

## Transact: Installment Payment Plan

The Installment Plan is an optional payment plan that breaks your outstanding balance into three equal payments throughout the course of the semester. The installment plan is offered each semester with enrollment ending on the day before the term's tuition due date. The plan has a \$35.00 enrollment fee.

This document will provide detailed instructions on how to enroll as well as how [to confirm any balance changes](#) during the course of the semester and [how to make your installment payment](#).

*\*\*If you have any questions about logging into either Self Service or Transact, please refer to the document titled, [Logging In and Viewing Important Account Information](#).*

**Step 1)** Log into Self Service, Transact.

**Step 2)** From the home page of your Transact account, underneath of "Payment Plans", select "View payment plan options" illustrated with the blue arrow below.

The screenshot shows the Transact account dashboard for Clarkson College. The top navigation bar includes a user profile icon, the college name 'Clarkson College', and the current balance of \$7,394. A left sidebar contains navigation options: Overview, Make a Payment, Payments, and Sign Out. The main content area features a 'Summary' table and a 'Payment plans' section. The 'Summary' table lists the 2020SP (2020 Spring Term) with a balance of \$7,394.00. The 'Payment plans' section includes a graphic of a green bill and the text 'Need to enroll in a payment plan?' followed by 'Enrolling in a payment plan takes just a few minutes and can help you spread out payments on your education expenses.' A blue arrow points to a 'View payment plan options' button. A 'Make a payment' button is visible in the bottom right corner.

Summary	
2020SP (2020 Spring Term)	\$7,394.00
<b>Balance</b>	<b>\$7,394.00</b>

**Payment plans**

**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](#)

[Make a payment](#)

**Step 3)** Transact will provide a quick overview of your installment plan (example illustrated below) based upon the current charges on your account.

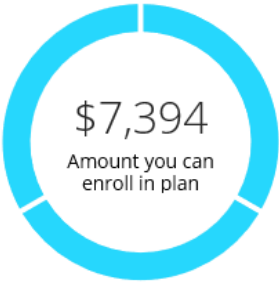
- Plan Details - \$35.00 enrollment fee to participate in the payment plan
- Amount you can enroll in plan – Total Budget Amount/Outstanding balance on your account

- Payment Schedule – Includes the number of payments, the payment due dates, and the dollar amount owed on each due date.
- Auto Pay available – Scheduled payments which occur 3 days before the payment plan due date

Overview

## Payment Plans

2020SP  
Spring 2020



\$7,394  
Amount you can enroll in plan

3 payments | \$35 enrollment fee

**Auto pay available:** If you set up auto pay, all scheduled payments will occur 3 days before the payment plan due dates.

### Payment Schedule

1	<b>\$2,464.67</b> Payment due 1/31/20
2	<b>\$2,464.67</b> Payment due 2/29/20
3	<b>\$2,464.66</b> Payment due 3/31/20

### Plan Details

**Enrollment fee:** There is an enrollment fee of **\$35, due upon enrollment**, to participate in this plan. This fee covers your school's administrative costs associated with the plan, and is in addition to the plan amount of **\$7,394**.

Cancel Enroll in plan

**Step 4)** After review of all charges, select “Enroll in plan” to continue enrollment.

### Plan Details

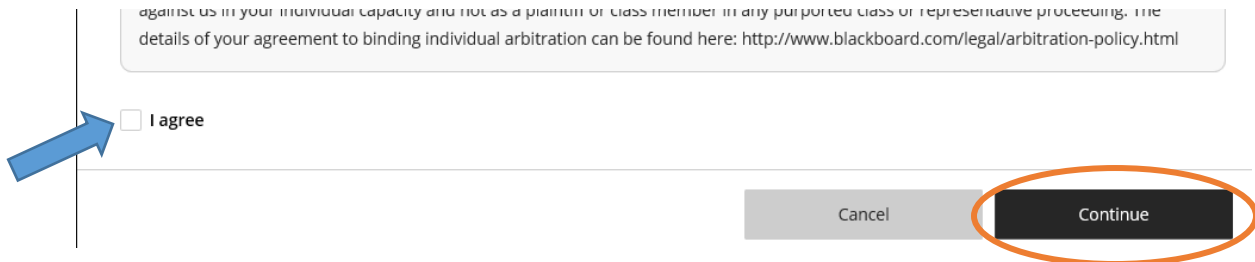
**Enrollment fee:** There is an enrollment fee of **\$35, due upon enrollment**, to participate in this plan. This fee covers your school's administrative costs associated with the plan, and is in addition to the plan amount of **\$7,394**.

