



# HOW TO MAKE A PAYMENT AS AN AUTHORIZED PAYER

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## Navigating to the Payments / Payment Plan Portal as an Authorized Payer:

- 1) Contact the Student to register you as an Authorized Payer from their account [Refer to the **HOW TO PAY YOUR BILL IN TRANSACT PAYMENTS/PAYMENT PLAN PORTAL AS A STUDENT** guide for the Student instructions]. You will receive an email invitation similar to the example below:

[REDACTED] has created an account for you at The College of New Jersey  

Inbox x Projects/TransAct Payments Project x



stuacct@tcnj.edu  
to me ▼

2:10 PM (8 hours ago)



[REDACTED] has created an account for you at The College of New Jersey.

Your new login information is:

User name: [REDACTED]

Password: [REDACTED]

To access the account, please click the link below.

[https://\[REDACTED\]](https://[REDACTED])

(If clicking the link does not work, please copy and paste the information into your browser.)

2) Visit the Authorized User Login page through this link: <https://authorizeduser.tcnj.edu/>

## TCNJ Authorized Users

[HOME](#) [PARENTS](#) [STUDENTS](#) [FACULTY/STAFF](#) [HELP/FAQ](#)

### TCNJ Authorized Users (Auxiliary Access)

An Authorized User is an individual who has been granted permission to view and discuss a student's billing, financial aid, and/or education records. TCNJ students are eligible to grant this access to up to three individuals with whom they wish to share their account details. Once enrolled as Authorized Users, these individuals are granted auxiliary access to the College's information system (PAWS), where they can log in to complete the following tasks:

- View financial aid
- View the student To-Do list
- View the bill
- View education records


Authorized Users are also eligible to discuss pertinent account details with TCNJ officials, who would otherwise only be able to discuss this information directly with the student. [Students can sign up an Authorized User by following the instructions.](#)

#### LOGIN

TCNJ login for Authorized Users. Usernames are UPPERCASE.

