

## 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.

**Table 1 Available 529 Savings Plans**

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
CollegInvest Direct Portfolio College Savings Plan	CO
Scholars Choice 529 Plan	CO
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	OH
Oklahoma College Savings Plan	OK
CollegeBound 529	RI
CollegeBound Saver	RI

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

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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

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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**.

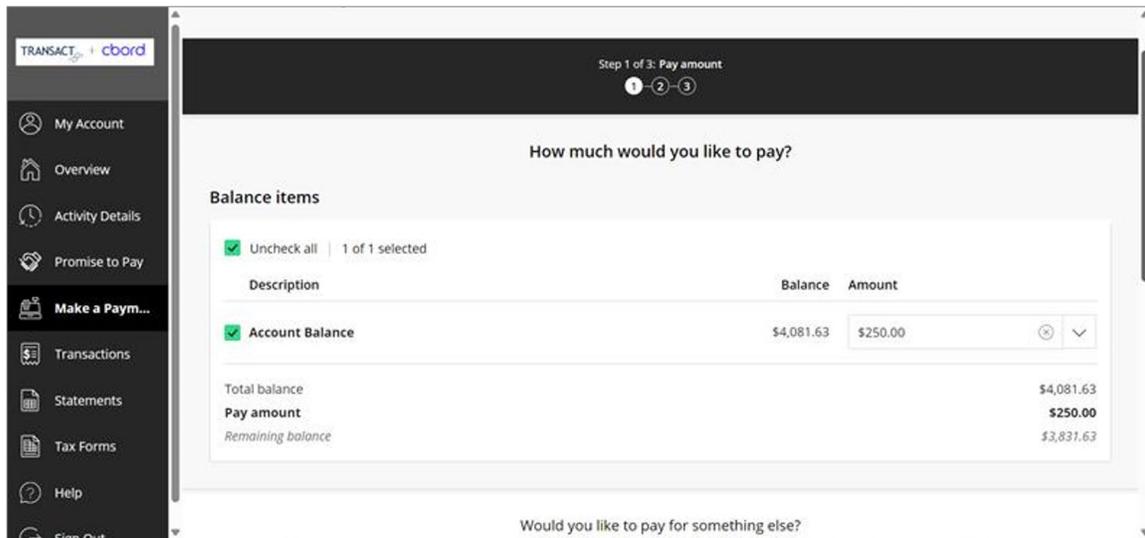


Figure 1 Make Payment Link in SAO

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**.

