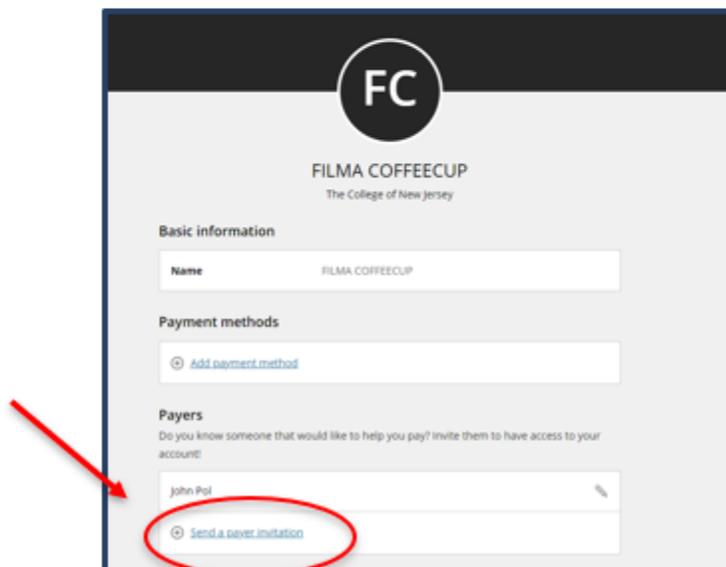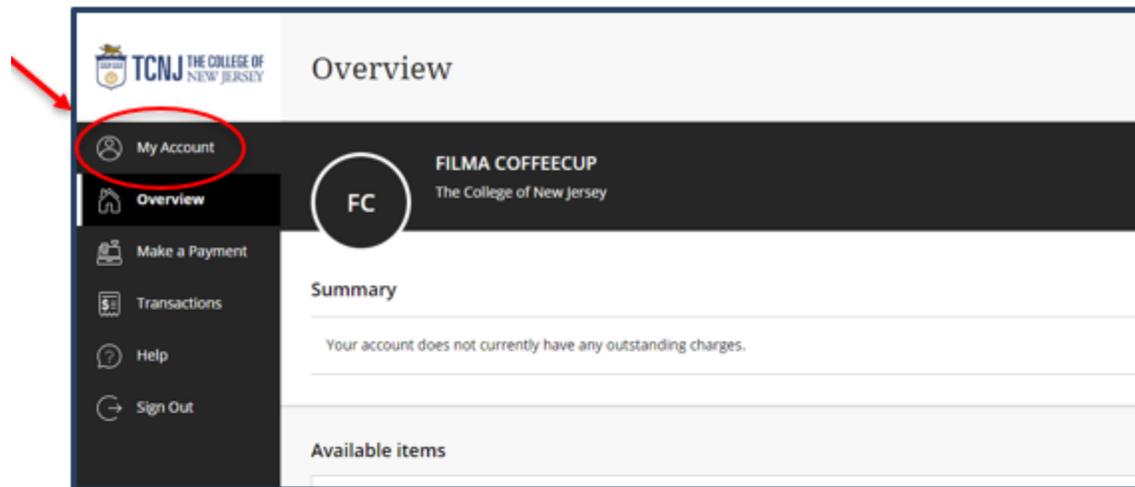# ENROLLING INTO A PAYMENT PLAN AS AN AUX PAYER

Aux Payer Account

*Before attempting to make a payment for your TCNJ Student, make sure they have set you up as an authorized payer. To do so, your student can log into the Transact payment portal, go to the "My Account" tab, and select "Send a Payer Invitation" and input the appropriate information (steps pictured below).

The Authorized Payer will receive log-in credentials to the email your student inputted during account setup.

██████████████ has created an account for you at The College of New Jersey   🖶 ⮺

Inbox ×

❓ **stuaccts@tcnj.edu**   2:10 PM (0 minutes ago) ☆ ↩ ⋮
to me ▾

████████████ has created an account for you at The College of New Jersey.

