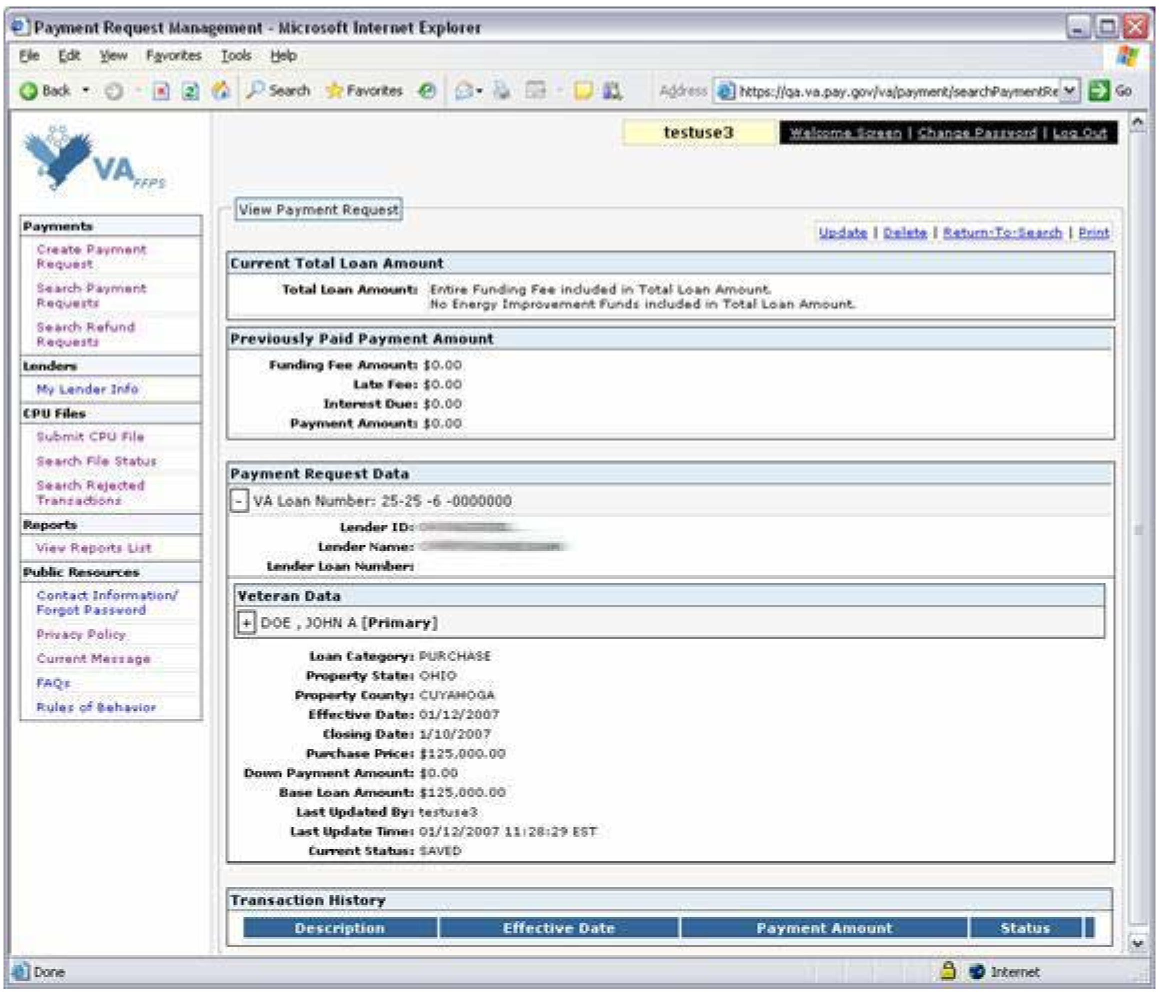
Occasionally, errors are made while entering veteran or loan data. To correct this type of error, find and open the payment request as directed in section 3.3.1.

Move to the Veteran Data section of the payment request. Make any corrections required to the veteran's name, Social Security Number, VA Loan Number, or Lender Loan Number fields. Click "Continue" to move to the next screen and then click "Submit for Processing" to save your changes. The changes will be listed in the transaction history as a non-financial transaction.

3.3.5 Updating a Saved or Pending Payment Request

To update a saved or pending funding fee payment request, find and open the payment request as directed in section 3.3.1.

Once the request is on the screen, click on the *Update* link in the upper-right corner. Make any changes or updates that are needed, then save or submit the payment request as detailed in section 3.1.



> ***Note:*** Late fees and interest charged on late payment requests are based on the submission date, not the date the request was saved.

3.3.6 Cancelling a Saved or Pending Payment Request

To cancel a saved or a pending payment request, find and open the payment request as directed in section 3.3.1. Once the request is on the screen, click on the *Cancel* link in the upper-right corner.

Confirm that you wish to cancel the payment request by clicking the "Yes" button.

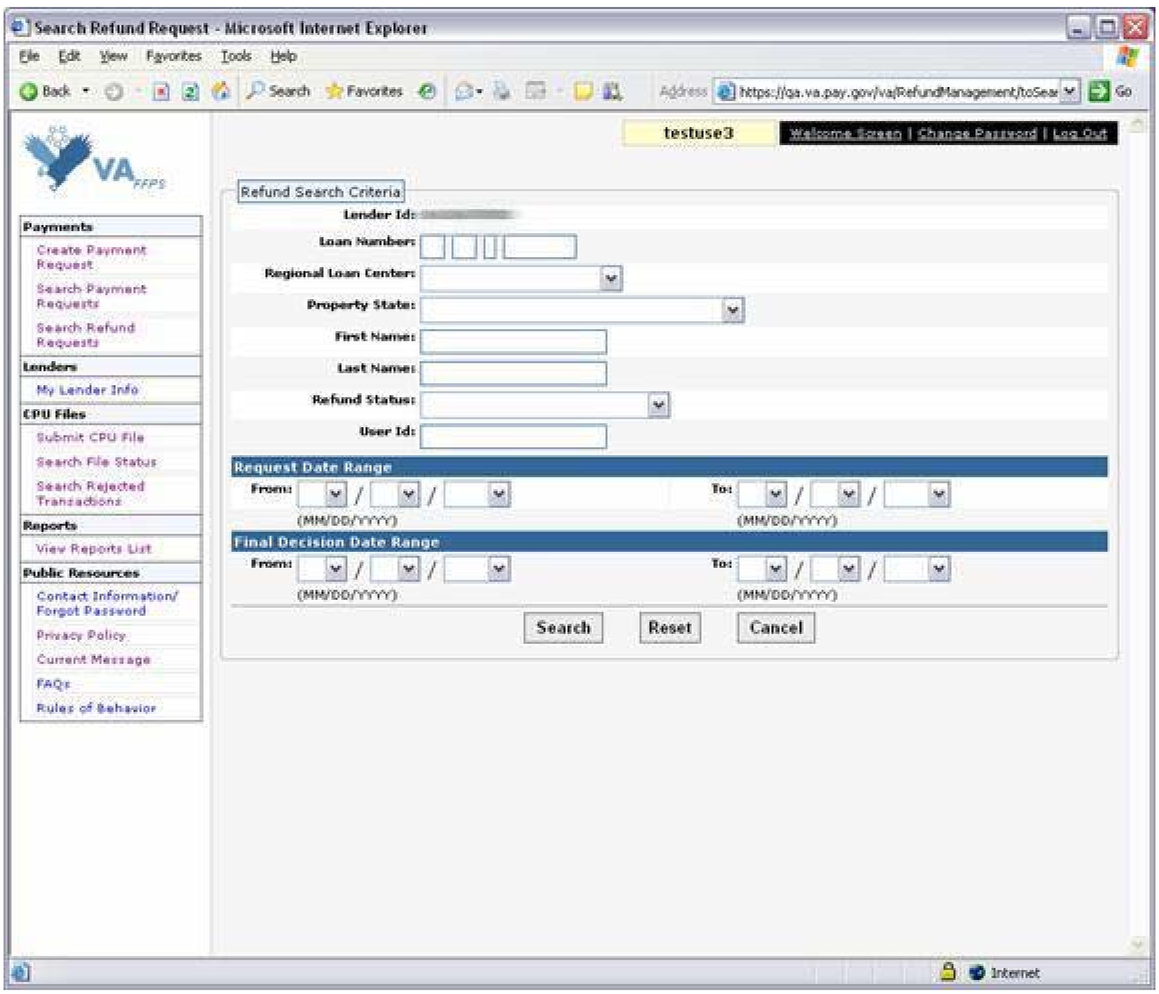
3.3.7 Deleting a Saved or Pending Payment Request

To delete a saved or a pending funding fee payment request, find and open the payment request as directed in section 3.3.1. Once the request is on the screen, click on the *Delete* link in the upper-right corner.