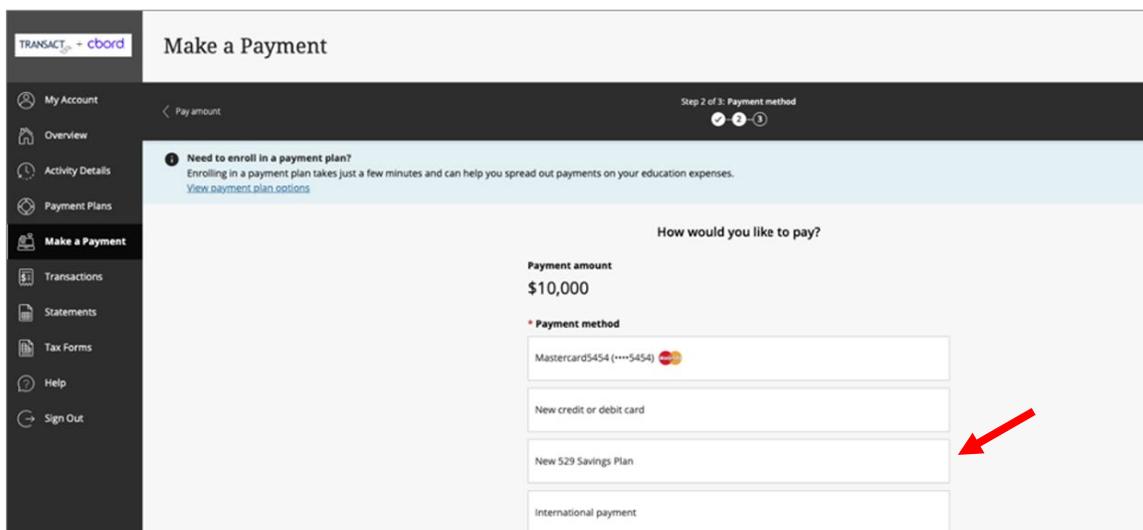


Figure 2 New 529 Savings Plan Payment Method

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

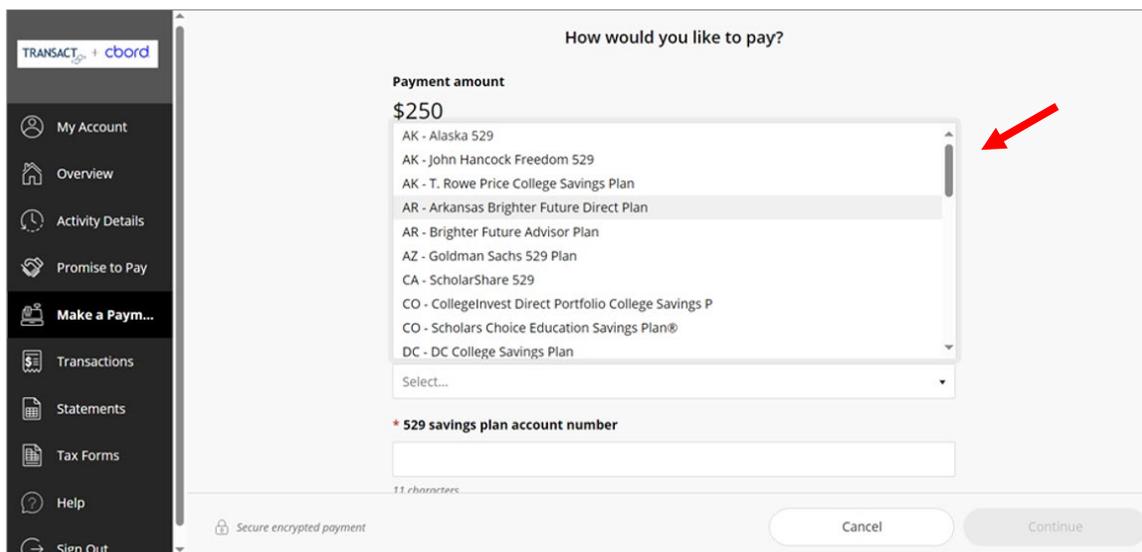


Figure 3 Selecting 529 Plan Name

6. Provide the 529 account number.

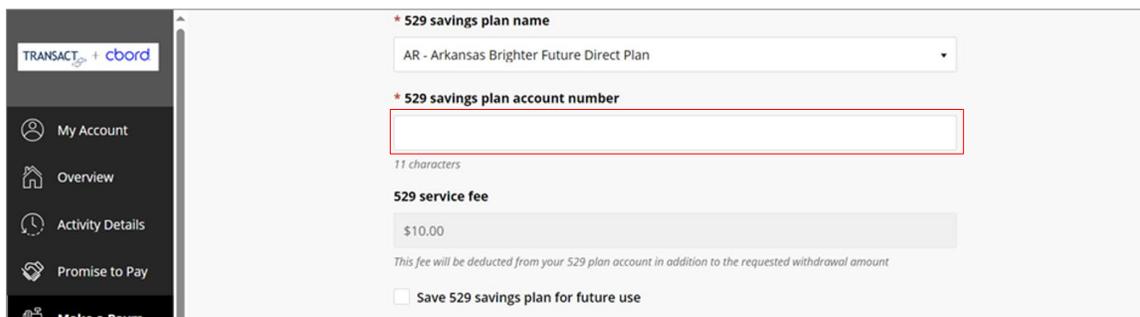


Figure 4 Selected Savings Plan Name and Account Information

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.