Your new login information is:

User name:████████████
Password:████████████

To access the account, please click the link below.

https████████████████████

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

Navigating to the Payment Portal

1) Navigate to the Authorized User PAWS Portal located on the Authorized User homepage: https://authorizeduser.tcnj.edu/
2) Login to PAWS with your Authorized User username and password.
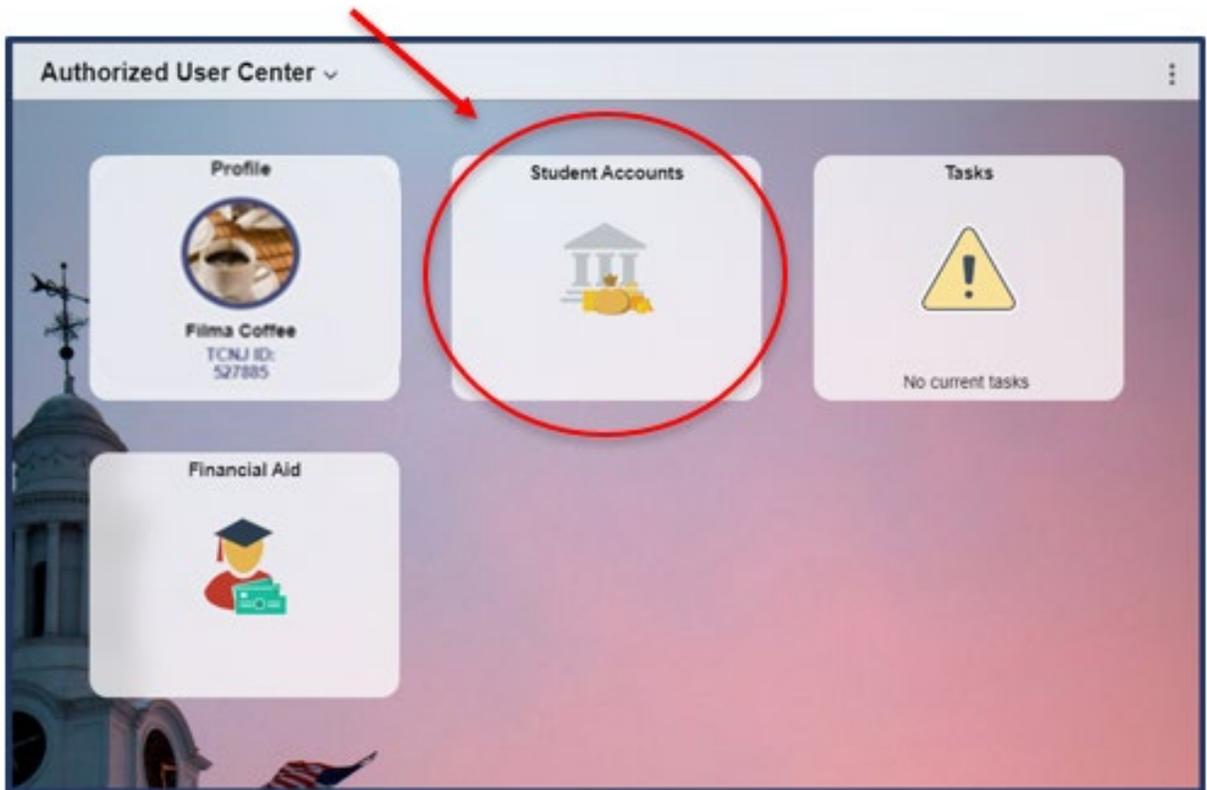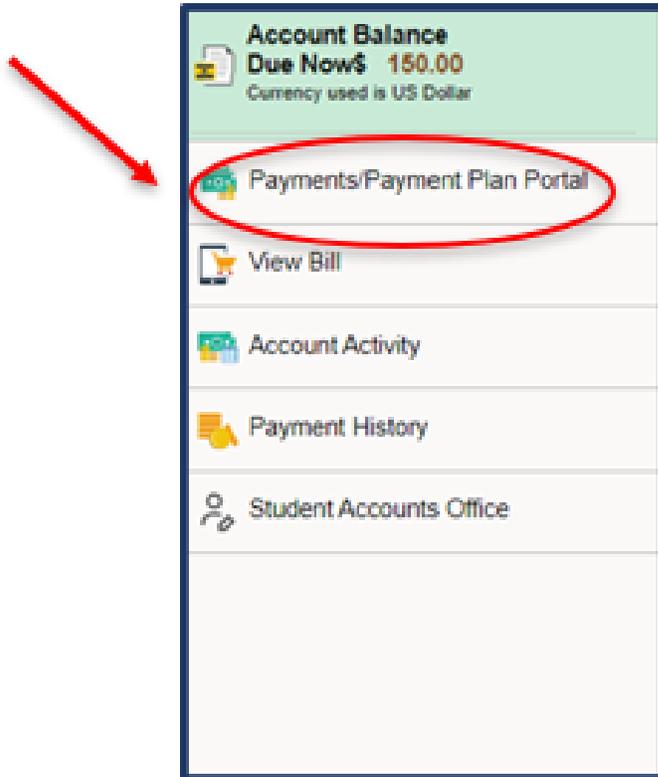

