

# Setting Up A Payment Plan

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How-To with Transact

# Getting to Transact

- Step 1: go to <https://txwes.edu/ramlink> and login

Microsoft Your TXWES email

Sign in

Email, phone, or Skype

Can't access your account?

Back Next

Microsoft

←

Enter password

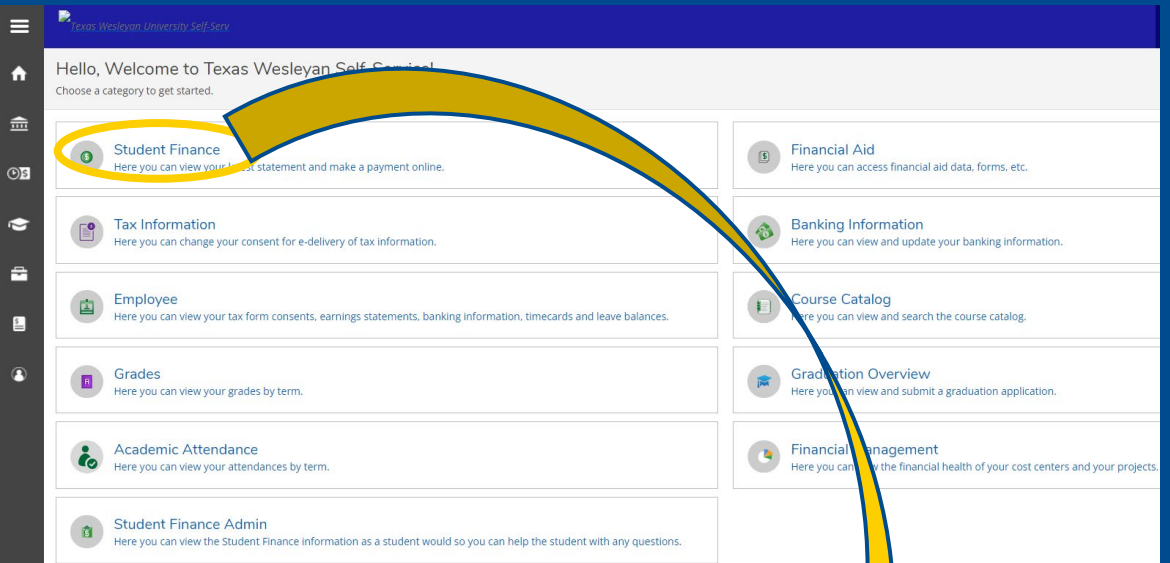
Password

Forgot my password

Sign in

- Step 2: select the Student Finance tile

- Step 3: click on the “Make a Payment”



Financial Information • Student Finance • Account Summary

### Account Summary

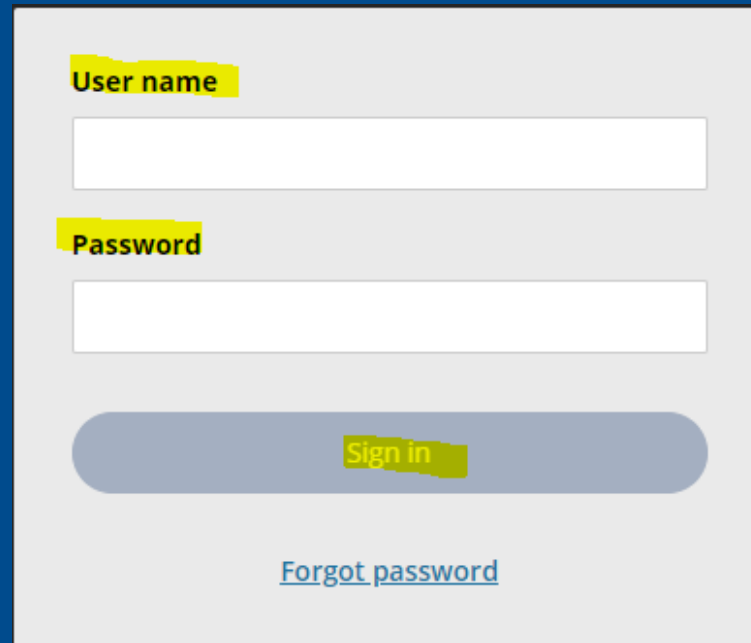
View a summary of your account

#### Account Overview

Amount Due 1/3/2024	\$7,086.75	
<hr/>		
+ Amount Overdue	\$0.00	
<hr/>		
= Total Amount Due	\$7,086.75	<a href="#">Make a Payment</a>
<hr/>		
Total Account Balance	\$7,086.75	<a href="#">Account Activity</a>
<hr/>		
<a href="#">2024 Spring Reporting Term</a>	\$7,086.75	
<a href="#">2023 Fall Reporting Term</a>	\$0.00	
<a href="#">2023 Spring Reporting Term</a>	\$0.00	
<a href="#">2022 Fall Reporting Term</a>	\$0.00	
<a href="#">2022 Spring Reporting Term</a>	\$0.00	
<a href="#">2021 Fall Reporting Term</a>	\$0.00	

## You should be redirected to Cashnet

- Step 2: Enter your 7 digit student ID number and password



The image shows a login form with the following elements:

- A label "User name" above a text input field.
- A label "Password" above a text input field.
- A rounded rectangular button labeled "Sign in".
- A link labeled "Forgot password" below the button.

# Now that you're in Transact

- Click on “View Payment Plan Options”

Overview  
Payment Plans

Option 1 of 2 →

Fall 2022  
Due Date 20th of Month

\$15,432  
Amount you can enroll in plan

5 payments | \$35 enrollment fee

Payment Schedule

1	\$3,086.40 Payment due at time of enrollment
2	\$3,086.40 Payment due 8/20/22
3	\$3,086.40 Payment due 9/20/22
4	\$3,086.40

Cancel Enroll in plan

There are two plan options:

1. Installment due dates on the 5<sup>th</sup> of the month
2. Installment due dates on the 20<sup>th</sup> of the month

Overview

My Account Overview Activity Details Payment Plans Make a Payment Transactions Statements Help Log Out

Balance \$15,432

Summary [View statements](#)

Term Balance (2022 Fall Reporting Term) \$15,432.00

Balance \$15,432.00 [View activity details](#)

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](#)

Make a payment

- Check out the overview and click “Enroll in Plan”

eSignature disclosure

Consent to Electronic Delivery By clicking the "Accept" button, you consent to receive your payment authorization electronically. Certain laws require us to provide specific information to you in writing, which means you have a right to receive that information on paper. We may provide that information to you electronically if we obtain your consent to receive it electronically. You confirm your computer has the hardware and software requirements set out below. You agree your authorization has been provided to you and is considered to be delivered "in writing". We recommend you print this for your records. Hardware and Software Requirements to Access Disclosure in order to access and retain this electronic disclosure, you will need: \* A computer or other device with an internet connection; \* A monitor or other device to view the disclosure using your internet browser; \* A current internet web browser which is capable of supporting HTML and 128 bit TLS encryption; and \* Access to a computer operating system that can support these functions and software, and that has sufficient storage space for you to save the disclosure for later reference or an installed printer to print the disclosure. How to Withdraw Consent: You may withdraw your consent by contacting Customer Service 22601 N. 19th Ave. #130, Phoenix, AZ 85027. We will not impose any fee to process the withdrawal of your consent. Some required disclosures may be "one-time" disclosures for which your consent may not practically be withdrawn after receiving the initial electronic disclosure. Requesting Paper Copies: To request a paper copy of your authorization, contact us in writing at: Customer Service 22601 N. 19th Ave. #130, Phoenix, AZ 85027. If you request paper copies, we may charge you a service fee per request.

Accept

- Accept the eSignature disclosure
- Review the outlined payment plan
- Review the Truth in Lending disclosure and agree to the terms

Overview  
Payment Plan Enrollment

Agreement

\$15,432  
You've opted to enroll this amount in Fall 2022: Due Date 20th of Month

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. <b>1.06%</b>	The dollar amount the credit will cost you. <b>\$35</b>	The amount of credit provided to you or on your behalf. \$15,432	The amount you will have paid after you have made all payments as scheduled. \$15,467

Payment Schedule

1	\$3,086.40	Payment due at time of enrollment.
2	\$3,086.40	Payment due 8/20/22
3	\$3,086.40	Payment due 9/20/22
4	\$3,086.40	Payment due 10/20/22

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

Prepayment: If you pay off early, you will not be entitled to a refund of the finance charge.

See your terms and conditions for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

Itemization of Amount Financed  
Amount paid on your account: \$15,432

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

Terms & Conditions Text  
The following disclosures, in addition to the details and disclosures provided above, are made to you pursuant to the Truth in Lending Act.

17. By checking the box next to "I agree" and clicking the "Accept" button below, you attest that you have read and understand and agree to the terms and conditions stated herein.  
The featured words and symbols used to identify the source of goods may be the trademarks of their respective owners.

I have read the Truth In Lending disclosures presented on this screen, and agree to be bound by the terms and conditions that govern this tuition payment plan.

\* Please enter your TXWES Student ID as your eSignature

Minimum 6 digits | Maximum 7 digits

Cancel Continue

Overview  
Payment Plan Enrollment

Enrollment Information

Enrollment information

\* Date of Birth (MM/DD/YYYY)  
07/15/2000

\* Phone Number (XXX-XXX-XXXX)  
817-531-4456  
Minimum 12 characters | Maximum 12 characters

Cancel Continue

- Add your personal information

- Review your installment amounts

Enrollment Information

Payment due at time of enrollment  
\$3,121.40

Fall 2022: Due Date 20th of Month

Enrollment fee	\$35
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Fall 2022: Due Date 20th of Month

\$3,086.40  
Amount due now

Plan amount \$15,432

First payment	\$3,086.40
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Payment

Cancel Continue \$3,121.40

- Select a payment method
  - Credit/Debit card payments will have a 2.85% service charge
  - Payments processed directly from a bank account will not have a service charge

Overview

# Payment Plan Enrollment

Pay amount

Payment method

How would you like to pay?

Payment amount  
\$3,121.40

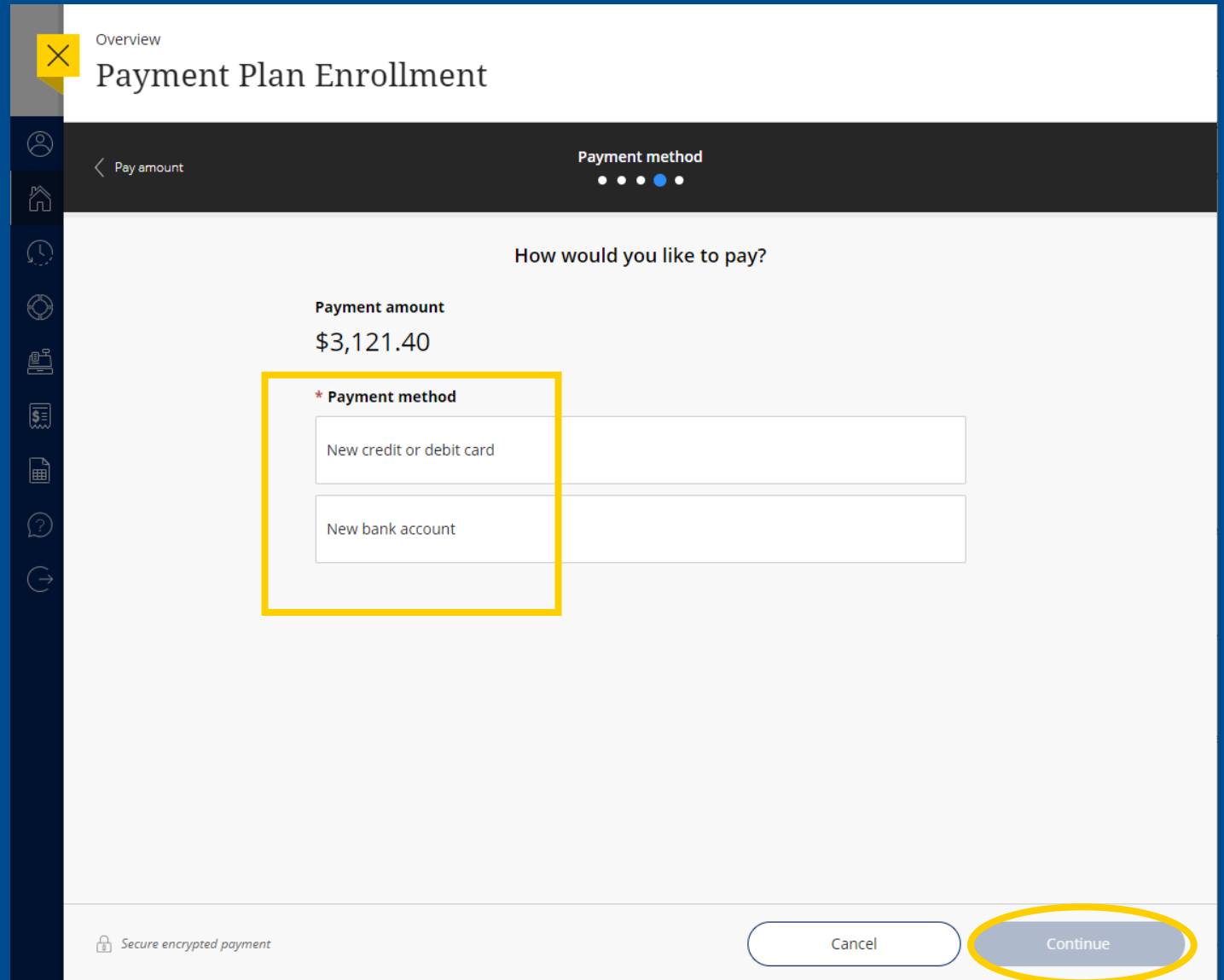
\* Payment method

New credit or debit card

New bank account

Secure encrypted payment

Cancel Continue





- Supply the required information for the payment method of your choice

## Credit Card

Payment method

How would you like to pay?

Payment amount  
\$1,313

\* Payment method [Change](#)

New credit or debit card

AMERICAN EXPRESS DISCOVER JCB MasterCard VISA

\* Card number

① Card number required

\* Expiration date  MM / YY

\* Security code

\* Zip/Postal code

International cardholders may input "N/A"

Card nickname  My card

Maximum 17 characters

Secure encrypted payment

Cancel Continue

## Bank Account

How would you like to pay?

Payment amount  
\$1,313

\* Payment method [Change](#)

New bank account

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

\* Account holder name

① Account holder name required

\* Account type

Checking

Savings

\* Routing transit number

\* Bank account number

\* Confirm bank account number

Bank account nickname  My bank account

Secure encrypted payment

Cancel Continue

- Select to set up auto pay

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:

- Agree to auto pay terms

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

Cancel Continue

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

<b>Fall 2022: Due Date 20th of Month</b>	
Enrollment fee	\$35.00
First payment	\$3,086.40
<b>Service charge</b>	<b>\$84.88</b>
<b>Total</b>	<b>\$3,206.28</b>

#### Payment Schedule

- 1 Payment due at time of enrollment
- 2 \$3,086.40 + \$84.88 service charge = **\$3,171.28**  
Payment scheduled 8/20/22 | Payment due 8/20/22
- 3 \$3,086.40 + \$84.88 service charge = **\$3,171.28**  
Payment scheduled 9/20/22 | Payment due 9/20/22
- 4 \$3,086.40 + \$84.88 service charge = **\$3,171.28**  
Payment scheduled 10/20/22 | Payment due 10/20/22
- 5 \$3,086.40 + \$84.88 service charge = **\$3,171.28**  
Payment scheduled 11/20/22 | Payment due 11/20/22

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](#)

Continue

- Review and agree to the service charge

#### Amount due now

<b>Fall 2022: Due Date 20th of Month</b>	
Enrollment fee	\$35.00
First payment	\$3,086.40
<b>Subtotal</b>	<b>\$3,121.40</b>
Service charge	\$84.88
<b>Total</b>	<b>\$3,206.28</b>

#### Auto pay details

First scheduled payment: 7/20/22  
Payment amount: \$3,171.28  
All remaining scheduled payments will occur on the payment plan due dates.

#### Payment details

[Change](#)

Card number	•••• •••• •••• 1111	VISA
Expiration date	07 / 25	
Zip/Postal code	32606	

#### Enrollment information

[Change](#)

Date of Birth (MM/DD/YYYY)	07/15/2000
Phone Number (XXX-XXX-XXXX)	817-531-4456

Pay \$3,206.28


- Review the final details of your payment plan

In addition to this confirmation screen, you should receive the following:

- Email receipt for your payment
- Email confirmation of your payment plan enrollment

Overview

## Payment Plan Enrollment



\$3,206.28

Thanks for your payment! You're now enrolled in Fall  
2022: Due Date 20th of Month

First scheduled payment: 8/20/22  
Payment amount: \$3,171.28

The enrollment confirmation and payment receipts [#25](#) and [#24](#) were sent  
to:  
[jolson@txwes.edu](mailto:jolson@txwes.edu)

**YOU DID  
IT!**