Confirm that you wish to delete the payment request by clicking the "Yes" button.

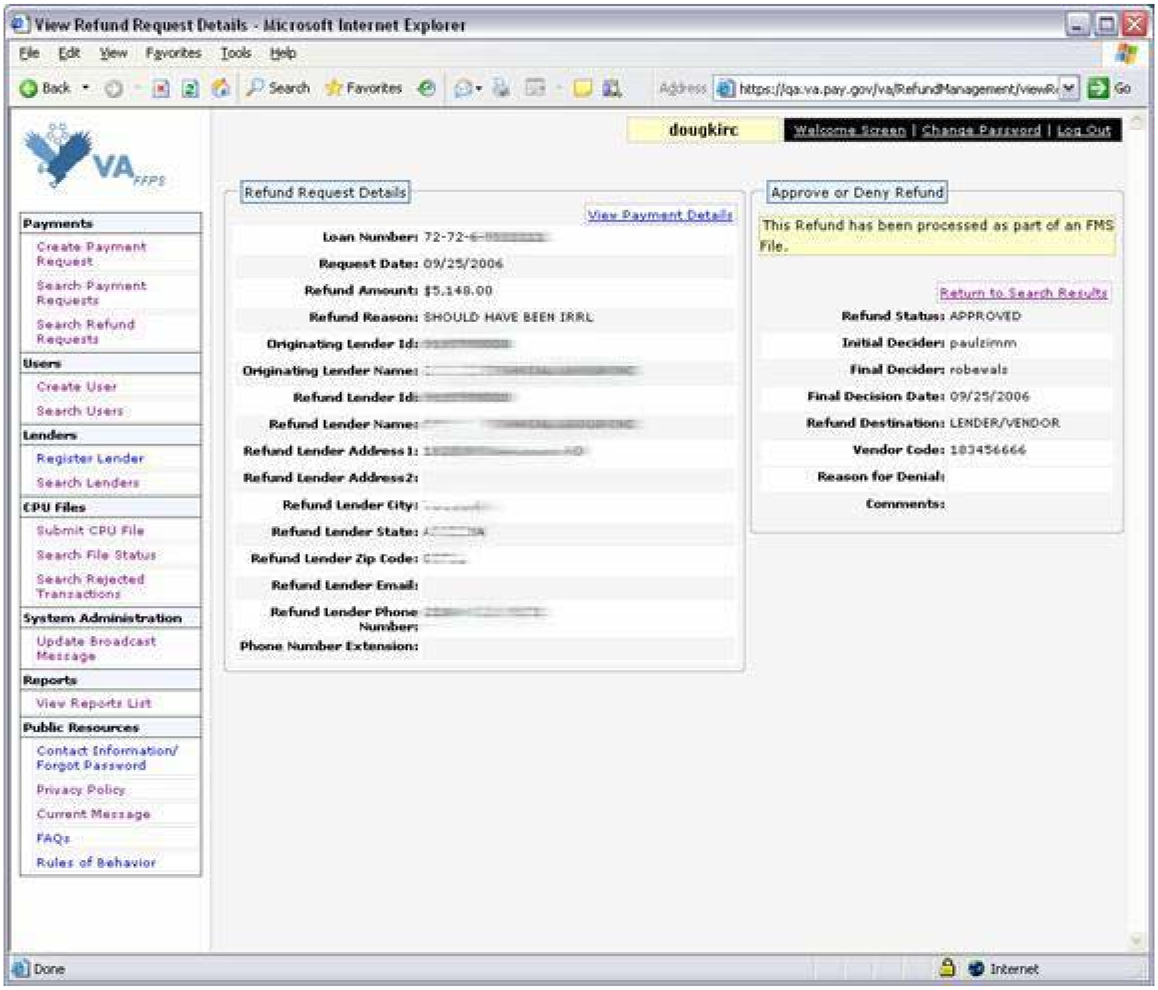
3.4 Searching for a Refund Request

To search for a refund request, click the *Search Refund Requests* link on the navigation menu. Your lender ID will be filled in for you. Select the criteria you wish to search by, and then select the date range you wish to search.



Click on the "Search" button and you will be presented with the results of the search.

You can click the *View* link to see the details of the refund requests. Click either *View Payment Details* to view the original payment request or *Return to Search Results* to return to the query results.



3.5 Refund Statuses

A refund request will be assigned one of the following statuses:

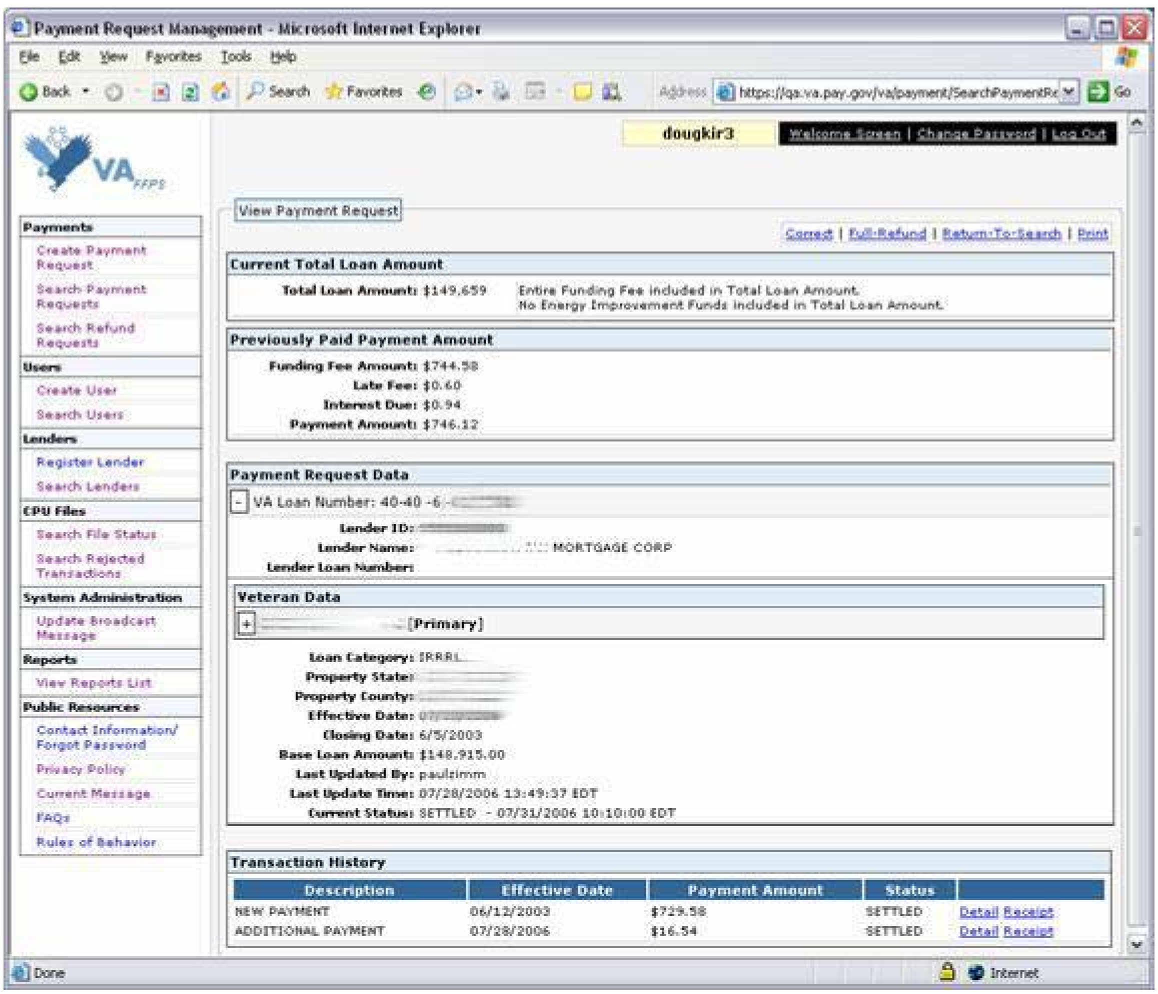
- *Pending Initial Approval*: This status is assigned upon submission of a correction that resulted in a refund request (see section 3.3.2). VA RLC personnel can begin to work on your request.
- *Pending Final Approval*: A refund requires approval by two VA employees. This status indicates that the initial reviewer has approved the refund and approval from a supervisor is pending.
- *Approved*: The refund request has been approved by VA. VA FFPS automatically forwards the refund amount to the VA Financial Management System on the evening of the approval. The Financial Management System will generate the refund and disburse it to you by check or electronic funds transfer (EFT) based on information you provided to VA when establishing your vendor code (see section 2.5). The refund will normally be sent the following business day.