NOTE: the authorized user login credentials are different from the authorized payer credentials in the previous steps.

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

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

5) 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**:

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) If this is your first time logging in with your authorized payer account, you will be prompted to change your temporary password to a permanent password for security reasons. Here you can also select to receive notifications about the student's payments.
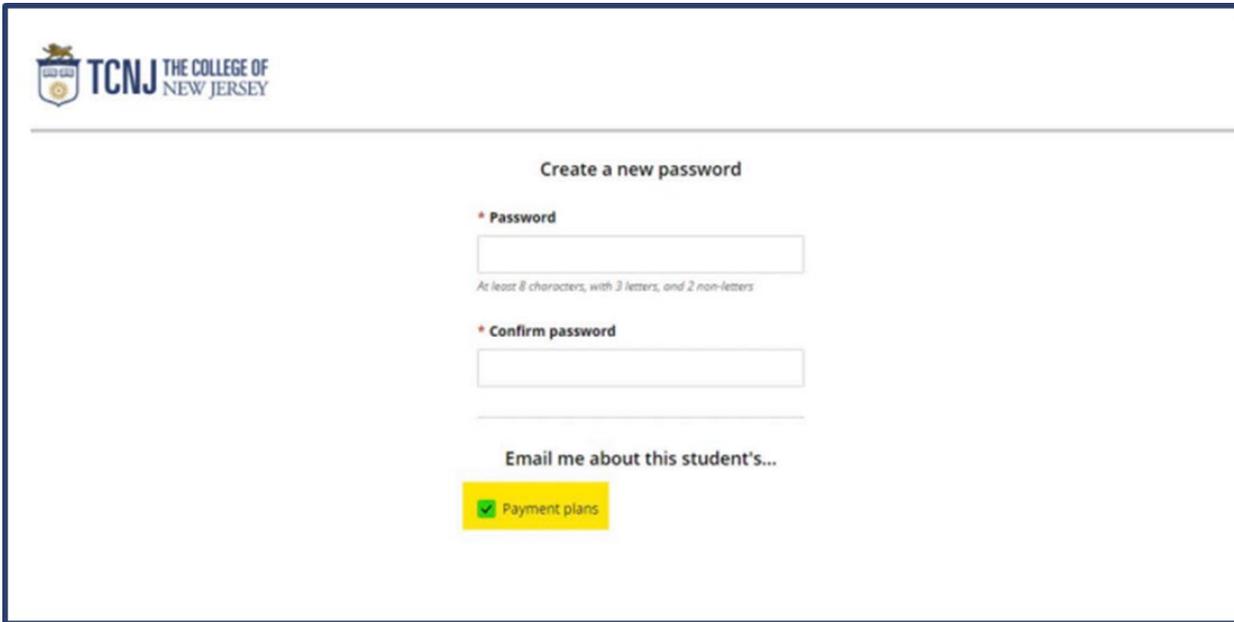
TCNJ THE COLLEGE OF NEW JERSEY