Cancel Enroll in plan

**Step 5)** Reivew the finance information, payment schedule, and terms and conditions provided by Transact. Some informaiton will be similar to the quick overview you saw above.

- Annual Percentage Rate – The cost of your credit as a yearly rate
- Finance Charge – The \$35.00 enrollment fee due at the time of enrollment
- Amount Financed – Total Budget Amount/Outstanding balance on your account
- Total of Payments – Outstanding balance + Finance Charge (Enrollment Fee)

**Step 6)** After review, check the “I agree” box located at the bottom of your screen and click “Continue.”

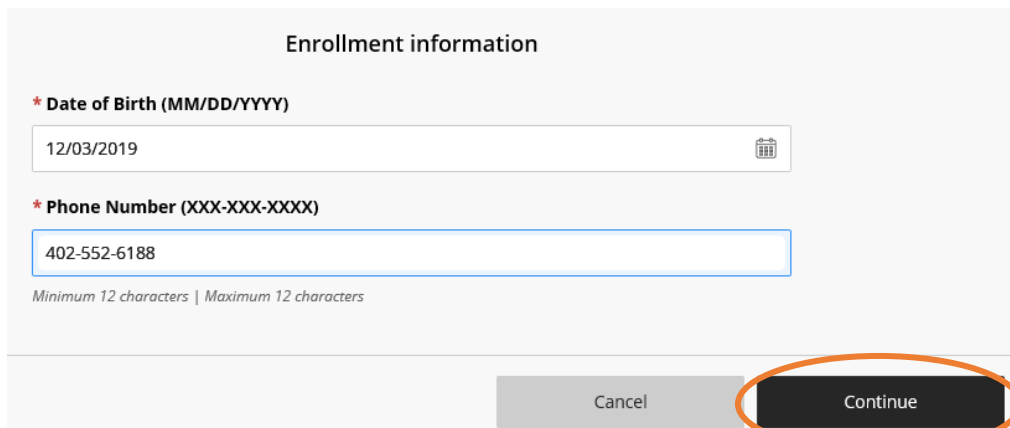


against us in your individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. The details of your agreement to binding individual arbitration can be found here: <http://www.blackboard.com/legal/arbitration-policy.html>

I agree

Cancel Continue

**Step 7)** Enter in Enrollment Information and click “Continue.”



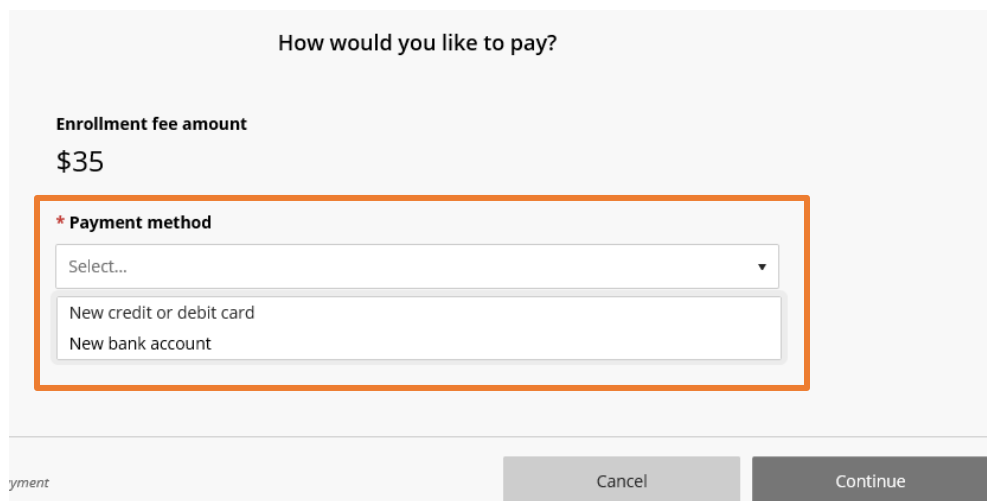
**Enrollment information**

\* **Date of Birth (MM/DD/YYYY)**  
12/03/2019

\* **Phone Number (XXX-XXX-XXXX)**  
402-552-6188  
Minimum 12 characters | Maximum 12 characters

Cancel Continue

**Step 8)** The enrollment fee of \$35.00 is due at your time of enrollment to complete the plan. From the dropdown Payment method, select your method of payment.



**How would you like to pay?**

**Enrollment fee amount**  
\$35

\* **Payment method**  
Select...  
New credit or debit card  
New bank account

yment Cancel Continue

**Step 9)** Complete the on screen fields, as illustrated below, based upon the method of payment you selected. If you wish to save the payment method for future use and for scheduled payments, be sure to check the box **“Save XXX for future use.”** Once completed, click **“Continue.”**

**Credit Card:**

How would you like to pay?

Enrollment fee amount  
\$35

\* Payment method  
New credit or debit card

AMERICAN EXPRESS DISCOVER JCB MASTERCARD VISA

\* Card number  
  
① Card number required

\* Expiration date  MM / YY      \* Security code  ①

\* Zip/Postal code

Save card for future use

payment Cancel Continue

**Bank Account (ACH):**

How would you like to pay?

Enrollment fee amount  
\$35

\* Payment method  
New bank account

\* Account holder name  
  
① Account holder name required

\* Account type  
 Checking  
 Savings

\* Routing transit number  ①

\* Bank account number  ①      \* Confirm bank account number

Save bank account for future use

### Terms and Conditions

Please read below and indicate your agreement to be bound by these terms and conditions by selecting the checkbox below.

By checking the box below, you authorize MetaBank to withdraw payment for the amount indicated from your account. You represent you have authority to withdraw funds from the deposit account selected. Because this is an electronic transaction (also called an ACH transaction), the payment funds may be withdrawn from your account on the payment date.

Except for disputes or claims in which the amount in controversy is within the jurisdictional limits of, and is filed in, a small claims court, you agree to arbitrate all disputes and claims between you and Higher One, Inc. before the American Arbitration Association ("AAA") under the Federal Arbitration Act, and not to sue in court in front of a judge or jury. You further agree that you may only be able to bring a claim against us in your individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. The details of your agreement to binding individual arbitration can be found here: <http://www.blackboard.com/legal/arbitration-policy.html>

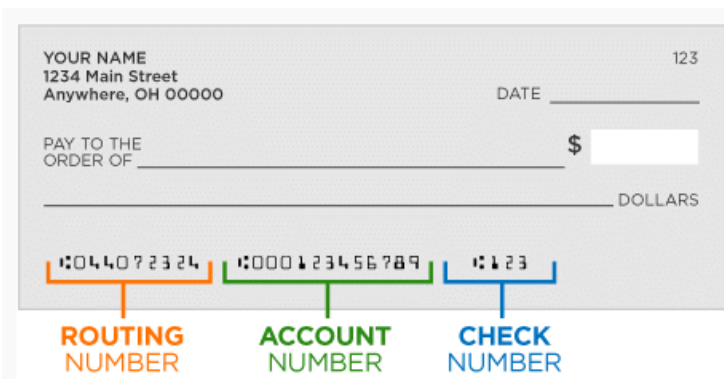
I agree

ment

Cancel

Continue

\*\*\* Your personal account number and your bank's routing number can be found at the bottom of your check. *Image below to illustrate.* This information can also be provided through your bank.



<https://smartasset.com/checking-account/how-to-find-your-routing-and-account-numbers-on-a-check>

**Step 10)** Review the terms and conditions, check the acknowledge box and click "Continue."

### Terms and conditions

This site is owned and operated by Cashnet, Inc.

I acknowledge that I have read and accept the [terms and conditions](#) of the Cashnet Inc. user agreement.

Continue

**Step 11)** Ensure all information looks correct. To complete enrollment, click “Pay \$35.00” as illustrated below.

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.

Summary

[Change](#)

2020SP: Spring 2020

Enrollment fee \$35

Payment details

[Change](#)

Account holder name Sam Headley

Account type Checking

Routing transit number 121042882

Bank account number .....6789

Bank WELLS FARGO BANK NA, MINNEAPOLIS, MN

Enrollment information

[Change](#)

Date of Birth (MM/DD/YYYY) 12/03/2019

Phone Number (XXX-XXX-XXXX) 402-552-6188

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

Payment

Cancel

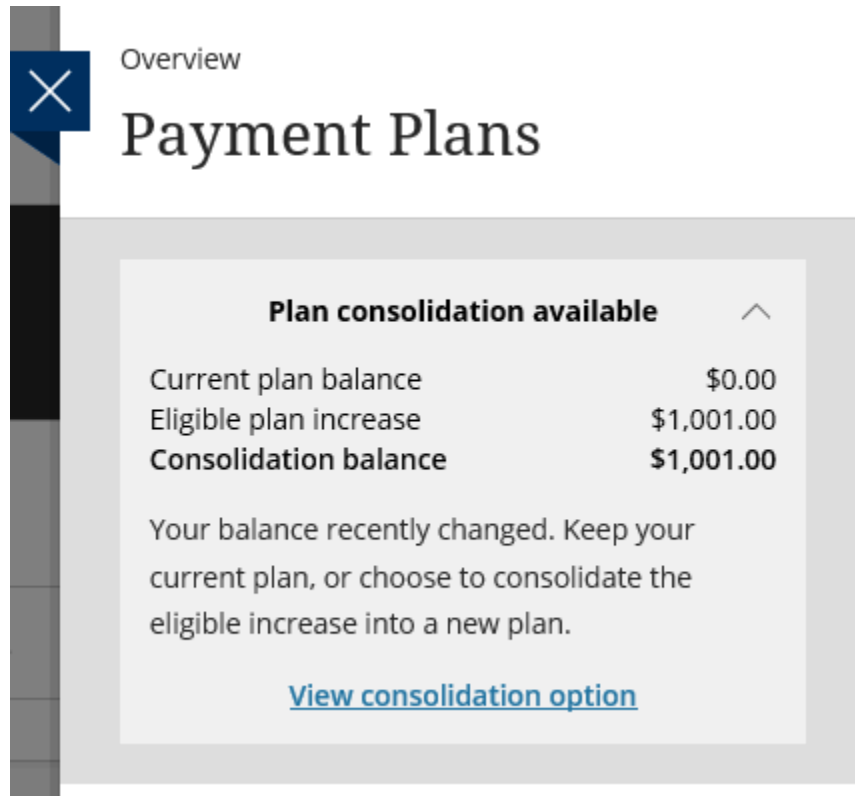
Pay \$35

## Balance Changes

During the course of the semester, it may be possible that your original outstanding balance or total budget amount changes. If this occurs, you will be prompted with a message when you first log in.

To include/subtract the balance change, accept the balance changes with the on screen instructions.

Upon your first time logging back into your Transact account, you will be directed to your available “plan consolidation.”



The screenshot shows a web interface for 'Payment Plans'. At the top left, there is a blue square with a white 'X' icon. To its right, the word 'Overview' is displayed. Below this, the main heading 'Payment Plans' is shown in a large, serif font. A light gray box contains a notification titled 'Plan consolidation available' with an upward-pointing chevron icon. The notification lists three items: 'Current plan balance' at \$0.00, 'Eligible plan increase' at \$1,001.00, and 'Consolidation balance' at \$1,001.00. Below the list, a message states: 'Your balance recently changed. Keep your current plan, or choose to consolidate the eligible increase into a new plan.' At the bottom of the notification box, there is a blue hyperlink that reads 'View consolidation option'.

Plan consolidation available	
Current plan balance	\$0.00
Eligible plan increase	\$1,001.00
<b>Consolidation balance</b>	<b>\$1,001.00</b>

Your balance recently changed. Keep your current plan, or choose to consolidate the eligible increase into a new plan.

[View consolidation option](#)

## Making Your Installment Payment

Transact’s installment payment plan provides you with the option to save your information for automatic payments. If you do not wish to have automatic scheduled payments, you can make your payment through Transact on or before the due date.

\*\*Please keep in mind that all late payments are assessed a \$10.00 late fee by Transact. Clarkson College cannot have these fees reversed.


To make your payment, click Make Payment in the bottom right-hand corner of your Transact home screen or from the left vertical menu.


**Clarkson College** Balance **\$520.66**

### Summary

2019FA: Fall 2019	<b>\$520.66</b>
<i>Next payment due 11/13/19</i>	<i>\$520.66</i>
<b>Balance</b>	<b>\$520.66</b>

### Payment plans

Plan	Paid	Remaining
 2019FA: Fall 2019	<b>\$1,541.34</b>	<b>\$520.66</b>

 **Set up auto pay**  
Make your payments on time and avoid late fees!

**Make a payment**

**\*\*Transact charges a \$15.00 fee for any Nonsufficient Fund payments. These fees cannot be refunded by Clarkson College.\*\***