SIGN IN

3) Login to PAWS with your authorized user Username and Password



PAWS

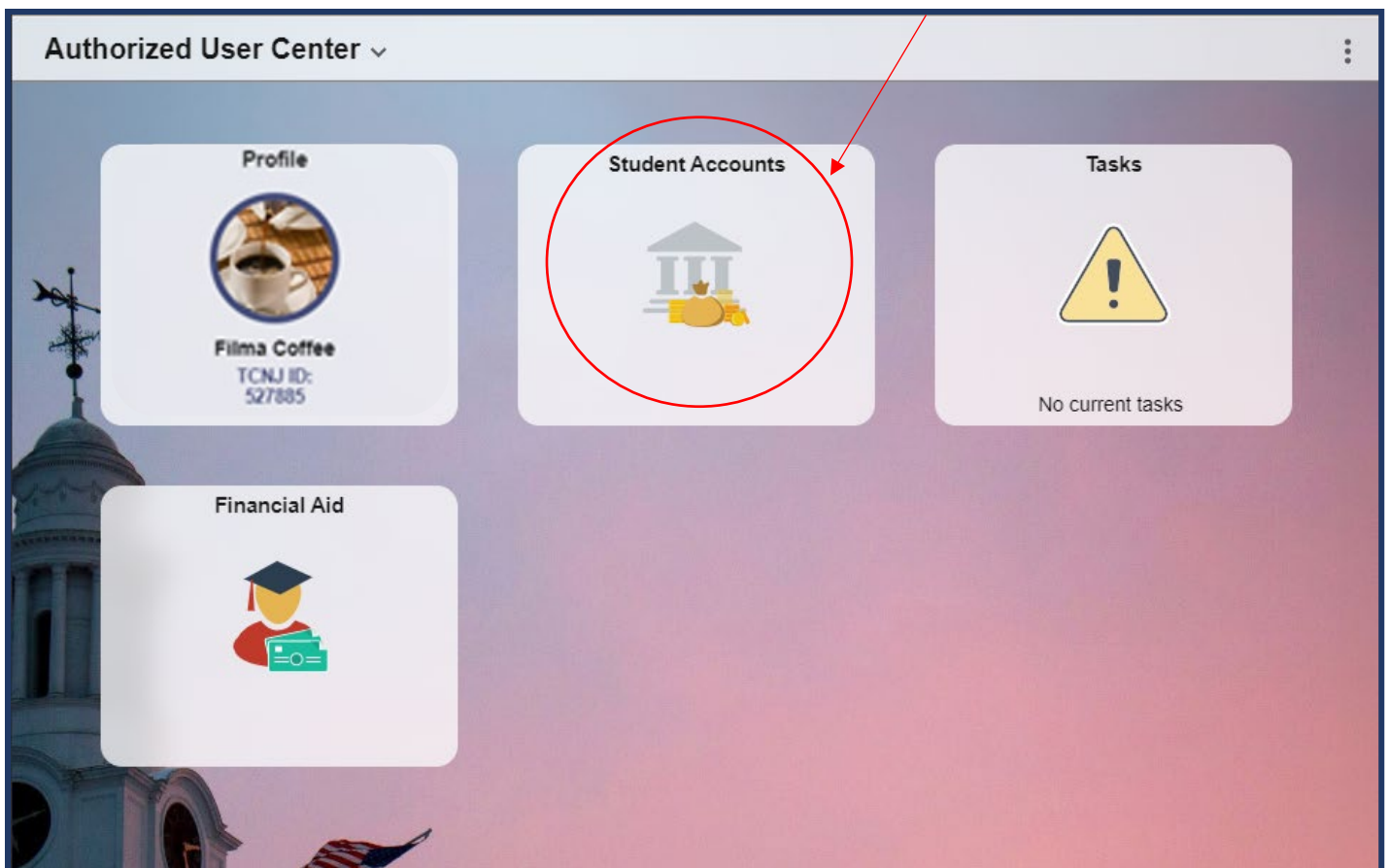
TCNJ Username

Password

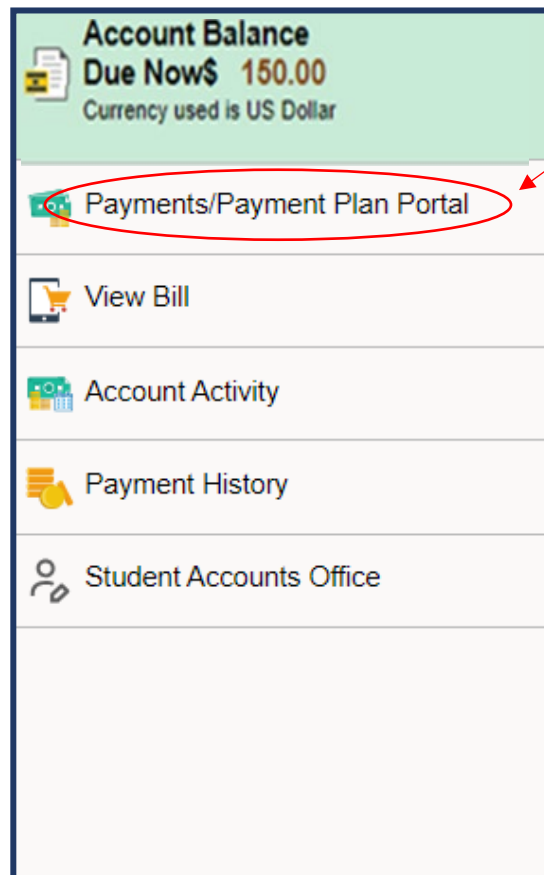
Sign In

Account Manager

4) Once on the homepage, click the Student Accounts tile



Here you can see the students most updated account balance, access to the payment/payment plan portal, the bills they have been issued, account activity, payment history, and information about the Student Accounts Office. Select from the left side menu “Payments/Payment Plan Portal” to access our third-party payment provider, Transact.



- 5) To be directed to our third-party payment provider, Transact, read over the information presented and click "I Accept"

The College of New Jersey payment process utilizes Transact to process installment payment plans, and one-time e-check, credit/debit card, 529 and International Wire transactions. The payment experience consists of

1. Selecting Payment Plans or Make a Payment
2. Inputting the appropriate amount for your payment
3. Selecting the payment method
4. Submitting payment

Please Note: Transact charges a 2.85% (4.25% for international payments) convenience/service fee for all credit card transactions. (Subject to change).

\*\*\*\*\*

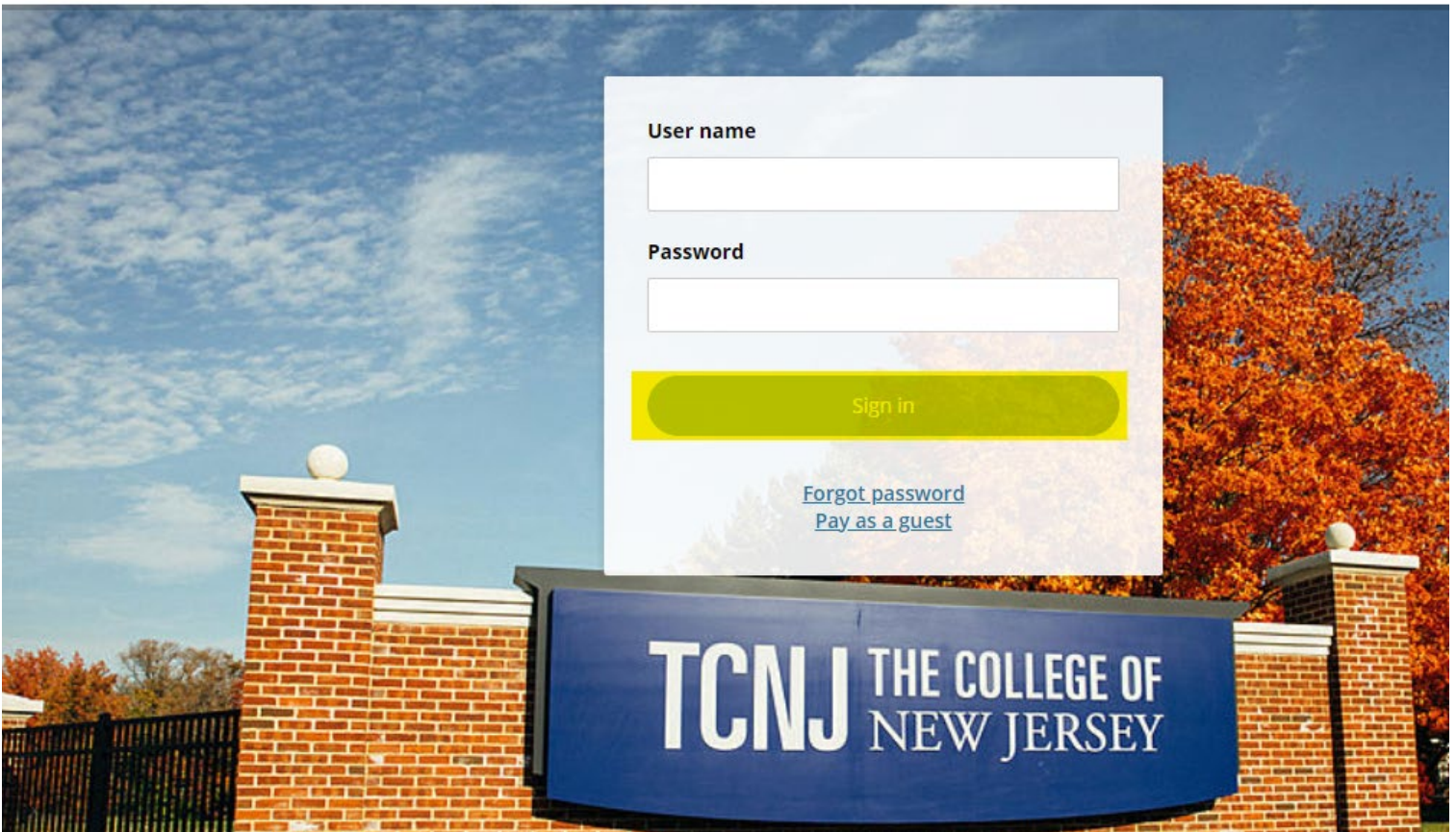
To ensure your payment processes, please be sure your computer pop-up blocker is turned off.



**PLEASE DO NOT RE-SUBMIT PAYMENTS WITHOUT CHECKING FOR A CONFIRM EMAIL FIRST FROM YOUR FIRST PAYMENT.**

**I ACCEPT**

- 6.) Either click the link provided to reach the Portal, or visit the **Payments/Payment Plan Portal** direct link provided here - <https://commerce.cashnet.com/tcnipay2> and enter the Authorized Payer credentials provided in the email invitation then click **Sign In**



- 7.) If it's your first time logging in, you will be prompted to change your temporary password to something permanent for security reasons. You will have the option to also select to receive notifications about the Student's **Payment Plans** if you click on the Checkbox. Then click



### Create a new password

\* Password

*At least 8 characters, with 3 letters, and 2 non-letters*

\* Confirm password

Email me about this student's...

☒ Payment plans

Continue

Continue:

- After clicking Continue, you will be signed into the Portal as an Authorized Payer and will be able to see the Student's balance, Payment Plans, and will be able to make a payment on those items as well as make the Enrollment Deposit.



## Make a Payment as an Authorized Payer:

- 1.) On the account, you'll see the Overview tab first by default. Either Click the **Make a Payment** button on the left side banner or the **Make a Payment** button at the bottom right corner of the page:

**TCNJ THE COLLEGE OF NEW JERSEY**

### Overview

My Account | The College of New Jersey | Balance: **\$21,697.84**

Student: [REDACTED]

#### Summary

Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	<b>\$6,967.84</b>
Minimum due	\$6,967.84
FALL 2023: FALL 2023 5 PAYMENTS PLAN	<b>\$13,860.00</b>
Auto payment scheduled 7/25/23	\$1,860.00
FALL 2023: FALL 2023 3 PAYMENTS PLAN	<b>\$870.00</b>
Auto payment scheduled 7/25/23	\$103.33
<b>Balance</b>	<b>\$21,697.84</b>
Minimum due	\$6,967.84

#### Payment plans

[View](#)

Plan	Paid	Remaining
------	------	-----------

[Make a payment](#)

- **NOTE:** Students will **NOT** by default be enrolled in a Payment Plan, therefore the Payment Plan row above may or may not show depending if the Student is enrolled in one

### 1.a) Understanding the Summary Chart Values:

#### Summary

Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT)	The <b>Tuition &amp; Fees</b> represents the current outstanding balance in PAWS with Anticipated Aid subtracted from the current PAWS balance. It may include the Payment Plan's Contract amount if the Plan hasn't been posted to PAWS <u>yet</u> .	\$6,967.84
		<i>Minimum due</i> \$6,967.84
FALL 2023: FALL 2023 5 PAYMENTS PLAN	The <u>top</u> <b>Payment Plan</b> value represents the remaining amount left on the contract. The <u>bottom</u> value represents the amount left to be paid on the current monthly installment due by the installment due date. <b>Please allow 24 hours for a new Payment Plan to be posted to your PAWS account.</b>	\$13,860.00
<i>Auto payment scheduled 7/25/23</i>		<i>Auto payment scheduled 7/25/23</i> \$1,860.00
FALL 2023: FALL 2023 3 PAYMENTS PLAN		\$870.00
<i>Auto payment scheduled 7/25/23</i>		<i>Auto payment scheduled 7/25/23</i> \$103.33
Balance	The <u>top</u> <b>Balance</b> value represents the TOTAL outstanding balance on the Student's account including the unpaid portion of the Payment Plans. The <u>bottom</u> value represents the amount left to be paid by the bill due date.	\$21,697.84
<i>Minimum due</i>		<i>Minimum due</i> \$6,967.84