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

Enrolling into a Payment Plan

1.) From the Overview screen, you can either click the **Payment Plans** button on the left side menu bar, or click on the **View Payment Plan Options** button on the Overview screen:

2.) A side panel on the right side of your screen will open up, displaying the payment plan options:

Overview
Payment Plans

Option 1 of 2 →

Click the arrow icon **to view the other plan options.**

FALL 2023

FALL 2023 3 PAYMENTS PLAN

Choose your plan amount

States the number of **Monthly Installments** this Plan includes

3 payments | $25 enrollment fee

NOTE: Plans have an **enrollment fee** of $25

Enter the **amount to finance** with the Plan

* **Plan amount**

$0.00

Minimum $500 | Maximum $75,000

Payment Schedule

1   **$300**
Payment due 7/25/23

The **Payment Schedule** will show how much your monthly installments will be and their due dates

2   **$300**
Payment due 8/25/23

3   **$300**
Payment due 9/25/23

Auto pay available: If you set up auto pay, all scheduled payments will occur on the payment plan due dates.

Plan Details

*Enrollment fee: There is an enrollment fee of **$25, due upon enrollment**, to participate in this plan. This fee*

Click **Enroll in Plan** to proceed to the next page

Cancel   **Enroll in plan**

- After clicking **Enroll in Plan**, you will need to **accept the eSignature Disclosure**

3.) You will then see a **Review of Plan** page below:

Overview

Payment Plan Enrollment

Step 1 of 4: Agreement

①—②—③—④

$900
You've opted to enroll this amount in FALL 2023: FALL 2023 3 PAYMENTS PLAN

Review the finance information, payment schedule, and terms and conditions below.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
▇▇▇▇▇	$25	$900	$925

Payment Schedule

1	$300	Payment due 7/25/23
2	$300	Payment due 8/25/23
3	$300	Payment due 9/25/23

Late charge: If a payment is late, you will be charged a fee as specified in the Terms and Conditions.

- The Annual Percentage Rate [APR] **does not** apply to Payment Plans, but is there to show a comparison if this was a loan and show what your APR would have been
- Under the Payment Schedule is the **Terms and Conditions**, please review the verbiage and click the checkbox under it to acknowledge you have understood the Terms and Conditions then click Continue

4.) Enter the **Phone Number** and **Date of Birth** of the Student enrolling into the Payment Plan and click Continue:

Enrollment information
* Phone Number (XXX-XXX-XXXX)

111111111111

Minimum 12 characters | Maximum 12 characters

* Date of Birth (MM/DD/YYYY)

01/01/1901

5.) Select a **Payment Method** for paying the Enrollment Fee – you may also use this payment
method as your Auto-Pay option, then click Continue:

How would you like to pay?

Enrollment fee amount

$25

* **Payment method**

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

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.

6.) After entering your payment method and payment information, you can enable or disable Auto-Pay. If enabling Auto-Pay, please review the **Auto Pay Terms and Conditions**:

☑ Set up auto pay with the same payment method

Auto pay terms and conditions

Payment Authorization:

By checking the box below, you are authorizing MetaBank to process the ACH payments scheduled above:

• You authorize MetaBank to withdraw funds from the bank account selected for the amounts and on the dates shown in the payment schedule above.

• You represent that you have the authority to withdraw funds from the bank account selected.