- *Suspended*: Refunds may be suspended by VA RLC personnel if additional information from you is needed. If you have not heard from VA within a couple days of the suspension date, you should contact your VA RLC office.
- *Pending Final Denial*: The initial VA reviewer feels the refund should be denied.
- *Denial*: The refund request was not approved by VA. A reason for the denial will be given.

3.6 Receipts

You may obtain receipts for your funding fee payments through the FFPS. Receipts can only be generated for payments which have a status of settled; receipts are not generated for exempt loans. There are two ways to obtain the receipts:

1. To obtain a receipt for a single transaction, click the *Search Payment Requests* link on the navigation menu. Enter the VA loan number for the payment request and click Search. You may use other search criteria if you wish; however, using the VA loan number is quickest.



In the lower-right corner of the window under transaction history you will see a link to the receipt. Click the link and then click the *Print* link in the upper-right corner of the window.

2. To obtain receipts for transactions within a given date range, click on the *View Reports* link in the navigation menu and select *View Receipt Query*. The usage of this report is discussed in section 5.1.2 of this guide.

3.7 Change Password

If you need to change your password, you may do so by clicking on the *Change Password* link located on the black bar in the upper-right corner of the window.

Enter the current password value in the 'Old Password' field, then choose a new password and enter it in the 'New Password' box. Criteria for acceptable passwords are located in section 2.4, First-time Login. Click "Submit" to change the password, "Reset" to clear the fields and start over, or "Cancel" to abort the password change.

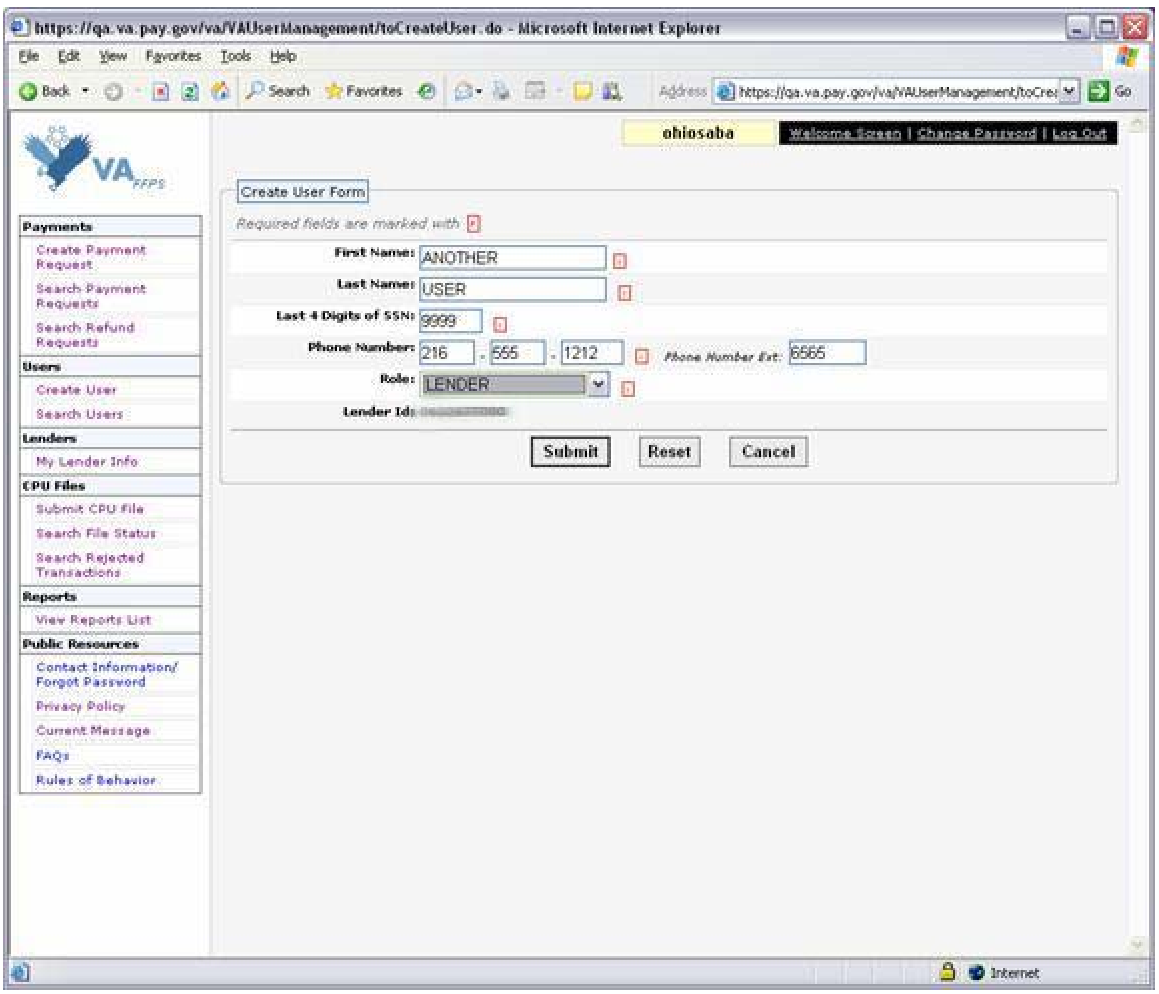
4 Administrative Tasks

This section of the FFPS user guide will detail how to perform the tasks required of the Lender Administrator. These tasks include creating, updating, and deleting user accounts; and unlocking user accounts and resetting passwords.

4.1 Create a User Account

To create a user account, click on the *Create User* link in the navigation menu. Fill out all required information; the lender ID will be filled in for you as shown below.

> ***Note:*** Every person accessing the FFPS should have their own user account. User accounts should never be shared because this may compromise accountability and/or system security.



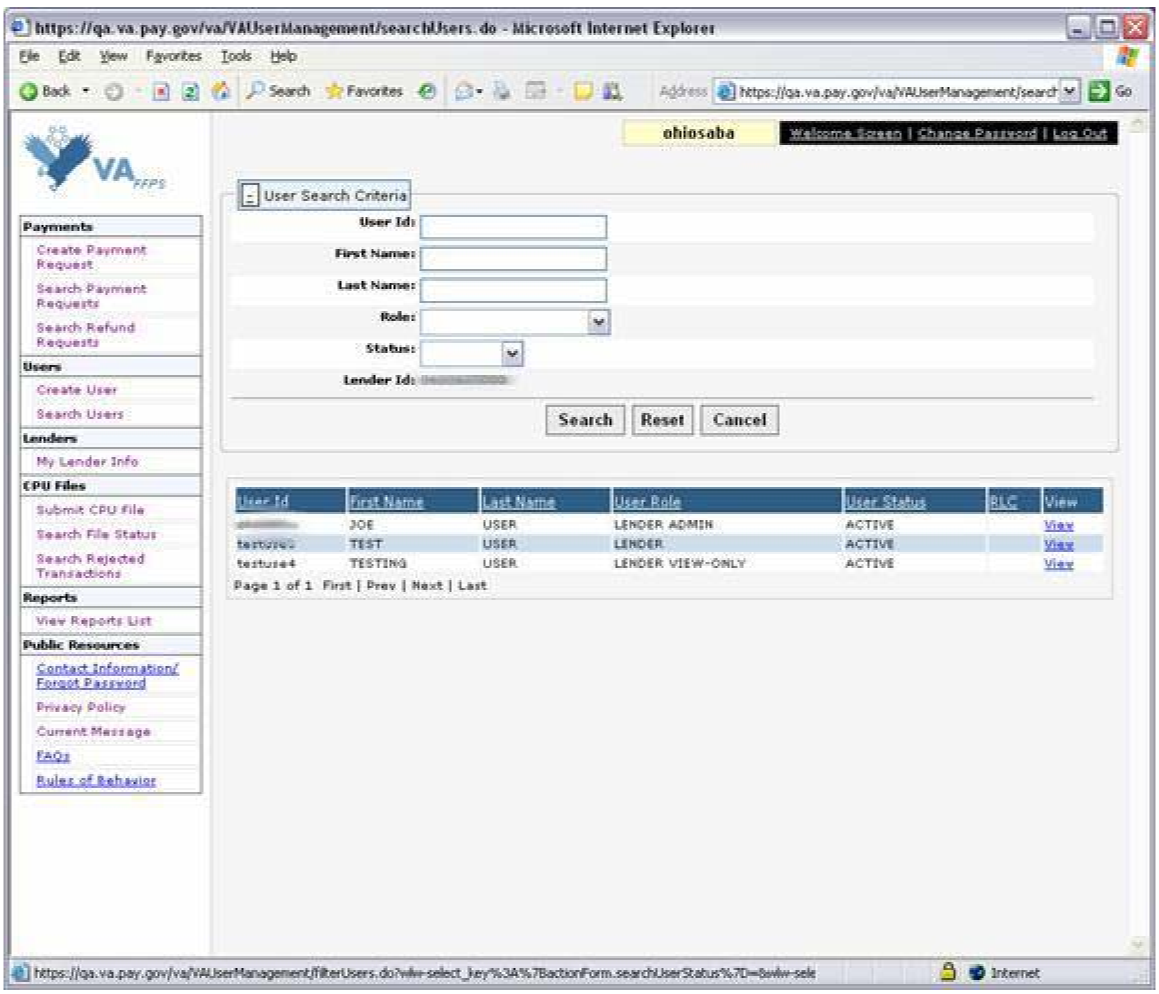
Select the appropriate role (Lender, Lender Admin, or Lender View-Only) for the user.