Varying Overview Layout Example 1 – Credit Balances: If the Student has **NO OUTSTANDING CHARGES IN PAWS** but **HAS ANTICIPATED AID**, the Overview screen will appear with either just a **Credit Balance** row or if you have a Payment Plan on file, the Payment Plan will show first and the Credit Balance row will appear further below:

\* Clicking the **[i]** icon will display a message stating the credit balance which originates from PAWS:

## Overview

The College

### Summary

FALL 2023: FALL 2023 3 PAYMENTS PLAN		\$2,000.00
<i>Auto payment scheduled 7/25/23</i>		<i>Auto payment scheduled 7/25/23</i> \$666.67
<b>Total</b>		<b>\$2,000.00</b>
Credit Balance ⓘ		-\$6,721.00
<b>Balance</b>		<b>-\$4,721.00</b>

### Credit Balance

Your account currently has the following credits:

Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	-\$6,721.00
<b>Total</b>	<b>-\$6,721.00</b>


Credits display for informational purposes only and cannot be used on this website.


### Balance

**-\$4,721**

Varying Overview Layout Example 2 – No Balance & No Aid: If the Student has **NO OUTSTANDING CHARGES IN PAWS** and **NO ANTICIPATED AID**, your overview screen will appear as the one below:

# Overview





The College of New Jersey

Balance


\$0

## Summary

Your account does not currently have any outstanding charges.

## Payment plans

[View](#)



### Need to enroll in a payment plan?

Enrolling in a payment plan takes just a few minutes and can help you spread out payments on your education expenses.

[View payment plan options](#)

- 2.) Select the checkboxes on the right to choose what you would like to pay towards and enter the amount of money you want to pay towards each selected item:

Step 1 of 3: Pay amount

123

How much would you like to pay?

Balance items

✓ Uncheck all | 3 of 3 selected

Description	Minimum	Balance	Amount
<div>✓ Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)</div>	\$13,945.83	\$13,945.83	<div>\$100.00</div>
<div>✓ FALL 2023: FALL 2023 5 PAYMENTS PLAN <div>AUTO PAY</div><div>\$1,910 payment scheduled 7/25/23</div><div>View payment plan details</div></div>		\$13,910.00	<div>\$50.00</div> <div>Maximum \$13,910</div>
<div>✓ FALL 2023: FALL 2023 3 PAYMENTS PLAN <div>AUTO PAY</div><div>\$128.33 payment scheduled 7/25/23</div><div>View payment plan details</div></div>		\$895.00	<div>\$25.00</div> <div>Maximum \$895</div>
Total balance			\$28,750.83
Pay amount			\$175.00
Remaining balance			\$28,575.83

Available items

Enrollment Deposit (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)

[View details](#)

Graduate Enrollment Deposit (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)

[View details](#)

Housing Deposit

\$100.00 [View details](#)

One-Time Semester Payment

[View details](#)

\* Indicates required field

?

Payment 0 Items

Cancel

Checkout

\$

**NOTE:** If you are making the **Acceptance/Enrollment Deposit**, please select one of the corresponding **Available Items** and enter the amount of the Deposit to add it to your **Total to Pay** in the **Checkout page**.

12

- If you have **NO BALANCE**, but **would like to make a payment**, click on the **One-Time Semester Payment option** and enter the amount you would like to pay.
- If the Student is not enrolled in a Payment Plan yet, you will not see it as an item to pay towards. Students are not automatically placed in a Payment Plan – to enroll in a Payment Plan to pay in monthly installments, please refer to the ***Navigating the Payments / Payment Plan Portal – Enrolling into a Payment Plan*** section of the guide.
- If you already made a recent Payment within 24 hours, a **Warning message** will pop up to notify you of a recent payment already made. Click on the Checkbox to show that you acknowledge the recent payment and would like to proceed – then click *Continue* on the bottom right corner of the screen:



## Warning

One or more payments have been processed on this account using this system within the last 24 hours. Those payments are as follows:

Date	Time	Receipt	Amount
6/12/23	1:04pm EDT	#227	\$400.00
6/12/23	1:04pm EDT	#226	\$308.25
6/12/23	12:31pm EDT	#225	\$200.00

The payments listed above have already been accepted. If you make a payment now, it will be in addition to those payments. Are you sure you wish to proceed with this payment?

☒ I agree to proceed with this payment with the understanding that I will need to contact The College of New Jersey if I desire a refund.

Cancel


Continue


3.) The first step of the Checkout screen is selecting the payment method you would like to use:


How would you like to pay?


Payment amount  
\$175

\* Payment method









New credit or debit card

New bank account

New 529 Savings Plan  
If your 529 provider is not listed, please contact Transact directly for assistance.

International payment  
Note: Some wire transfers may incur a wire transfer fee.

Cancel Continue

- If you have previously saved a *payment method*, you will also see it on this screen and you can select it again for the payment.

**Credit Card or Debit Card Payment Option:** If selecting the Credit/Debit card option, please fill out the information asked in the **Credit Card or Debit Card Form**, then click Continue:

**\* Payment method** [Change](#)

New credit or debit card  
A processing fee of 2.85% will be charged for all credit card transactions.

AMERICAN EXPRESS DISCOVER JCB MasterCard VISA

Please enter your credit card information and click on the 'Continue Checkout' button.

**\* Card number**

**\* Expiration date** **\* Security code** ⓘ

MM / YY

**\* Zip/Postal code**

International cardholders may input "N/A"

☐ Save card for future use

Cancel Continue

\* Upon clicking *Continue* from the Credit or Debit Card option, you'll see the **Service Charge** screen which correlates to our **Convenience Fee** information page in the link below:

<https://studentaccounts.tcnj.edu/billing/bill-payment-options/credit-card-convenience-fees/>

**Service charge**

**\$4.82**

This site is owned and operated by Transact Campus, Inc. If you choose to make a payment with a credit or debit card using Transact Campus SmartPay, you will be charged a service charge of **\$4.82**, so your total amount is \$179.82. This charge is assessed by Transact Campus, Inc. Service charges are included in your transaction and are paid directly to Transact Campus, Inc. Service charges are non-refundable.

☒ I acknowledge that I have read and accept the [terms and conditions](#) of the Transact Campus, Inc. user agreement and I understand that my transaction includes a non-refundable service charge of **\$4.82** for the use of Transact Campus SmartPay.

\* Click the Checkbox to acknowledge the **Service Charge** then click *Continue* again to proceed.

[ACH/Bank Account Payment Option](#): If selecting the New Bank Account option, please fill out the information asked in the **ACH Form**, then click Continue:

\* **Payment method**

[Change](#)

New bank account



**Important:** Payments can be made from personal checking or savings accounts only. Corporate accounts are not allowed.

Please enter your bank account information and click on the 'Continue Checkout' button.

\* **Account holder name**

\* **Account type**

- ☐ Checking  
☐ Savings

\* **Routing transit number** ⓘ

\* **Bank account number** ⓘ

\* **Confirm bank account number**

☐ Save bank account for future use

This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

Cancel

Continue



[529 Savings Plan Payment Option](#): If selecting the 529 Savings Plan option, please fill out the information asked in the **529 Information Form**, review the **Terms & Conditions**, then click

**\* Payment method**

[Change](#)

Continue:

New 529 Savings Plan

If your 529 provider is not listed, please contact Transact directly for assistance.

Many 529 savings plans can be used to make payments on this website but not all 529 vendors and/or plans are currently supported. Your 529 vendor may also assess a service fee.

**\* 529 savings plan name**

Select...

**\* 529 savings plan account number**

11 characters

**529 service fee**

\$0.00

*This fee will be deducted from your 529 plan account in addition to the requested withdrawal amount*

☐

Save 529 savings plan for future use

**529 savings plan terms and conditions**

There is a 529 service fee associated with this payment method which will be deducted from your 529 plan account in addition to the requested withdrawal amount. If you set up a recurring payment plan, the 529 service fee will only be deducted the first time you make a payment from your 529 plan account. Using this 529 account payment method is an optional service. For additional 529 payment options, please visit your 529 plan's website.

☐

I have read and agree to the 529 savings plan terms and conditions.

Click on continue and you will be redirected to the 529 savings plan website where you will be asked to log in with your 529 savings plan account username and password.

After logging in, you will be able to review your account balance and choose to pay with your 529 savings plan or cancel to return and select a different payment method.

Only payments that are equal to or less than 90% of your 529 savings plan account balance will be permitted.

**International Payment Option:** If selecting the International Payment option, please fill out the information asked in the **International Payment Form:**

\* Payment method

International payment

Note: Some wire transfers may incur a wire transfer fee.

\* What country are you paying from?

\* International payment option

Bank Transfer

USD

To pay by Bank Transfer, you will first need to enter information about the student and the payer.

## Student information


\* Name

\* Phone number

+1

\* Email address

\* Date of birth



## Student's current address

\* Country

\* Street address

\* City

\* State / Province

\* Zip / Postal code

*Enter N/A if not applicable*

### Payer information

\* Who is making the payment?

\* Name

\* Phone number

\* Email address

\* DNI number

*Minimum 8 digits | Maximum 9 digits*

### Payer's current address

\* Country

\* Street address

\* City

State / Province

\* Zip / Postal code

N/A

*Enter N/A if not applicable*

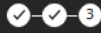
☒ I have read and agree to the international payment [terms and conditions](#).

\* For International Payments, add “N/A” in place of the Zip Code without the quotation marks under the **Payer's Current Address** Section

\* The **DNI** field may vary depending on which Country you selected the payment is coming from

- 4.) The final step for Checkout is to review the following: items you're paying towards, the amount of funds that is going towards each item, payment information, and the recipient's email address. Once you have confirmed all the information is correct, click the **Pay** button at the bottom right showing the total you'll be paying:

Step 3 of 3: Review



Last step! Let's make sure we have your correct information.

\* Email address

### Summary

[Change](#)

<b>Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)</b>	
Amount	\$100.00
<b>FALL 2023: FALL 2023 5 PAYMENTS PLAN</b>	
Amount	\$50.00
<b>FALL 2023: FALL 2023 3 PAYMENTS PLAN</b>	
Amount	\$25.00
<b>Subtotal</b>	<b>\$175.00</b>
Service charge	\$4.82
<b>Total</b>	<b>\$179.82</b>

### Payment details

[Change](#)

Card number	<input type="text"/>	
Expiration date	<input type="text"/>	
Zip/Postal code	<input type="text"/>	

This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

Cancel

Pay \$179.82

5.) Once the payment is submitted, you will receive the confirmation pop-up below:



\$179.82

**Thank you for your payment**

You have a remaining balance of \$28,575.83

The payment receipt #228 was sent to:



6.) If you click the Receipt Number hyperlink, you will see the digital receipt below:




**Receipt**  
#228  
[REDACTED]

Date: 6/13/23  
Business date [REDACTED]  
Method: Mastercard

Total amount  
**\$179.82**

Description	Amount
Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	\$100.00
FALL 2023: FALL 2023 5 PAYMENTS PLAN	\$50.00
FALL 2023: FALL 2023 3 PAYMENTS PLAN	\$25.00
Subtotal	\$175.00
Service Charge	\$4.82
Total	\$179.82

Payments received	Amount
 [REDACTED] Authorization # [REDACTED]	\$179.82
Total	\$179.82


*Thank you for the payment.*

## Email Notifications from the Payments / Payment Plan Portal

- 1.) Once a payment is submitted, the email recipient will receive a copy of the payment receipt shown below via email:

Thank you for your payment

Inbox x [REDACTED]



**stuacct@tcnj.edu**  
to me ▼

Receipt Number: 228  
Customer: [REDACTED]  
Student Account Online  
Date: 06/13/2023  
Business Date: [REDACTED]

Description	Amount
Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	\$100.00
FALL 2023: FALL 2023 5 PAYMENTS PLAN	\$50.00
FALL 2023: FALL 2023 3 PAYMENTS PLAN	\$25.00
Service Charge	\$4.82
Total	\$179.82

Payments Received	Amount
Credit Card Payment MasterCard [REDACTED] Authorization # [REDACTED]	\$179.82
Total	\$179.82

Thank you for the payment.



## GradGuard – Tuition Insurance


- 1.) When it is your first time making a payment, a panel will appear on the right-hand side after you click *Make a Payment*. This panel is from GradGuard informing you about the Tuition Insurance offered:

Make a Payment

### Tuition Insurance

Step 1 of 5: GradGuard offer

1-2-3-4-5



**Add Tuition Protection**

**Protect my upcoming term for \$110.00.**

Enjoy peace of mind for the education you have saved for:

- **Compensation:** Get reimbursed up to \$10,000.00 if the student withdraws for reasons such as a covered injury or illness (mental or physical health condition)
- **Peace of mind:** Receive protection for books, supplies, instructional materials, lab/activity fees, and more
- **Flexibility:** Update the coverage amount to what works best for you (up to \$40,000)
- **Help when you need it:** Enjoy 24/7 assistance for emergencies, including help arranging student and family travel plans and returning the student's vehicle home

Please visit [GradGuard.com](https://gradguard.com) to purchase a plan with a different coverage amount.

**Review Period:** If you are not completely satisfied with your plan, you may request a refund of the unearned premium as long as you haven't initiated a claim. Premiums are non-refundable after this period.

☐ I acknowledge that I have read the The College of New Jersey [refund policy](#).

Purchase now

I'm not interested

Terms, conditions, and exclusions (including for pre-existing conditions) apply. Plans only available to U.S. residents and may not be available in all jurisdictions. Insurance benefits are

- 2.) Read through the verbiage (verbiage may change year-to-year), click the Checkbox to acknowledge TCNJ's Refund Policy, and either click *Purchase Now* or *I'm Not Interested*.
- 3.) Clicking the [X] button will make the panel appear again on your subsequent payment
  - a. If either button (Purchase Now/I'm Not Interested) are clicked, the system will remember your decision for the current term and will not show the panel again
- 4.) If Purchasing – click the *Purchase Now* button and fill in the Student information requested in the form, then click *Continue* further down:

First we need some information about the student

\* First name

\* Last name

\* Email address

\* Phone number

Enter 10 digits only

- 5.) Fill in the Student address information on the next form:

Where does [redacted] live during the school year?

\* Address line 1

Address line 2

\* City

\* State

\* Zip/Postal code

6.) Select the Payment Method you would like to use and enter your payment information:


**How would you like to pay?**

Payment amount  
**\$110**

**\* Payment method**

New credit or debit card

New bank account

 *Secure encrypted payment*

7.) Review the final transaction details before submitting to GradGuard

- **NOTE:** The panel may not appear if the Student already accepted the Tuition Insurance. If this is the case, please contact GradGuard directly by clicking the *Help* button on the left menu bar and scrolling down to the GradGuard contact information