HOW TO NAVIGATE THE PAYMENT PORTAL & MAKE A PAYMENT

Table of Contents

Navigating to the Payments / Payment Plan Portal via PAWS	2
Varying Overview Layout Example 1 – Credit Balances	8
Varying Overview Layout Example 2 – No Balance & No Aid	9
Navigating the Payments / Payment Plan Portal – Making a Payment	10
Credit Card or Debit Card Payment Option	14
ACH/Bank Account Payment Option	15
529 Savings Plan Payment Option	16
International Payment Option	17
Email Notifications from the Payments / Payment Plan Portal	23
GradGuard – Tuition Insurance	24
Reviewing Transactions	27

Navigating to the Payments / Payment Plan Portal via PAWS

- 1) Visit the TCNJ homepage https://tcnj.edu/
- 2) Click the **TCNJ TODAY** button in the top menu bar on the right side:

		APPLY	y visit	GIVE	ALUMNI	PARENTS	DIRECTORY	OFFICES	TCNI TODAY	۹
TCNJ THE COLLEGE OF	About	Academics	Adm	ission	s Atl	nletics	Camp	ıs Life		

3) Click on the **PAWS** icon in the top center of the menu bar:

TCNJ THE COLLEGE OF New Jersey	\mathbf{X}	APPLY	VISIT GIVE	ALUMNI F	Parents offices	5 TCNJ TODAY 🔳
Google Apps	vas PAWS Oracle Clou	ud Taleo IT Help Desi	Work Order	HR Portal	Payroll Portal	Account
TCNJ Too	day					A-Z Directory
HOME ABOUT 🕶 AG	CADEMICS Y ADMISSIONS	ATHLETICS CAMPUS LIFE 🗸	LIBRARY F	≀esources ▾	EVENTS	

4) Log into PAWS using your TCNJ Username and Password:

TCNI I THE COLLEGE OF	
I GIVJ NEW JERSEY	
Single Sign-On	
@tcnj.edu edit	
Password	
Log in	
	Secured by Duo

NOTE: Please contact <u>helpdesk@tcnj.edu</u> if you do not know your PAWS credentials

5) Once logged into PAWS, click on the **Student Accounts** tile



6) On the side menu bar, click the "Payments/Payment Plan Portal" option



7) The *TCNJ Payment Type* page with the Convenience Fee (Subject to change) disclaimer will be presented – once you have read and understood the verbiage, please click **OK**:



8) The Student will automatically be signed into the Transact Payments Site below, met with the Overview dashboard:



bottom value represents the amount left to be paid by the bill due date.

Minimum due

7

\$870.00

\$103.33

\$6,967.84

Varying Overview Layout Example 1 – Credit Balances: If you have <u>NO OUTSTANDING</u> CHARGES IN PAWS but <u>HAVE ANTICIPATED AID</u>, the Overview screen will appear with either just a <u>Credit Balance</u> 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:

ummary			
FALL 2023: FALL 2023 3 PAYMENTS PLAN		\$2	,000.00
Auto payment scheduled 7/25/23		4	\$666.63
Total		\$2,	,000.00
Credit Balance 🤃		-\$6	,721.00
Balance		-\$4,	,721.00
ayment plans			<u>Vi</u>
Plan	Paid	Remaining	
FALL 2023: FALL 2023 3 PAYMENTS	PLAN \$0	\$2,000	

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

Overview	Credit Balar	×	Ļ ²
\frown	Your account currently has t credits:	he following	Balance
The Colleg	Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	-\$6,721.00	-\$4,721
Summary			
FALL 2023: FALL 2023 3 PA	Total	-\$6,721.00	\$2,000.00
Auto payment scheduled 7/2	Credits display for informati	onal	\$666.67
Total	purposes only and cannot b this website.	e used on	\$2,000.00
Credit Balance (i)			-\$6,721.00
Balance			-\$4,721.00