- The Lender role allows the user to perform all necessary functions for creating and managing FFPS requests.
- The Lender Admin role allows the user to create and modify user accounts in addition to the standard functions of the Lender role.
- The Lender View-Only role may be assigned to individuals who need access to FFPS payment information but are not responsible for creating and submitting the payment requests.

Click "Submit" to generate the user name and an initial password.

4.2 Update User Information

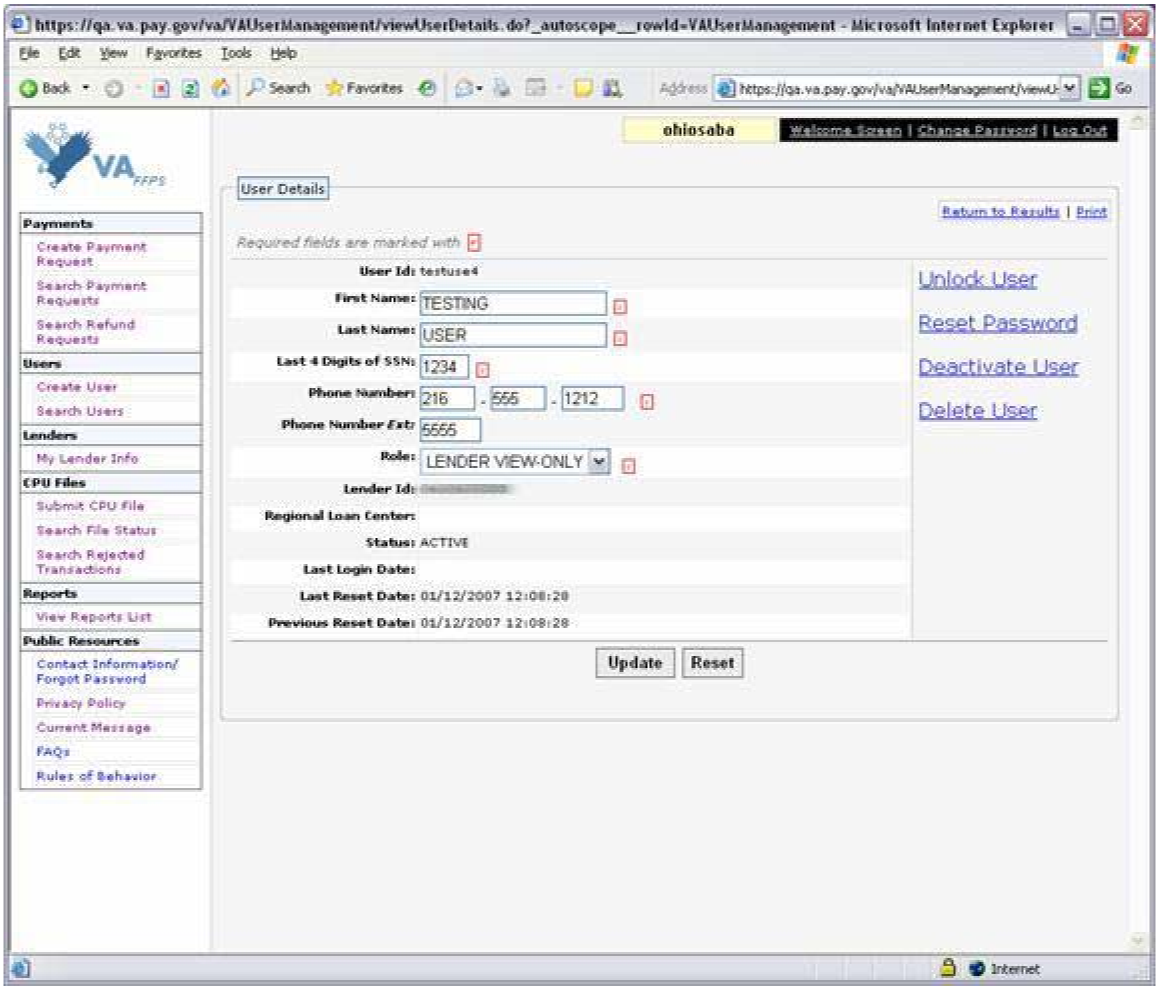
To update a user, click on the *Search User* link in the navigation menu. The lender ID will be filled in for you. Enter any other search criteria you wish, and then click the "Submit" button.



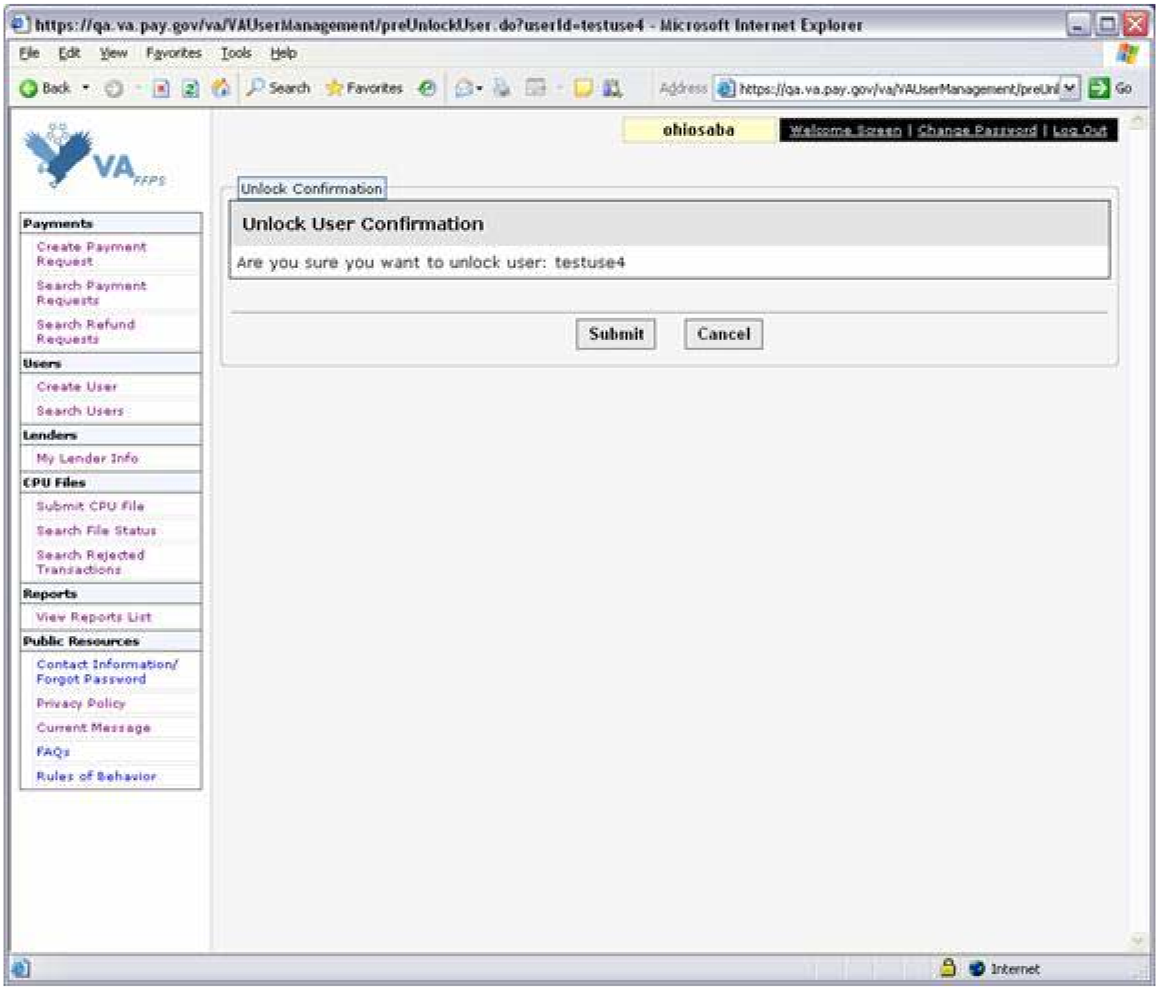
Click the *View* link next to the user you wish to edit; if there was only one result, instead of being presented with a list of results you will be taken straight to the user account. Make any needed changes to the account information or role and click "Update" to save the changes.

