



ALG VACATIONS®

The Pay Monthly Option with Uplift

Frequently-Asked Questions for
Agents

ALGV Education
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Table of Contents

When will the Pay Monthly option be available? 2

How do I offer my clients the Pay Monthly option and determine their use? 2

How do I determine what the monthly payments will be for my client? 3

How does the Pay Monthly loan approval and payment process work? 3

What happens when my clients want to cancel after choosing to Pay Monthly? 4

What happens when I modify my client’s reservation with Pay Monthly? 5

How do I provide more information to my clients about Uplift? 5



When will the Pay Monthly option be available?

Uplift's Pay Monthly option will display in VAX VacationAccess only for brands that choose to provide the Pay Monthly payment option. The ALG Vacations® brands currently offering this option include **Apple Vacations, Travel Impressions, Funjet Vacations, Southwest Vacations®, Blue Sky Tours and United Vacations®**. In addition, a vacation must have a minimum balance of \$300 and maximum of \$10,000 and must be outside of 11 days from travel for the Pay Monthly payment option to appear in the pricing panel and *Payment Options* section of the reservation.

Other considerations:

- The option to apply for a Pay Monthly loan is available to one person per reservation to pay for the entire reservation.
- The Uplift Pay Monthly payment option is available for FIT and Contracted Group reservations.
- The Pay Monthly option is available for bookings made on your affiliate marketing website up to 11 days prior to departure.
- If your client has already applied a deposit on an existing reservation, they can still participate as long as the remaining balance falls within the \$300-\$10,000 price range.
- Once a loan is approved through the application process and a customer makes their first loan payment, the vacation is considered paid in full. Travel agents do not need to collect any further payments or get involved with customer loan process which is handled directly through Uplift.
- Payments are made in monthly installments, with the first payment due at time of booking. The loan does not need to be paid off in full prior to travel.

How do I offer my clients the Pay Monthly option and determine their use?

You can deliver the Uplift Monthly Payment option via the *Payment Request* link (Client Self-Pay) at the top of a qualifying reservation.

Other considerations:

- VAX VacationAccess restricts the amount of time the payment link in the client self-pay email is valid in order to protect your client from fraudulent bookings. The payment link will only be active



for 24 hours from the time the email is delivered from you. If no payment is received before the link expires, your client will need to request another payment request email from you.

- Some reservations require a deposit before 6:00 PM CT the same day of booking or the reservation will auto-cancel. If your client tries to apply payment to a reservation that has auto-cancelled, then the payment link will not work. You can assist by re-booking the reservation, then re-sending the client self-pay email.
- An email confirming your client's payment status will be sent to the email address you entered into the Traveler Information during checkout in VAX. You can also verify payment status via the Accounting Activity section of the History tab found on the Itinerary tools panel of the confirmed reservation.
- Once a payment is made via Uplift, the reservation will reflect as paid in full and the client will handle all further payments directly through Uplift.
- Customer Care does not currently offer the Pay Monthly option and cannot deliver the self-pay request to your client for you; however, a vacation package booked with Customer Care that is retrieved in VAX may still qualify for Pay Monthly.

How do I determine what the monthly payments will be for my client?

You will see estimated monthly payments on the price stamp on the hotel and flight availability pages. The messaging you receive in VAX is only an estimate. Actual payment amounts can be influenced by the credit score of the individual applicant which will not be known until after a soft credit check is performed. Uplift ensures your client gets the best interest rate based on their credit score. In addition, the first payment may be higher if the purchase price exceeds the loan limit of \$15,000 and/or the reservation includes travel protection.

How does the Pay Monthly loan approval and payment process work?

ALG Vacations® has created a convenient [quick reference guide](#) to assist your clients in the completion of the client self-pay and Uplift loan application process. Consider sending this guidance to your client when sending the client self-pay email.

Your client can review the loan details throughout the term of the loan. Loan information will always be available through Uplift's borrower portal at pay.Uplift.com.



Clients can simply use their mobile number to log in.

Your client will not be able to apply for an Uplift loan approval with a different name than what is used in the reservation. Validation in the system compares booking details with the credit report. If the names don't match, it will be denied.

You will not be able to make a name change modification to the lead passenger if it is different than the one used to apply for the Pay Monthly loan.

Other loan process considerations include:

- Uplift calculates the accurate monthly payment for the loan after conducting a soft credit check during the loan approval process, then will display the payment information for the client's review prior to accepting the terms and conditions.
- Your client begins the monthly Uplift payments the day they sign up for the loan.
- The balance does not need to be paid in full prior to travel. Payments may continue after travel has been completed.
- Your client is not locked into the Pay Monthly option if they choose not to proceed with the loan. On the checkout screen, if the client chooses to explore the Pay Monthly option but then decides not to follow through with the loan application, they can back up and select to pay in full or apply partial payment.
- The loan balance may be paid off at any time without penalty.
- If the loan is denied, a message will display informing him/her of the denial. Once the message modal is closed, the client will be returned to the payment page to proceed with a regular form of payment.
- It is only a matter of a few seconds after completing the application for approval to take place.

What happens when my clients want to cancel after choosing to Pay Monthly?

Clients can cancel their reservation purchase directly with you as they normally do. The cancellation process proceeds as normal based on supplier rules. After any penalties are applied, the remaining balance should be applied to the client's Uplift credit card.

Their loan will show as canceled on the Uplift site once any amounts due are received from the travel supplier and the Uplift credit card is refunded. Your client may log in at using their mobile number to see if there is a remaining balance on the loan.



If your client has already paid their balance through Uplift, a refund will be dispersed to the payment method associated with their Uplift account. Any applicable penalties are held from the form of payment and the balance of the refund is issued to the Uplift loan. This will decrease the balance due on the loan.

If a reservation that contains Travel Protection which offers commission protection of up to \$100 is paid in full with Uplift, and then cancels, you will still receive your \$100 commission.

What happens when I modify my client's reservation with Pay Monthly?

It is common for clients to ask for a reservation modification such as an added excursion or room upgrade/downgrade that may increase or decrease the price of the vacation package. This may affect the payments already established with Uplift. Your client can review the loan details to identify the effect of any refunds resulting from the modification. Loan information will always be available through Uplift's borrower portal at pay.Uplift.com.

Follow the guidance below for price changes:

1. If the price increases, your client will pay all additional fees separately, using the supplier's standard policies. This will not change the loan amount if Uplift was already used.
2. If the price decreases, a refund will be dispersed to your client's form of payment associated with their Uplift account. Any applicable penalties are held from the form of payment and the balance of the refund is issued to the Uplift loan. This will decrease the balance due on the loan.

How do I provide more information to my clients about Uplift?

ALG Vacations® has provided a number of resources that you can share with your clients to assist in their understanding of this new payment option.

The latest **frequently asked questions** about the Pay Monthly option with Uplift can be found [here](#).

For **step-by-step guidance** to assist in the completion of the client self-pay and Uplift loan application process, Apple Leisure Group Vacations has provided you with a complete step-by-step guide you can share. The document can be found [here](#).



For any questions regarding their Uplift Pay Monthly option and approval process, have them contact Uplift’s **Customer Support** directly at support@Uplift.com