<u>Varying Overview Layout Example 2 – No Balance & No Aid</u>: If you have <u>NO OUTSTANDING</u> <u>CHARGES IN PAWS</u> and <u>NO ANTICIPATED AID</u>, your overview screen will appear as the one below:

Overview	Q u
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	

Navigating the Payments / Payment Plan Portal – Making a Payment

1.) On the Overview screen, click the *Make a Payment* button at the bottom right corner of the screen:

TCNJ THE COLLEGE OF NEW JERSEY	Overview			ث 2
My Account			Ba	lance
Overview	The College of New Jersey		\$	21,697.84
Payment Plans				
마. Make a Payment	Summary			
	Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMEN	IT BEFORE PROCEEDING)		\$6,967.84
	Minimum due			\$6,967.84
Help	FALL 2023: FALL 2023 5 PAYMENTS PLAN			\$13,860.00
$\stackrel{\frown}{\rightarrow}$ Sign Out	Auto payment scheduled 7/25/23			\$1,860.00
-	FALL 2023: FALL 2023 3 PAYMENTS PLAN			\$870.00
	Auto payment scheduled 7/25/23			\$103.33
	Balance			\$21,697.84
	Minimum due			\$6,967.84
	Payment plans			View
	Plan	Paid	Remaining	
	FALL 2023: FALL 2023 3 PAYMENTS PLAN (AUTO PAY)	\$280	\$870	
				Make a payment

• **NOTE:** A **GradGuard** panel will pop up on the right-hand side with information regarding *Tuition Insurance*. Please refer to **GradGuard – Tuition Insurance** section for more information.

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:

	Ste	ep 1 of 3: Pay amount		
	How much	would you like to pay?		
	Balance items			_
	✔ Uncheck all 3 of 3 selected			
	Description	Minimum Balance	Amount	
	✓ Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PA BEFORE PROCEEDING)	YMENT \$13,945.83 \$13,945.83	\$100.00 ⊗ ∨	
	FALL 2023: FALL 2023 5 PAYMENTS PLAN AUTO PAY \$1,910 payment scheduled 7/25/23	\$13,910.00	\$50,00 ⊗ ∨	
	View payment plan details 🗸		maximum 213,510	
	FALL 2023: FALL 2023 3 PAYMENTS PLAN AUTO PAY	\$895.00	\$25.00	
	\$128.33 payment scheduled 7/25/23 View payment plan details $ \searrow $		Maximum \$895	
	Total balance Pay amount Remaining balance		\$28,750.8: \$175.0 (<i>\$28,575.8</i> :	1) 3
	Available items			
	Enrollment Deposit (PLEASE EN BEFORE PROCEEDING) View details	NTER A DOLLAR AMO	UNT FOR PAYMENT	
	Graduate Enrollment Deposit PAYMENT BEFORE PROCEEDIN View details	(PLEASE ENTER A DOL G)	LAR AMOUNT FOR	
	Housing Deposit \$100.00 <u>View details</u>			
	One-Time Semester Payment View details			
* Indicates required field				Ø
Payment 0 items				
			Cancel	Checkout

NOTE: If you are making your **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**.

- 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.
- <u>If you are not enrolled in a Payment Plan yet, you will not see it as an item to pay towards.</u> Students are not automatically placed in a Payment Plan – to enroll in a Payment Plan to pay in monthly installments, please refer to the *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.

Continue

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

How would you like to pay?	
Payment amount \$175	
* Payment method	
AMERICAN DOMESS	
DECOVER	
VISA	
New credit or debit card	
New bank account	
New 529 Savings Plan If your 529 provider is not listed, please contract 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.

