

Payment Change History Inquiry

Select one of the following:

- From the Loan Suffix Inquiry, right click on suffix and select Payment Change History.
- [\[Main Ribbon / Member Ribbon > Inquiry > Payment Change History\]](#).
- Alt + I > Payment Change History.

The Payment Change History Inquiry option is used to track payment changes done by the system. The system will use this information when computing delinquency on a loan suffix with a variable payment.

This is used for Visa, Indexed Variable Payment and Indexed Variable Rate loans to track payment changes done by the system. The payment changes are recorded as follows:

- ⇒ Visa Advances on a zero balance (ie: 1st use after zero balance sets Payment Amount.)
- ⇒ Loan Setup/Loan Paper
- ⇒ Indexed Variable Payment Change
- ⇒ Indexed Variable Rate Payment Change

File Maintenance (manually changing a payment amount) is not recorded on this inquiry. When file maintaining the payment amount on these types of loans, make sure to first file maintain the First Payment Date to the desired Next Payment Due Date and then reset the Paid To Date to zero. If the loan is paid ahead, calculate the amount the loan is paid ahead using the Paid Ahead Payments field. File maintain that amount in the Paid to Date field to keep the loan the same % paid ahead.

Enter a valid account number then press enter or click on Go. If the account number is not known, click on the magnifying glass to the right of the Account field to search for the account number.

The system displays.

Date	Payment
10-11-2017	\$96.53
11-11-2017	\$93.24
12-11-2017	\$90.05
01-11-2018	\$86.98
02-11-2018	\$84.02
03-11-2018	\$81.11
04-11-2018	\$78.35
05-11-2018	\$75.67
05-25-2018	\$75.67
06-11-2018	\$153.35

New payment amounts are calculated the night of the payment date and due for the next month. In the example above, the night of 4-11-18, a payment amount of \$78.35 is calculated and due on 5-11-18. A payment amount of \$81.11 is due on 4-11-18.

More Examples:

Payment Change with Quarterly Rate Change.

Date	Payment
10-24-2015	\$97.56
01-24-2016	\$81.47
04-24-2016	\$359.76
07-24-2016	\$300.61
10-24-2016	\$388.97
01-24-2017	\$325.43
04-24-2017	\$418.11
10-24-2017	\$280.82
01-24-2018	\$235.26
04-24-2018	\$196.96

In the example above, the night of 7-24-16, a payment amount of \$300.61 is calculated and due on 8-24-16. A payment amount of \$359.76 is due on 7-24-16.

Payment Change with Advances Only.

Date	Payment
08-11-2011	\$173.45
09-11-2012	\$162.28
11-11-2012	\$192.05
01-11-2013	\$212.23
06-11-2014	\$202.58
08-11-2014	\$223.90
09-11-2015	\$217.10
07-11-2016	\$160.35
05-11-2017	\$242.38
07-11-2017	\$230.15

In the example above, the night of 5-11-17, a payment amount of \$242.38 is calculated and due on 6-11-17. A payment amount of \$160.35 is due on 5-11-17.