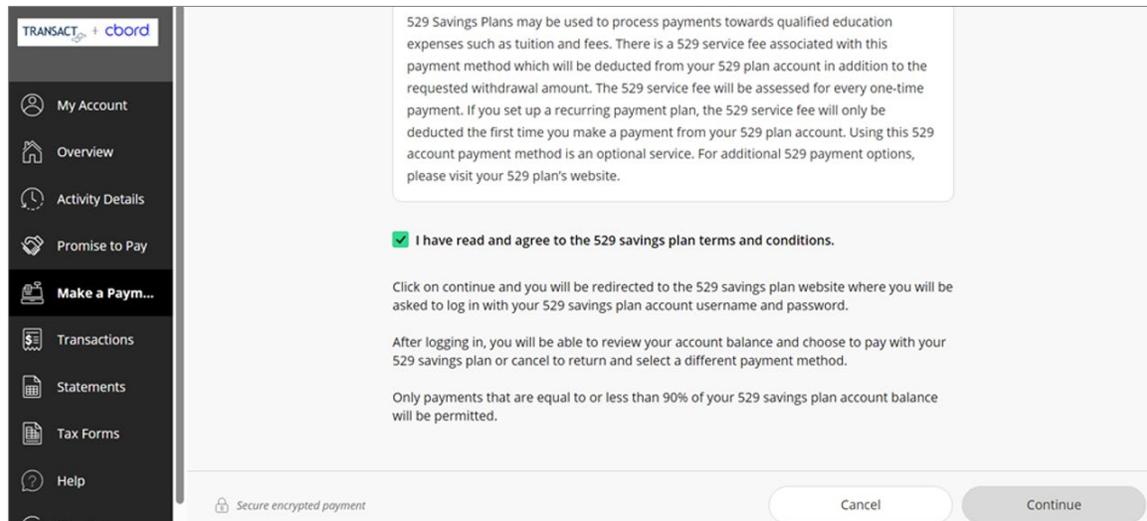


Figure 5 529 Saving Plan Terms and Conditions

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

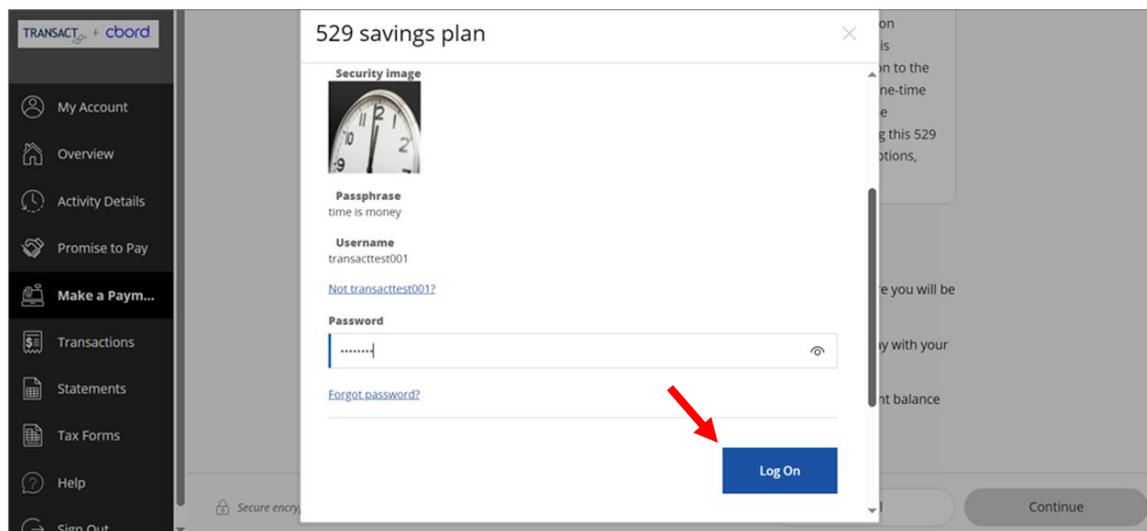
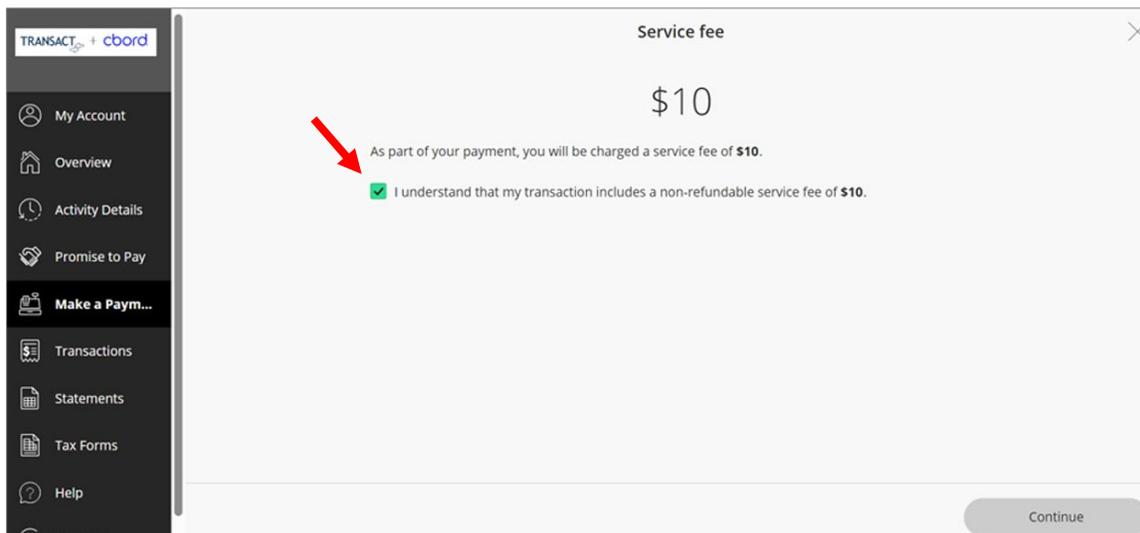