<u>Credit Card or Debit Card Payment Option</u>: 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			<u>(</u>	<u>Change</u>
New credit or debit card A processing fee of 2.85% will be charged for all cred	dit card transactions			
AMERICAN EXPRESS DISCOVER	CB MasterCard	VISA		
lease enter your credit card information and	click on the 'Cont	inue Check	out' button.	
Card number				
Expiration date	* Security code	e (i)		
MM / YY				
Zip/Postal code				
nternational cardholders may input "N/A"				
Save card for future use				
			Cancel	

* Upon clicking *Continue* from the Credit or Debit Card option, you'll see the <u>Service Charge</u> 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 <u>terms and conditions</u> 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

* Payment method New bank account	<u>Change</u>	
New bank account		
Important: Payments can be made from personal checking or savin, only. Corporate accounts are not allowed.	igs accounts	
Please enter your bank account information and click on the 'Continue Check	kout' button.	
* Account holder name		
* Account type		
Checking		
Savings		
* Routing transit number 👔		
* Bank account number 🕕 * Confirm bank account nu	ımber	
Save bank account for future use		
This site is protected by reCAPTCHA and the Google <u>Privacy Policy</u> and <u>Terms of Service</u> ap	pply.	
	Cancel Continue	

<u>529 Savings Plan Payment Option</u>: If selecting the 529 Savings Plan option, please fill out the information asked in the **529 Information Form, review the Terms & Conditions,** then click Continue:

* Payment method **Change** New 529 Savings Plan If your 529 provider is not listed, please contract 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	Change
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 payer.	the student and the



Payer information				
* Who is making the payment?				
	•			
* Name				
t Dhana ann han				
* 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			

* 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: <u>items you're paying towards, the amount of funds that is going towards each item, payment information, and the recipient's email address.</u> Once you have confirmed all the information is correct, click the <u>Pay</u> button at the bottom right showing the total you'll be paying:



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



Thank you for your payment

You have a remaining balance of \$28,575.83

The payment receipt <u>#228</u> was sent to:

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



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 Service Charge	\$175.00 \$4.82
Total	\$179.82

Payments received	Amount
Authorization #539848	\$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:

Thank you for your paymer	nt Int	× X00	
stuaccts@tcnj.edu to me 👻			
Receipt Number: 228 Customer Student Account Online Date: 06/13/2023 Business Da			
Description		Amount	
Tuition and Fees (PLEASE ENTER A DOLLA AMOUNT FOR PAYMENT BEFORE PROCEEDING)	R	\$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 Authorization #		\$179.82	
	Total	\$179.82	

Thank you for the payment.

GradGuard – Tuition Insurance

Make a Payment

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:

Tuition Insurance Step 1 of 5: GradGuard offer 1-2-3-4-5 GradGuard 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 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.

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

I'm not interested

- 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	I	
- Last name		
* Email address	_	
* Phone number	_	
Enter 10 digits only		

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

Where does	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:

Payment amount \$110
* Payment method
New credit or debit card
New bank account
Secure encrypted payment

How would you like to pay?

- 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

Reviewing Transactions

1.) To review transactions, click the **<u>Transactions</u>** button on the left side menu bar:

	TCNJ THE COLLEGE OF Transactions				
8	My Account	Date	Description	Receipt	Amount
Ŵ	Overview	5/12/23	Enrollment fee FALL 2023: FALL 2023 3 PAYMENTS PLAN	<u>#190</u>	\$25.00
\bigcirc	Payment Plans	5/10/23	Tuition and Fees (PLEASE ENTER A DOLLAR AMOUNT FOR PAYMENT BEFORE PROCEEDING)	<u>#127</u>	\$776.94
Ľ	Make a Payment	Showing 1-2	2 of 2		
\$≡	Transactions				

2.) Click on the Receipt Number hyperlinks to review the digital receipts from each transaction:

TCNJ THE COLLEGE OF			
Receipt	Date: 5/12/23 Business date: 5/1/22 Method. Total amount		
	\$25.00		
Description	Amount		
Enrollment fee FALL 2023: FALL 2023 3 PAYMENTS PLAN	\$25.00		
Subtotal	\$25.00		
Total	\$25.00		
Payments received	Amount		
VISA	\$25.00		
Total	\$25.00		

Thank you for the payment.