4.3 Unlock a User Account

To unlock a user account, click on the *Search User* link in the navigation menu. The lender ID will be filled in for you. Enter any other search criteria you wish, and then click the "Submit" button.



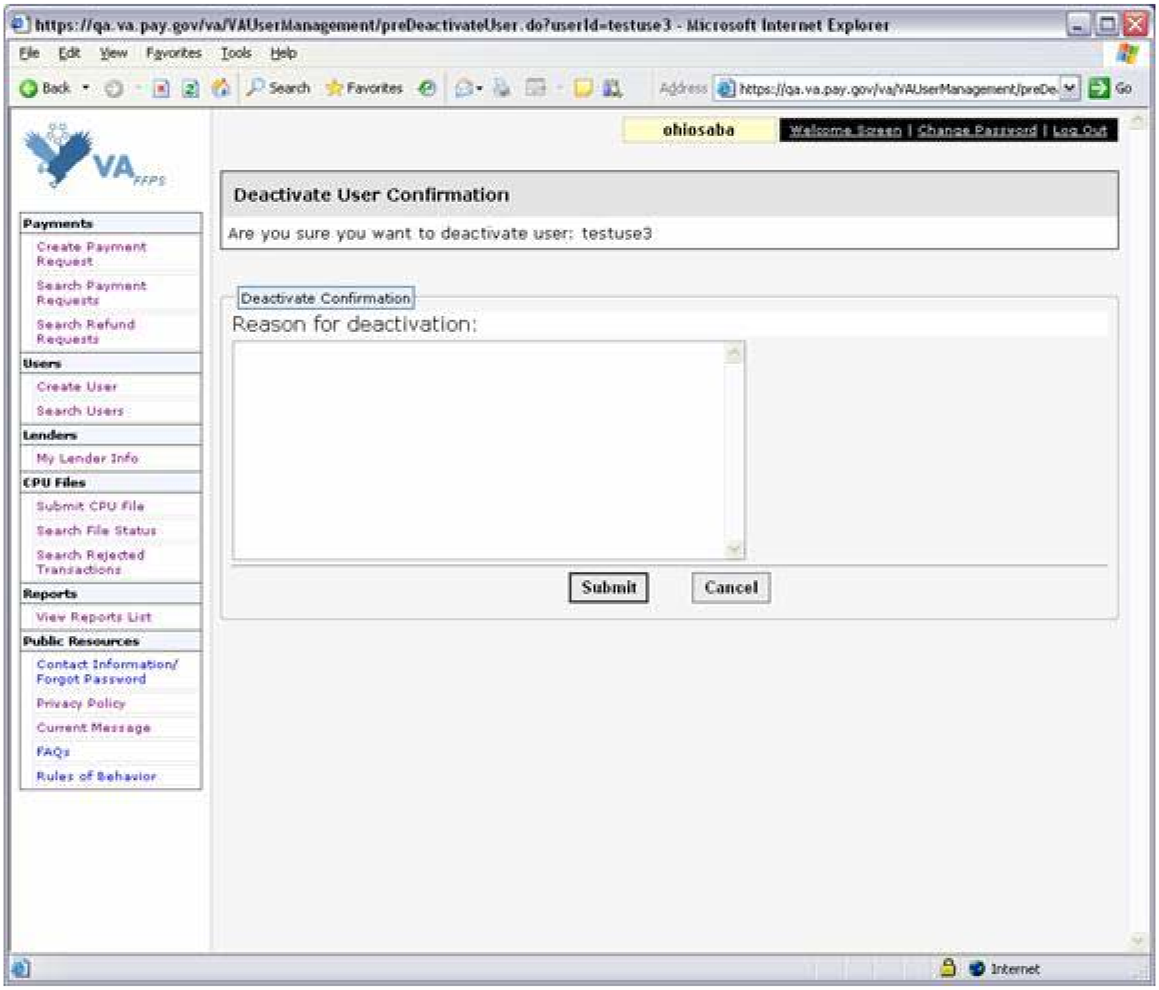
Click the *View* link next to the user you wish to edit; if there was only one result, instead of being presented with a list of results you will be taken straight to the user account. Click the *Unlock User* link. A confirmation page will be displayed as shown on the next screen.



Confirm that you wish to unlock the account by clicking the "Submit" button and you will be taken to a page confirming that the account has been unlocked.

4.4 Deactivate a User Account

To deactivate a user account, click on the *Search User* link in the navigation menu as shown above. The lender ID will be filled in for you. Enter any other search criteria you wish, and then click the "Submit" button. Click the *View* link next to the user you wish to edit; if there was only one result, instead of being presented with a list of results you will be taken straight to the user account. Click the *Deactivate User* link.



Enter the reason you are deactivating this account and click the "Submit" button to deactivate the account.

4.5 Delete a User Account

To delete a user account, click on the *Search User* link in the navigation menu as shown above. The lender ID will be filled in for you. Enter any other search criteria you wish, and then click the "Submit" button. Click the View link next to the user you wish to edit; if there was only one result, instead of being presented with a list of results you will be taken straight to the user account.

Click the *Delete User* link, and then click the "Submit" button to confirm that you wish to delete the account.

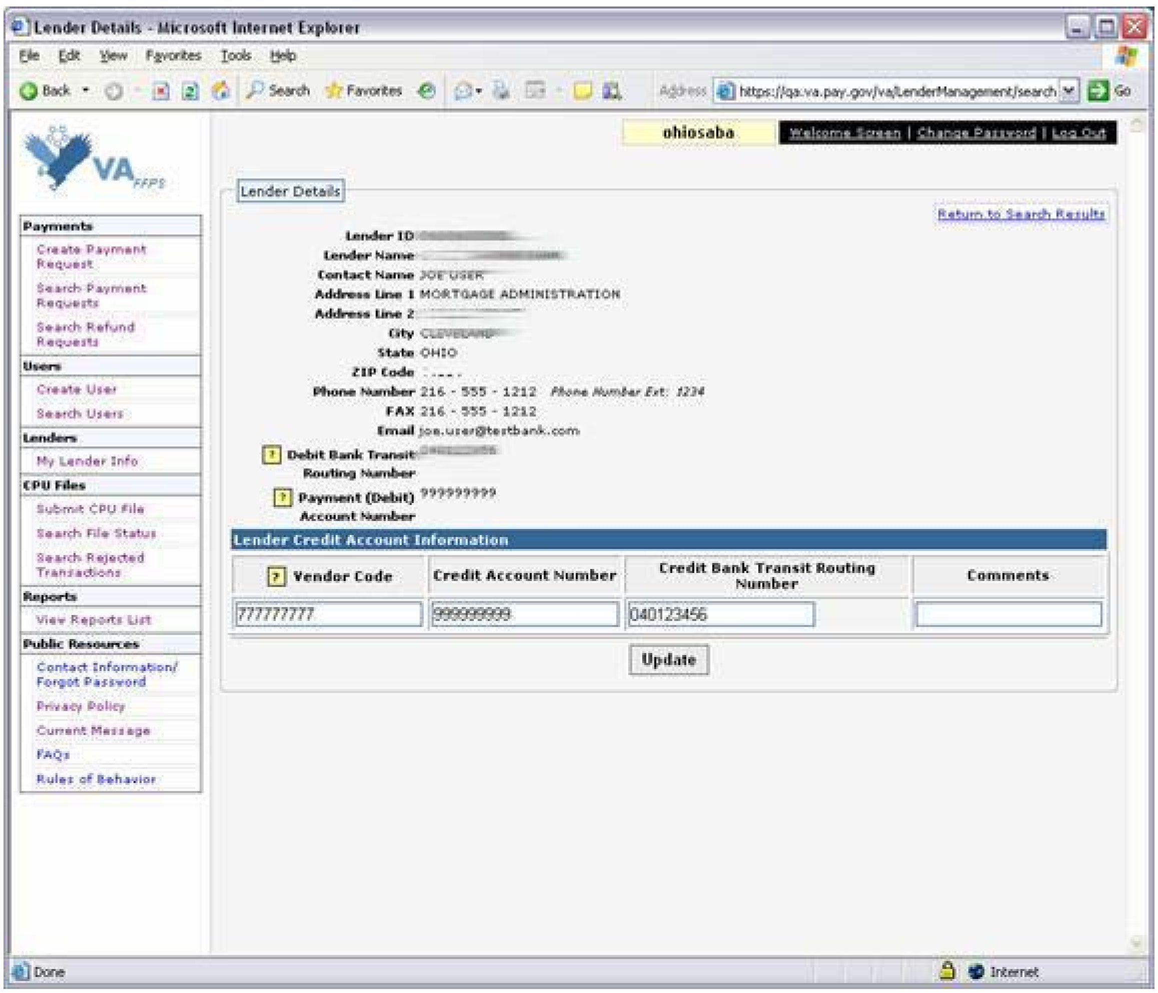
4.6 Reset a Password

To reset the password on a user account, click on the *Search User* link in the navigation menu as shown above. The lender ID will be filled in for you. Enter any other search criteria you wish, and then click the "Submit" button. Click the *View* link next to the user you wish to edit; if there was only one result, instead of being presented with a list of results you will be taken straight to the user account. Click the *Reset Password* link.

Confirm that you wish to reset the password by clicking the "Submit" button. A random password will be generated for the user account.

4.7 Update Lender Information

If you need to make changes to your FFPS lender profile, click on the *My Lender Info* link on the navigation menu. Click the "Update" button and make any changes needed to the contact name, address, or bank account information present for your lender ID. You can also add a vendor code and credit account information which VA uses to expedite refund processing.



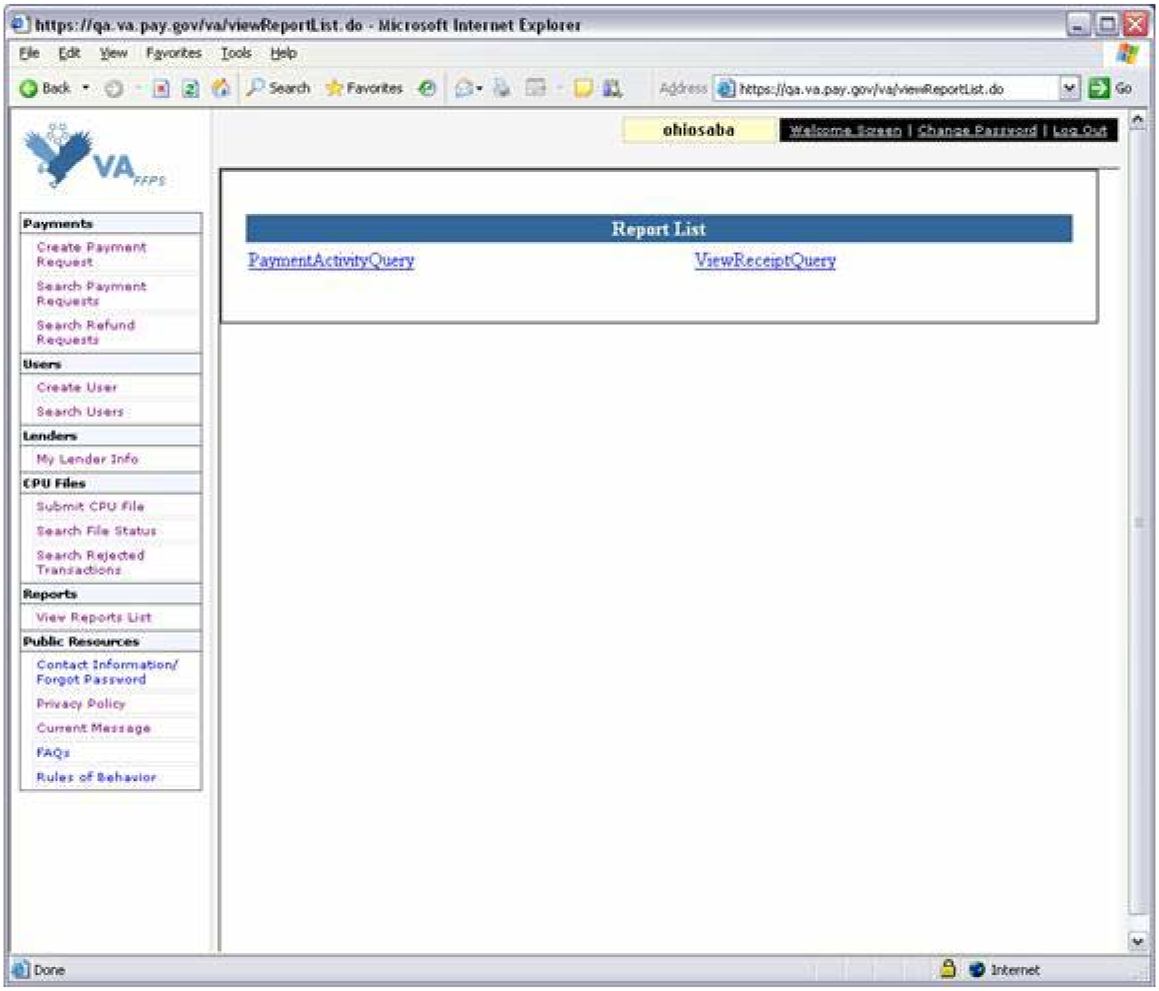
Input the vendor code, which is normally the same as or similar to your tax ID number, along with the account number and routing number for the account you want to receive the refund into. Click "Submit" to save any changes you've made to your lender profile.

5 Reports

This section of the user guide will describe the two main reports available to FFPS users. Additional reports are available to administrative users and VA corporate users. The additional reports available to these users are described in the VA FFPS Administrator's Guide.

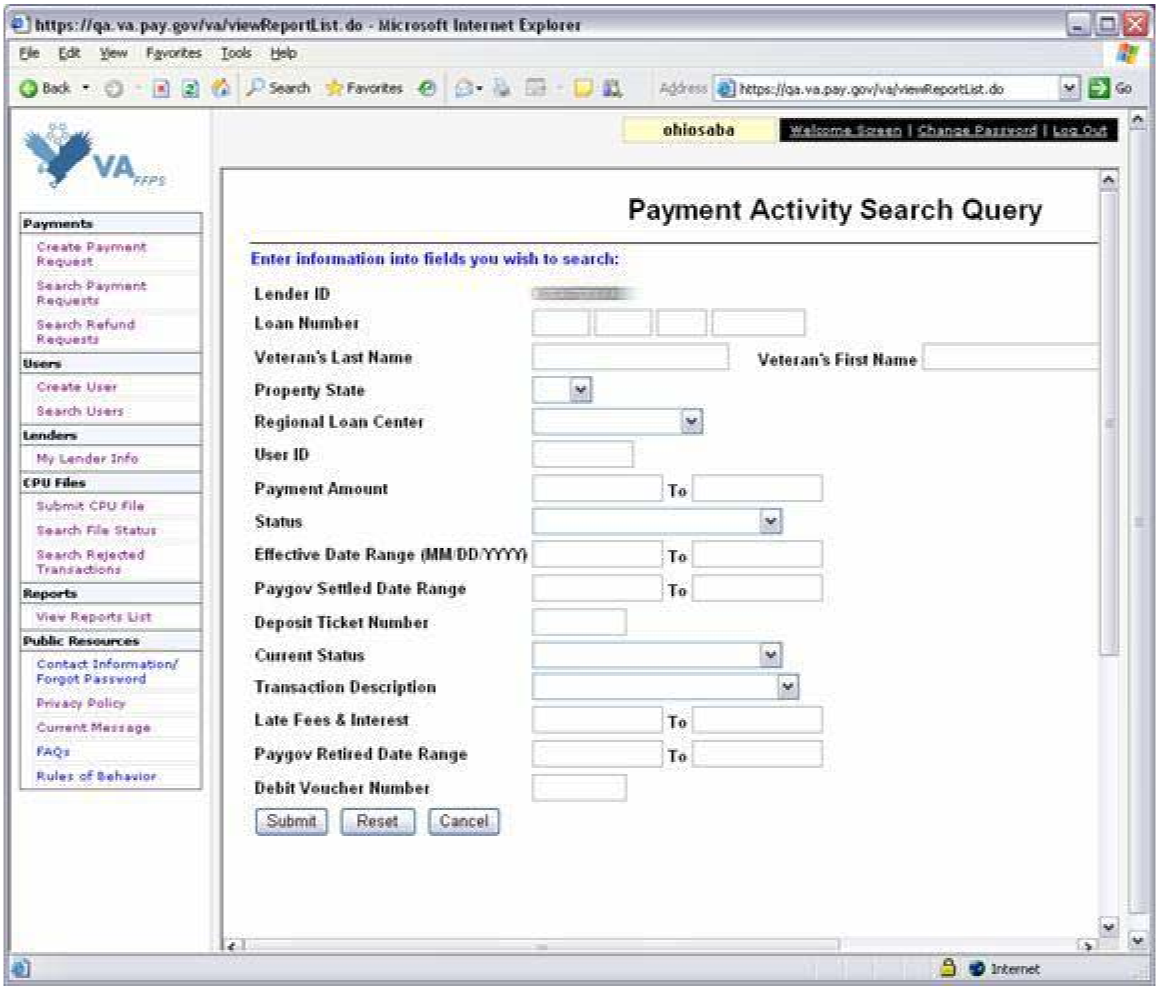
5.1 User Reports

To access the user reports, click the *View Reports List* link on the navigation menu. Two reports are available, the *Payment Activity Query* and the *View Receipt Query*.



5.1.1 Payment Activity Query

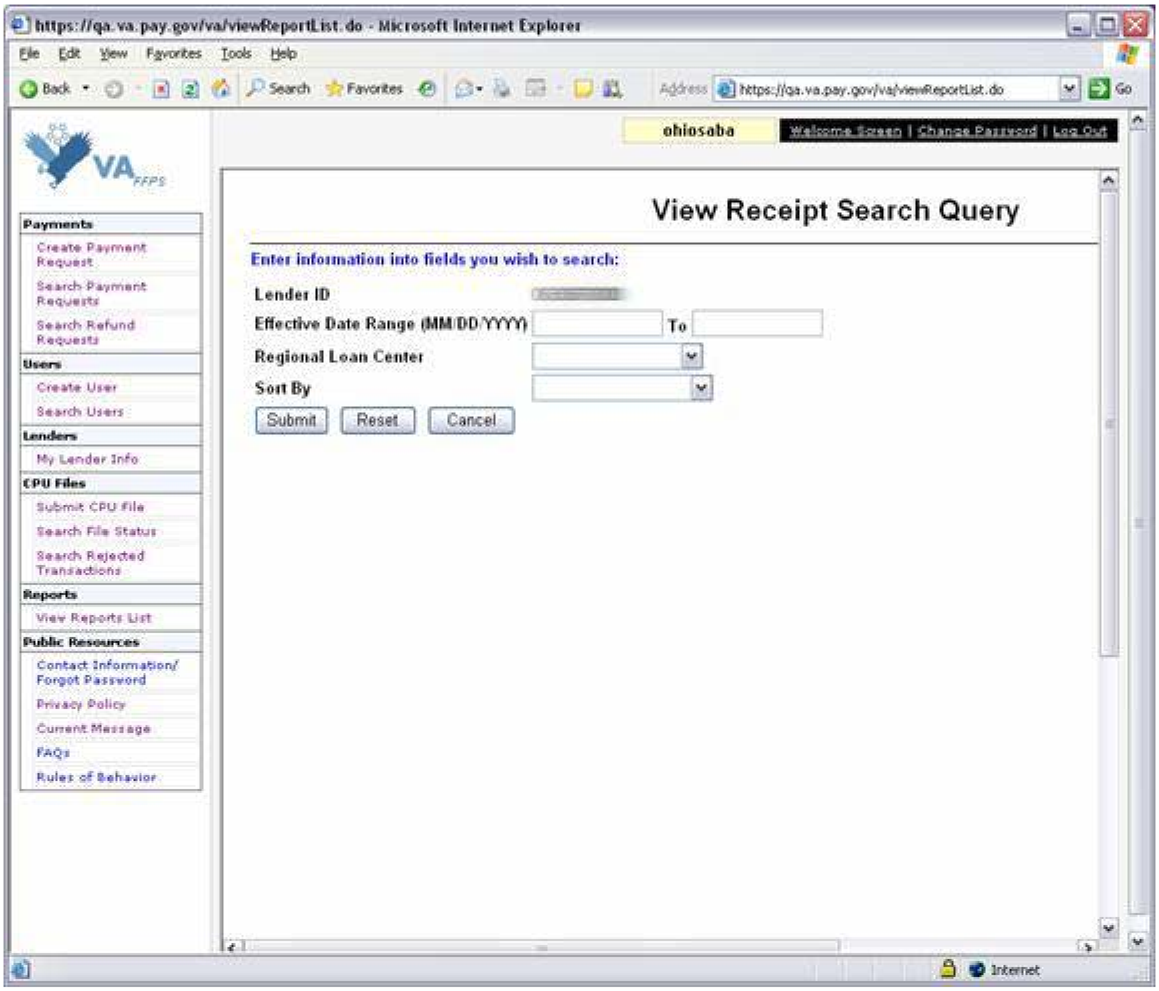
The Payment Activity Search Query may be used to search for payment requests in the FFPS. Click on the *View Reports* link in the navigation menu and select the *Payment Activity Query* link. Enter any criteria you wish to search on; the lender ID will be filled in for you. Click "Submit" to generate the report.



You may download the results as a PDF file, as an Excel-compatible data file, or as a rich-text file. You may also choose to download all of the results or only a portion of the results. Finally, you may also choose to print the query results.

5.1.2 View Receipt Query

To obtain receipts for transactions within a given date range, click on the *View Reports* link in the navigation menu and select the *View Receipt Query*. The lender ID number will be filled in for you. Enter the desired date range. You may also filter the results based on Regional Loan Center and sort the results according to the criteria you select in the list. Click on "Submit" to generate the receipt report. You may then download the results or print the report.

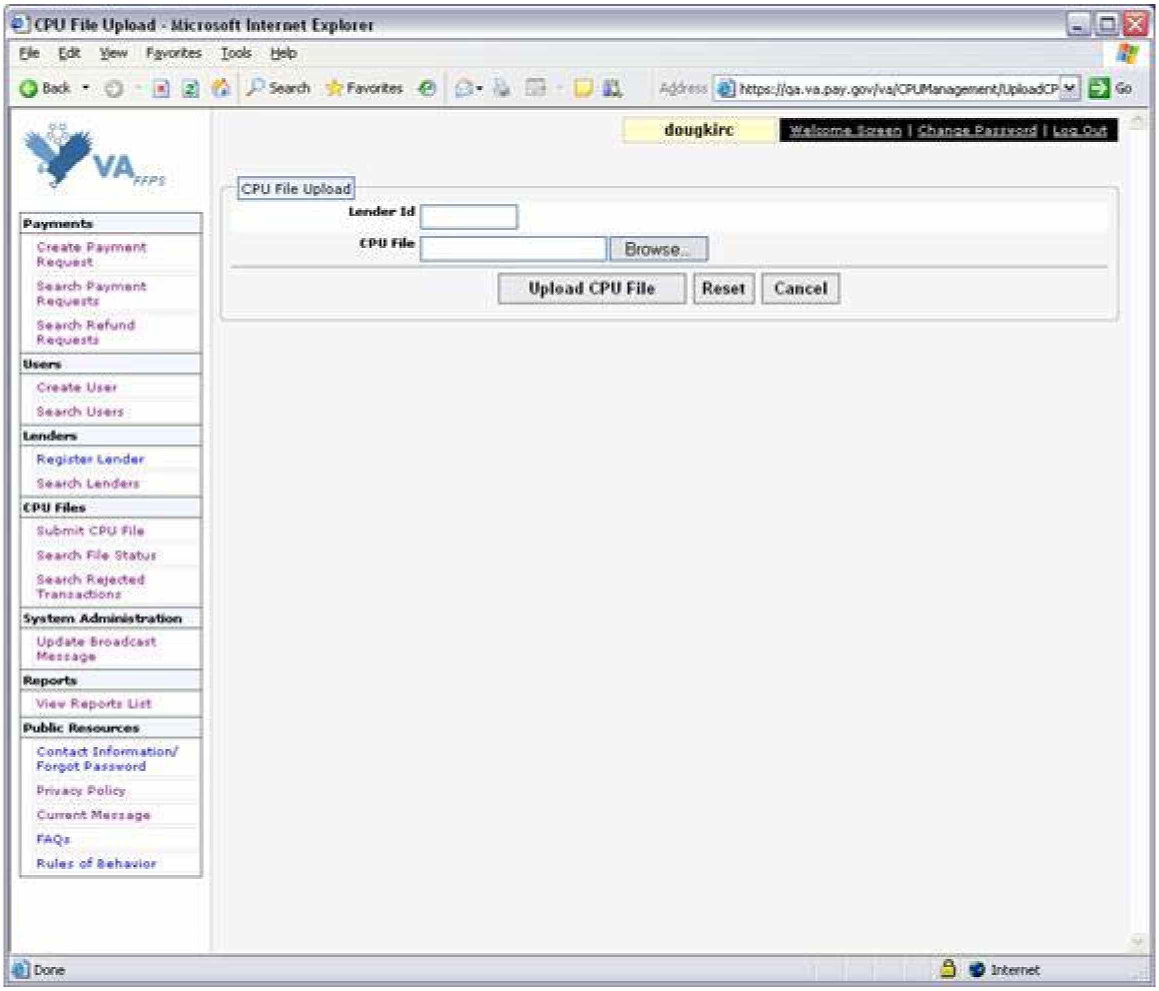


6 CPU Files

CPU files are used by lenders to submit large numbers of VA FFPS payment requests rather than entering them manually.

6.1 Submit CPU File

To submit a CPU file, click the *Submit CPU File* link in the navigation menu. Your lender ID will be filled in for you.

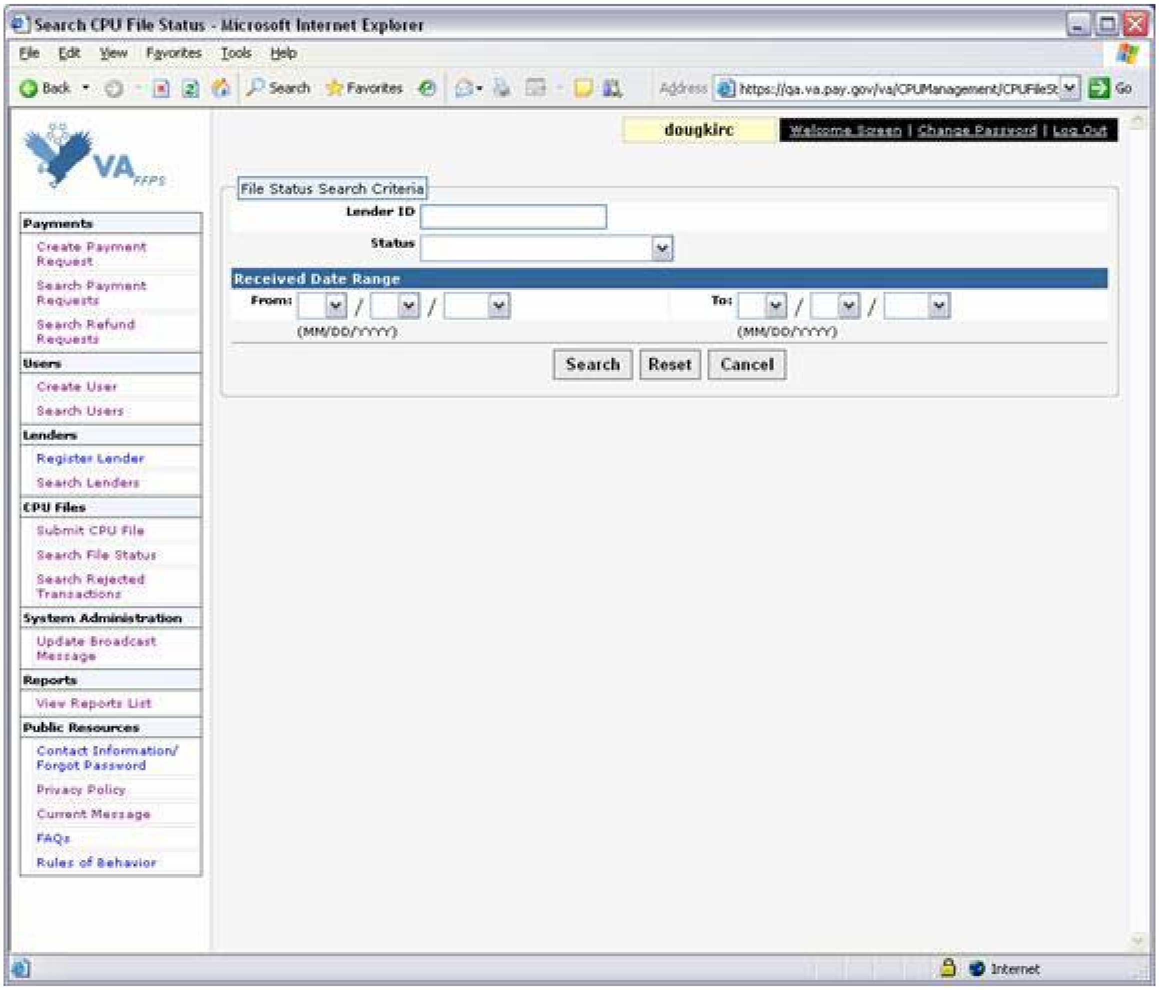


Click the "Browse" button and select the location you wish to upload the CPU file from. Click the "Upload CPU File" button to submit the file.

Please contact Customer Service at (800) 624-1373 if you need additional information on this procedure.

6.2 Search File Status

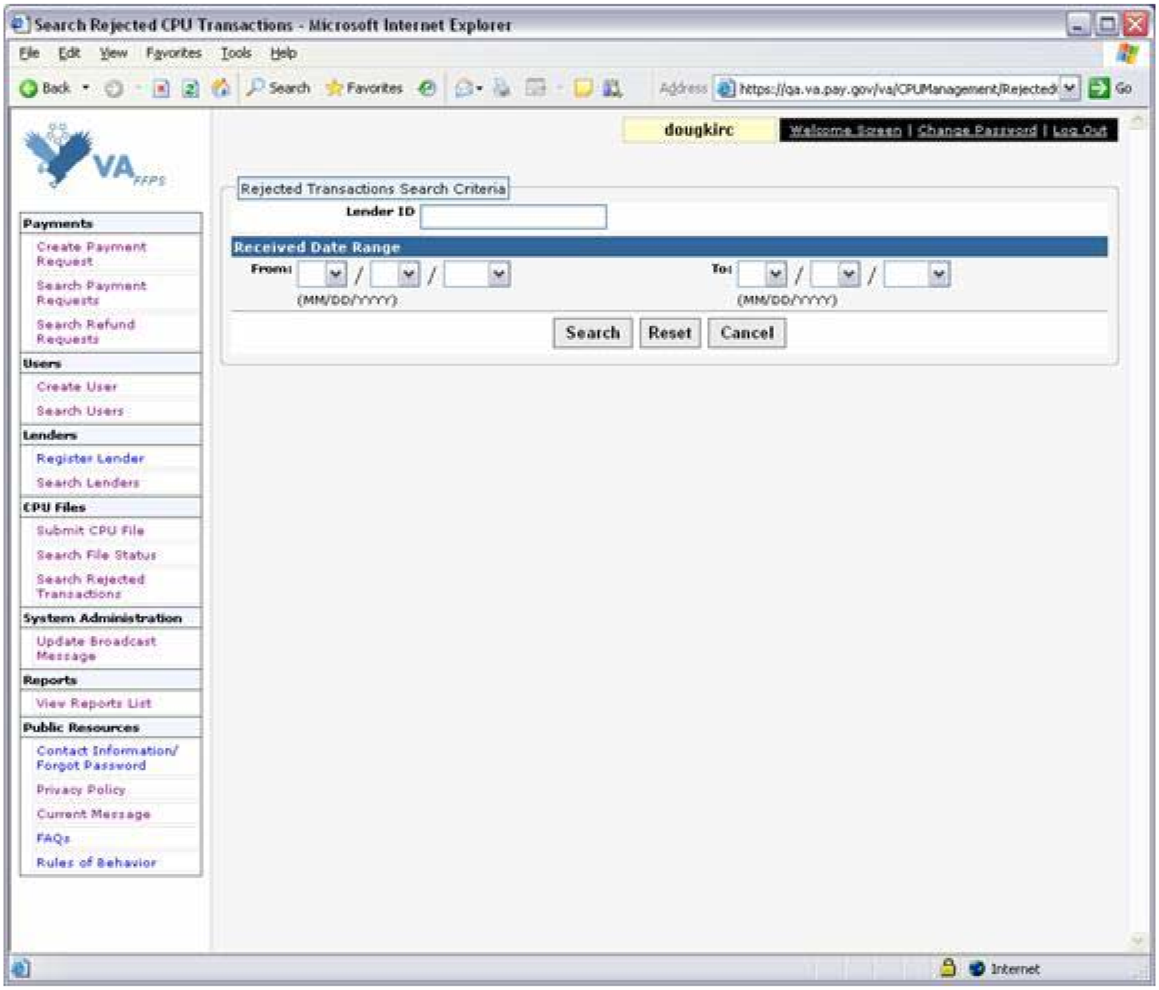
This option is used to monitor the status of submitted CPU files. To begin the search, click on the *Search File Status* link in the navigation menu. Your lender ID will be filled in for you.



Select the status you want to search for or leave the field blank to search on all statuses. Select a date range and click the "Search" button. The results of the search will be displayed below the search criteria.

6.3 Search Rejected Transactions

This option is used to search for transactions submitted in a CPU file which were rejected. To begin the search, click on the *Search Rejected Transactions* link in the navigation menu. Your lender ID will be filled in for you.



Select the date range you want to search for and then click the "Search" button. A list of rejected transactions will be displayed along with the reason they were rejected.