Figure 6 Logging In to 529 Plan

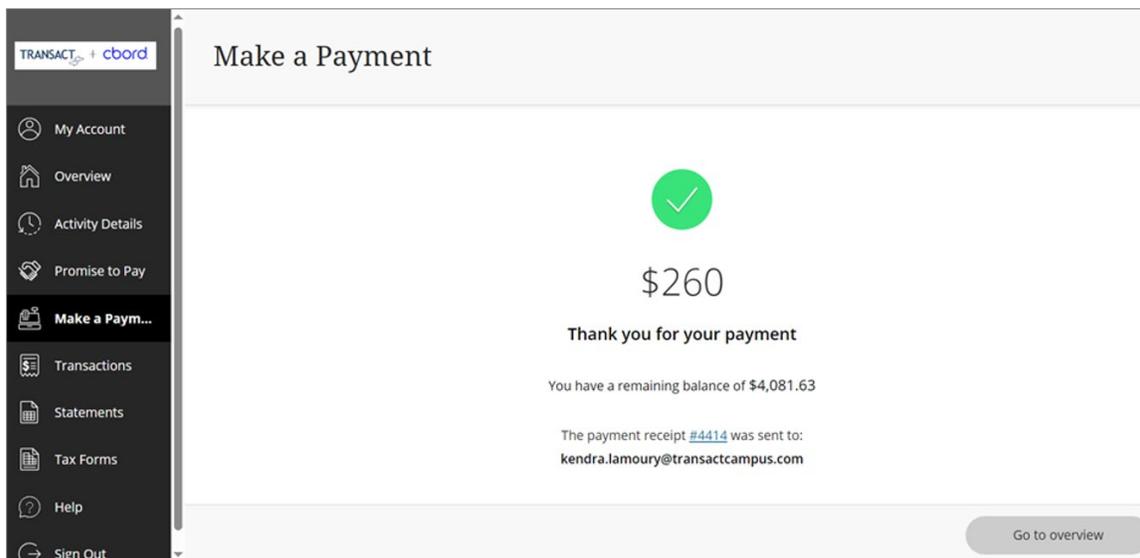
9. Review the amount available in the plan and authorize the payment by selecting the **I Authorize**.

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



**Figure 7 529 Service Fee Message**

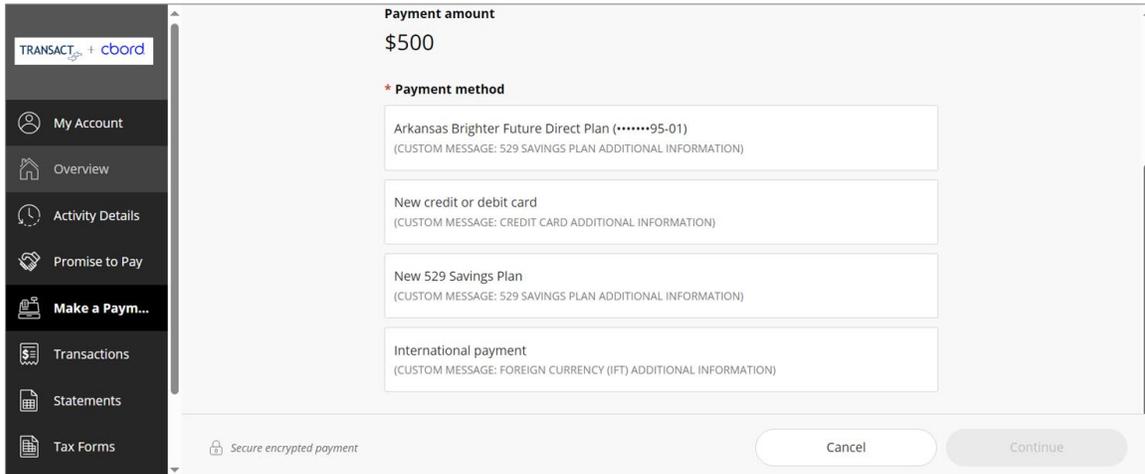
11. If the payment is authorized, a confirmation message is displayed showing your remaining balance.



**Figure 8 529 Payment Confirmation**

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

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



The screenshot shows a mobile application interface for making a payment. On the left is a dark sidebar with navigation options: My Account, Overview, Activity Details, Promise to Pay, Make a Paym..., Transactions, Statements, and Tax Forms. The main content area displays a payment amount of \$500. Below this, under the heading '\* Payment method', there are four selectable tiles:
 

- Arkansas Brighter Future Direct Plan (\*\*\*\*\*95-01) with a custom message: 529 SAVINGS PLAN ADDITIONAL INFORMATION
- New credit or debit card with a custom message: CREDIT CARD ADDITIONAL INFORMATION
- New 529 Savings Plan with a custom message: 529 SAVINGS PLAN ADDITIONAL INFORMATION
- International payment with a custom message: FOREIGN CURRENCY (IFT) ADDITIONAL INFORMATION

 At the bottom of the screen, there is a security notice 'Secure encrypted payment' with a lock icon, and two buttons: 'Cancel' and 'Continue'.

Figure 9 529 Payment Method Tiles