

Walk In Payment System (WIPS™)

For PayNearMe

Property Management Questions and Answers

Q: What Yardi Software is WIPS available for?

A: WIPS is available for Voyager.

Q: What is WIPS?

A: The WIPS payment option enables a resident to make a rent payment in cash at over 60,000 PayNearMe agent locations. Once enrolled, the resident prints a PaySlip (which includes a barcode) or receives a mobile barcode on their phone via email. The barcode contains the resident or roommate's unique WIPS number. The resident or roommate shows their PaySlip or mobile barcode to a PayNearMe agent and the agent scans the barcode. The agent then tells the resident the amount of the service charge, which is \$4.99. After paying the rent and service charge, the resident receives a receipt that is their only proof of payment. Your company will see the receipt in Voyager the following day. A resident can pay their rent in cash anytime a PayNearMe agent location is open. WIPS relieves the property manager from the tasks of receiving and processing cash or money orders and provides the resident the option to pay at locations and hours that are convenient.

Q: How do I enroll in the WIPS program?

A: Contact your Yardi salesperson or the Payment Processing team to confirm that your contract includes WIPS. The program is free and there are no additional processing fees to your company. WIPS requires an implementation process that may include upgrading the Cash Management plug-in, getting set up on the Payment Processing Banking Portal, setting up properties in Voyager for ACH processing, and receiving additional training.

Q: How do I enroll a resident for WIPS?

A: Simply generate a WIPS number for each resident that will be making payments. In Voyager 7S, the WIPS Setup link appears on the Data menu on the Resident screen. In Voyager 8 and AR Manager, the WIPS tab appears on the Payer screen. You have options to generate WIPS numbers for specific residents, for all the residents in a specific property, or all the properties in your Voyager database.

Q: How soon can residents make payments?

A: When a property is setup for WIPS payment processing, there is a twenty-four-hour waiting period after the first WIPS number is generated for a resident during which residents cannot use their WIPS numbers. After this initial period has passed, residents can use their WIPS numbers as soon as they are generated.

Q: Is email notification available?

A: Yes. If the email notifications feature is enabled, after Voyager generates and assigns a WIPS number to a resident or roommate, Voyager sends an email notification to the roommate. This email includes a link to a webpage where the resident or roommate can print a PayNearMe PaySlip. The PaySlip includes a barcode that contains the resident or roommate's unique WIPS number.

Q: How does Voyager apply WIPS payments to open charges?

A: Voyager follows the charge payment sequence entered on the **Receivable** tab on the **Accounts and Options** screen.

Q: When do payments appear in Voyager?

A: If the resident makes a payment before 7 PM local time, it appears in Voyager the next day. The money from the payment posts to the property's bank account three banking business days after the payment is made through WIPS. The payment date is not counted in this three-business day timeline.

Q: What if we need to evict a resident with a WIPS number?

A: When a resident's payment method is set to "Do Not Accept" and the WIPS number is deactivated in Voyager, this information will be available to the PayNearMe agent the following day. Agents will then be unable to accept payments for that resident.

Q: What should I do if a resident is moving to another unit?

A: A WIPS number is associated with a specific apartment. If you move a resident between units within the same property or to another property that is managed by your organization: 1) Deactivate the WIPS number in the old tenant record. 2) Complete the unit transfer in Voyager. 3) Generate a new WIPS number for the tenant in the new record.

Q: We do not accept partial payments from residents. Can WIPS enforce full payment only?

A: WIPS can be configured to only accept full payments, or also accept either overpayments, underpayments, or both. These settings are configured globally and are in effect for all properties. Property-specific settings can be configured as well, and they take precedence over global settings.

Q: We often house roommates and each pays their own portion of the rent. Can WIPS handle this?

A: Each roommate can be issued a separate WIPS number for paying their portion of the rent. However, if you have opted to prohibit partial payments the roommates would have to pool their money to make one payment that is equal to the amount due. (A partial payment is also referred to as an underpayment.)

Q: Can roommates or neighbors share a WIPS number?

A: If you have issued roommates separate WIPS numbers then those roommates must use their assigned WIPS numbers. In this scenario, the roommates must not share the same WIPS number. Neighbors must never share a WIPS number.

Q: Can the resident call PayNearMe directly for assistance if they are unable to complete the payment?

A: Yes, if the resident experiences an issue while making a payment, they can call PayNearMe at 888.714.0004. In many cases, the resident can resolve the issue while still at the payment location.

Q: Is there a fee for the WIPS program?

A: There are no fees charged to the property management company for offering WIPS. The resident pays a fee (\$4.99) to the PayNearMe agent when they make their payment.

Q: How can I find PayNearMe locations near my property where residents can pay using their WIPS numbers?

A: Go to <http://paynearme.com/yardicashmap>. Enter the ZIP code of a property to see a list of nearby participating agents. Major national retailers including Walmart, Kroger, 7-Eleven, CVS, Walgreens, ACE Cash Express, and Casey's General Store accept WIPS rent payments through the PayNearMe network.

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Resident Questions and Answers

Q: How do I make a WIPS payment?

A: Go to the customer service center of a participating PayNearMe agent or store. Show them your printed PaySlip or the mobile barcode on your phone and then give them your payment and the transaction fee. You may be asked to show identification.

Keep your receipt—it is your only proof of payment!

Q: How much does it cost to make a WIPS payment?

A: Each time you make a WIPS payment, there is a minimal transaction fee of \$4.99.

Q: How do I get a WIPS number?

A: Contact your property manager to request a WIPS number.

Q: How do I find the nearest PayNearMe location where I can make a WIPS payment?

A: Go to <http://paynearme.com/yardicashmap>. Enter the ZIP code of the property where you live to see a list of participating agents that are nearby. Major national retailers including Walmart, Kroger, 7-Eleven, ACE Cash Express, and Casey's General Store accept WIPS rent payments through the PayNearMe network.

Q: Do I need to show the cashier my PaySlip or mobile barcode when making a payment?

A: Yes. Your WIPS number is encoded in the barcode that is on your phone or on the printed PaySlip and it uniquely identifies your account. Your WIPS number is required to properly credit your rent payment.

Q: Do I need to give any additional information when making a payment?

A: Besides the WIPS number, some retail agents require personal identification such as name, address and phone number to properly credit your rent payment. Some states require you to show a photo ID by law.

Q: Will the participating PayNearMe agent or store know how much I owe?

A: Make sure you know your ledger balance before arriving at the participating agent or store location. Agents may not have access to this information.

Q: My rent is due today. Can I make a same-day payment?

A: Payments made before 7 PM local time generally post in the early morning hours of the following day. Contact your property manager for specific posting times.

Q: What happens if I forget to include my transaction fee when I make a payment?

A: Your account will only be credited for the amount that you pay. If you have not included the transaction fee with your rent payment, the agent will deduct the fee from your payment amount. In this scenario your rent will not be paid in full and the property manager may consider it to be late.

Q: What if I overpay? Can I get a refund?

A: Any overpayment will be considered a credit on your account ledger. Refunds are not possible through WIPS.

Q: Can I use my WIPS number and pay with a check, money order, debit card, or credit card?

A: No. PayNearMe agents only accept cash.

Q: Does every household member need a WIPS number?

A: Only those household members (roommates) making rent payments will need a WIPS number. A transaction fee will apply each time that you or a roommate makes a payment using your WIPS numbers.

Q: Can I share my WIPS number with my roommate or neighbor?

A: No. If you and your roommates have separate WIPS numbers, then you must not share your WIPS number with them. Each resident and roommate must use their own WIPS number. Neighbors must never share a WIPS number.

Q: What if I forget or lose my WIPS number?

A: Contact your property manager.

Q: What if I move?

A: Your WIPS number is only good for your specific apartment. If you move between units within the same property or to another property that is managed by the same property management company, the property manager will issue you a new WIPS number.

Q: Can I make any other payments besides rent with my WIPS number?

A: No. You may only pay for rent and related charges that you owe to your property management company.

Q: Can I call PayNearMe directly for assistance if I'm unable to complete the payment?

A: Yes, if you experience an issue while making a payment, call PayNearMe at 888.714.0004. In many cases, you can resolve the issue while still at the payment location.