• This authorization will continue until the date specified above or until you or the school cancels. The school may cancel if two consecutive payments are returned unpaid. If you choose to cancel any recurring payment, you must do so at least three (3) business days before the date of the next scheduled payment. You may cancel recurring payments by visiting your campus portal and navigating to the "MyAccount" page and clicking the "cancel" link. You may also change your payment amount if your school allows.

• Notice of Varying Payment Amount. You have the right to receive notice of all varying transfers. But, unless you exercise your option to receive prior notice of transfers varying in amount, you will not receive prior notice of any transfer within the following range of amounts: between $0 and the total scheduled payment amount disclosed in the Truth in Lending disclosures provided to you (or disclosed in the payment schedule of any later delivered Truth in Lending disclosures if you elect to increase the amount financed) plus any related fees, including any ACH fees which may be applied. Unless you provide written instructions exercising this right to Customer Service Support at 22601 N. 19th Ave., Suite 130, Phoenix, AZ 85027, you agree that your option is to not receive prior notice of any transfer unless it exceeds the scheduled payment amount plus any related fees.

A FEE MAY BE CHARGED FOR EACH SCHEDULED ACH REQUEST. HOWEVER, YOU SHALL HAVE THE RIGHT TO TERMINATE OR CANCEL THE SCHEDULED PAYMENT TRANSACTION IF YOU DO NOT WISH TO PAY THE FEE BEFORE THE TRANSACTION IS PROCESSED.

☐ I agree

- Click **I Agree** then click Continue at the bottom right corner

- If using the **Credit Card or Debit Card** payment option, you will need to review the **Service Charge** verbiage/charges and click the Checkbox to acknowledge it and click Continue again:

Service charge

This site is owned and operated by Transact Campus, Inc. If you choose to make a payment by using Transact Campus SmartPay, you will be charged a service charge for each payment as shown below. 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.

Amount due now

FALL 2023: FALL 2023 3 PAYMENTS PLAN	
Enrollment fee	$25.00
Service charge	$0.00

Total	**$25.00**

Payment Schedule

1. $300 + $8.25 service charge = $308.25
   Payment scheduled 7/25/23 | Payment due 7/25/23

2. $300 + $8.25 service charge = $308.25
   Payment scheduled 8/25/23 | Payment due 8/25/23

3. $300 + $8.25 service charge = $308.25
   Payment scheduled 9/25/23 | Payment due 9/25/23

☐ 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 for each payment for the use of Transact Campus SmartPay. View terms and conditions

7.) Upon clicking Continue, you'll see the final Review Page below. Please ensure all payment information is correct then click the **Pay** button that shows you will be charged the enrollment fee immediately:

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

Email address

All notifications regarding this payment plan will be sent to the email address(es) saved in your profile.

Amount due now

FALL 2023: FALL 2023 3 PAYMENTS PLAN	
Enrollment fee	$25.00
Total	**$25.00**

Auto pay details

First scheduled payment: 7/25/23
Payment amount: $308.25
All remaining scheduled payments will occur on the payment plan due dates.

Payment details   Change

Card number		VISA
Expiration date		
Zip/Postal code		

Enrollment information   Change

Phone Number (XXX-XXX-XXXX)	
Date of Birth (MM/DD/YYYY)	

This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply.

Cancel   Pay $25

8.) You will see a payment confirmation message appear:

$25

Thanks for your payment! You're now enrolled in FALL 2023: FALL 2023 3 PAYMENTS PLAN

First scheduled payment: 7/25/23
Payment amount: $308.25

The enrollment confirmation and payment receipt #236 were sent to:

- You can click the Receipt Number hyperlink to review the digital receipt
- The **email entered under the Enrollment Information** section will receive a copy of the receipt via email as well as an email with the **Installment Due Dates and Amounts**

9.) The Payment Plan will appear on your Overview screen. Click on the Payment Plan to see the **Plan Details and Payment Schedule**: