

Available Plans

This table lists the 529 savings plan providers that are enabled for use in the Transact Payments' Student Account Online (SAO) ePayment site.

PLAN NAME	STATE
John Hancock Freedom 529	AK
T. Rowe Price College Savings Plan	AK
Arkansas Brighter Future Plan	AR
iShares 529 Plan	AR
Goldman Sachs 529 Plan	AZ
ScholarShare 529	CA
CollegeInvest Direct Portfolio College Savings Plan	СО
Scholars Choice 529 Plan	СО
DC College Savings Plan	DC
Path2College 529 Plan	GA
IDeal Idaho College Savings Program	ID
Bright Start 529 Plan	IL
CollegeChoice 529 Direct Savings Plan	IN
CollegeChoice Advisor 529 Savings Plan	IN
Learning Quest Advisor	KS
Learning Quest Education Savings Program	KS
KY Saves 529 Plan	KY
MI 529 Advisor Plan	MI
Michigan Education Savings Program (Direct Plan)	MI
Minnesota College Savings Plan	MN
Missouri Saving for Tuition	MO
North Dakota: College SAVE	ND
Franklin Templeton's 529 College Savings Plan	NJ
NJBEST 529 College Savings Plan	NJ
Scholar's Edge	NM
The Education Plan	NM
CollegeAdvantage Direct 529 Savings Plan	ОН
Oklahoma College Savings Plan	ОК
CollegeBound 529	RI
CollegeBound Saver	RI

Table 1 Available 529 Savings Plans



PLAN NAME	STATE
TNStars College Savings 529 Program	TN
WA529 Invest	WA
Edvest College Savings Plan	WI
SMART529 Select College Savings Plan	WV
SMART529 WV Direct College Savings Plan	WV
The Hartford SMART529 College Savings Plan	WV

529 Savings Plans and Transact Payments

Since 2017, Transact Payments has partnered with a third-party vendor, Ascensus Government Savings (AGS), to electronically process 529 Savings Plan payments. When this integration is configured, the Transact Payments client can accept electronic 529 payments through the Transact Payments SAO/ePayment site or an eMarket Checkout site from participating 529 plans/vendors for educational expenses. The integration works for students, guests, and authorized payers on the SAO site, and authenticated payers in eMarket Checkouts.

The primary advantage of electronic processing 529 through Transact Payments is convenience. Beneficiaries or account owners can make immediate payments in Transact Payments and enroll in recurring payments as part of a payment plan, and therefore do not need to submit a claim, withdraw funds, and pay via check or ACH payment.

While there is no charge to the school for 529 Payment Plans, to pay for payment processing services, Transact Payments and AGS charge payers a flat fee of \$10 for one-time payments. Payers can minimize their fee burden by enrolling in recurring payments, which are only charged the \$10 fee with the plan enrollment or first payment.

Payer Experience in Transact Payments SAO

The steps below show how a student/beneficiary or parent can make a payment using a 529 Savings Plan. The workflow for an eMarket Checkout follows a similar process.

- 1. Log in to the SAO site, either directly or via Single Sign-On (SSO).
- 2. In the SAO site's navigation, click Make a Payment.



TRANSACT + COORD		Step 1 of 3: Pay amount)-(2)-(3)	
My Account	How r Balance items	nuch would you like to pay?	
 Promise to Pay Make a Paym. 	Uncheck all 1 of 1 selected Description	Balance Amount	
Fill Transactions	Account Balance	\$4,081.63 \$250.00	× ×
Statements Tax Forms	Pay amount Remaining balance		\$4,081.63 \$250.00 \$3,831.63
⑦ Help	- Would y	ou like to pay for something else?	

Figure 1 Make Payment Link in SAO

- 3. Select the item(s) for purchase, enter the amount, and then click Continue.
- 4. In the payment method screen, click New 529 Savings Plan.

TRANSACT _{OP} + cbord	Make a Payment				
My Account	Payambunt	Step 2 of 3: Pryment nethod			
Cverview	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.				
Payment Plans	View payment plan options				
🟥 Make a Payment	How would you like to pay?				
51 Transactions	Paymer \$10.0	nt amount 000			
Statements	* Paym	ent method			
Tax Forms	Maste	rcard5454 (***5454) 😂			
(?) Help					
⊖ Sign Out	New c	redit or debit card			
	New 5	29 Savings Plan			
	Intern	ational payment			

Figure 2 New 529 Savings Plan Payment Method



5. From the dropdown menu, select your 529 savings plan.

TRA	NSACT _{on} + cbord		How would you like to pa	y?	
			Payment amount		
~			\$250		
ଞ	My Account		AK - Alaska 529		
<i>I</i> A	-		AK - John Hancock Freedom 529		I —
ഡ്	Overview		AK - T. Rowe Price College Savings Plan		
	Activity Dotails		AR - Arkansas Brighter Future Direct Plan		
10	Activity Details		AR - Brighter Future Advisor Plan		
3	Promise to Pay		AZ - Goldman Sachs 529 Plan		
~	Promise to Pay		CA - ScholarShare 529		
ወጓ	Make a Paym		CO - CollegeInvest Direct Portfolio College Savings P		
	inance of optimi		CO - Scholars Choice Education Savings Plan®		
5=	Transactions		DC - DC College Savings Plan		*
			Select		
	Statements				
			* 529 savings plan account number		
B	Tax Forms				
\bigcirc	Help		11 characters		
		Secure encrypted payment		Cancel	
$(\rightarrow$	Sign Out	*			

Figure 3 Selecting 529 Plan Name

6. Provide the 529 account number.

		^	* 529 savings plan name	
TRA	NSACT + cbord		AR - Arkansas Brighter Future Direct Plan	•
			* 529 savings plan account number	
8	My Account			
裔	Overview		11 characters	
00			529 service fee	
\odot	Activity Details		\$10.00	
\$	Promise to Pay		This fee will be deducted from your 529 plan account in addition to the requested withdrawal amount	
			Save 529 savings plan for future use	
മ്	Make a Paym			

Figure 4 Selected Savings Plan Name and Account Information



- 7. Read the Terms and Conditions thoroughly and indicate your agreement by selecting the checkbox.
 - **Note:** When implementing 529, you will use the 529 Terms and Conditions configured in 529 control to inform customers that 529 Plans must be used for qualified educational expenses.



Figure 5 529 Saving Plan Terms and Conditions

8. In the 529 Savings Plan modal window, enter your username and password, and then click Log On.

TRANSACT + cbord	529 savings plan	\times	on is
 My Account Overview 	Security image		in to the ne-time e g this 529 ptions,
() Activity Details	Passphrase time is money		
🎲 Promise to Pay	Username transacttest001		
🚆 Make a Paym	Not transacttest0012		e you will be
S Transactions	Password ®	1	ıy with your
Statements	Forgot password2		nt balance
Tax Forms	×		
Help	Log On		Continue
$(\rightarrow \text{ Sign Out})$	*		

Figure 6 Logging In to 529 Plan

9. Review the amount available in the plan and authorize the payment by selecting the **I Authorize**.



10. Select the **I understand that my transaction includes a non-refundable service fee...** checkbox, and then click **Continue**.

	Service fee
My Account	\$10
Overview	As part of your payment, you will be charged a service fee of \$10 .
Activity Details	I understand that my transaction includes a non-refundable service fee of \$10.
😵 Promise to Pa	
🖺 Make a Paym	
§ ≣ Transactions	
Statements	
Tax Forms	
(?) Help	Continue
0 -	continue

Figure 7 529 Service Fee Message

11. If the payment is authorized, a confirmation message is displayed showing your remaining balance.

TRANSACT	Make a Payment
My Account	
Overview	
Activity Details	
Promise to Pay	\$260
🖺 Make a Paym	Thank you for your payment
S Transactions	You have a remaining balance of \$4 081 63
Statements	
Tax Forms	ine payment receipt <u>#44.14</u> Was sent to: kendra.lamoury@transactcampus.com
(?) Help	
\bigcirc Sign Out	Go to overview

Figure 8 529 Payment Confirmation

12. To view the receipt online, click on the receipt number.



13. After making the payment, you can now select the saved 529 payment plan tile when making a payment through the SAO site.

		Payment amount		A
TRA	NSACT + cbord	\$500		
-		* Payment method		
8	My Account	Arkansas Brighter Future Direct Plan (••••••95-01)		
â	Overview	(CUSTOM MESSAGE: 529 SAVINGS PLAN ADDITIONAL INFORMATION)		
\bigcirc	Activity Details	New credit or debit card (CUSTOM MESSAGE: CREDIT CARD ADDITIONAL INFORMATION)		
S	Promise to Pay	New 529 Savings Plan		
۲. ال	Make a Paym	(CUSTOM MESSAGE: 529 SAVINGS PLAN ADDITIONAL INFORMATION)		
S	Transactions	International payment (CUSTOM MESSAGE: FOREIGN CURRENCY (IFT) ADDITIONAL INFORMATI	DN)	
ĥ	Statements			
Ê	Tax Forms	G Secure encrypted poyment	Cancel	Continue

Figure 9 529 Payment Method Tiles