Transact is Wartburg College’s online billing and payment system.

Transact provides students and other authorized parties with online access to:

- View Wartburg College student account billing statements.
- Make electronic payments via credit/debit card and/or ACH.

An email will be sent to students/authorized users mid-month to provide notification when new bills are available for viewing on the Transact website.

The Transact billing statement is a static, point-in-time bill; it will show all activity that occurred up until the billing date.

(To view your student account transactions in real-time, log into my.wartburg.edu, select the Finances tab, select “My Account Balances,” and then select “View Account Details & History.”)

**Let’s Get Started!**

**For Authorized Payer Access:**

1. Ask your student to add you as an authorized user on their account. See To Add an Authorized Payer section.
2. Once authorized, an e-mail will be sent to you containing your username and password to access the Transact website.

**For Student Access:**

1. Go to [my.wartburg.edu](http://my.wartburg.edu)
2. Select the “Finances” tab.
3. Click on the “Go to Transact” link.

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Disclaimer: To comply with the Family Educational Rights and Privacy Act (FERPA), students must first grant permission to release their student account information before access to Transact is provided to parents and other authorized users.
The main screen includes:

- **My Account** – Edit contact information, add payment methods, add authorized payers (i.e., parents or guardians), and enroll in SMS notifications.
- **Overview** – View summary of charges and recent transactions.
- **Make a Payment** – Make an electronic payment.
- **Transactions** – View payment history.
- **Statements** – View current and past billing statements.

How do I give my trusted adult access?

Transact allows students to grant parents or other authorized users access to view student account billing statements, make payments, and view payment history.

**To Add an Authorized Payer:**

1. Select My Account tab.
2. Select “Send a payer invitation.”
3. Complete the required fields on the Payer Invitation screen.

4. Elect whether you wish to allow the payer to access your billing statements. If unchecked, the payer will only be allowed to make a payment.

5. Upon selecting “Send Invitation,” an email will be sent to the authorized payer with their username and password.

To Reset Authorized Payer’s Password: Once an authorized payer’s account is activated on Transact, the student is responsible for resetting a payer’s password. The Wartburg College Business Office does not have the ability to perform this function.

To Link Multiple Student Transact Accounts

Once the payer has successfully accessed Transact using one of the Parent PIN IDs they have been provided, they can create links to as many other student accounts as they have.

The “Student Links” box will display to authorized payers at the bottom of the screen. Clicking “Add New” will allow them to enter the login credentials for one of their other IDs. They can enter temporary login credentials if a new account has been created for them and they have not changed the password on the account yet.
If the login credentials provided are correct, a link will be added to the “Student Links” box which can be used to access the other student’s account page.

A similar link will appear on that student's page allowing the authorized payer to link back to the original student's page. They can add as many student links as they need depending on how many Parent PIN IDs have been created for them.

How do I view my billing statement?

The Transact billing statement is a static, point-in-time bill; it will show all activity that occurred up until the billing date.

To View a Billing Statement:

1. Select Statements tab.
2. Select “View” or “Save” to access a statement.

To View Your Billing Statement in Real-Time: Log into my.wartburg.edu, select the Finances tab, and select “View account details & history.”
Here is an example of a billing statement:

![Bill example]

To Set Up SMS Notifications of New Billing Statements:

To receive text message notifications of the release of monthly billing statements:

1. Select My Account tab.
2. Under SMS notifications, select “Sign Up.”
How do I make a payment?

Transact allows students and authorized payers to make electronic payments towards their student account balance via credit card, debit card, and/or ACH.

To Make a Payment:

1. Select Make a Payment tab.
2. Check the “Student Account Payment” box.
3. Enter payment amount if you do not wish to pay in full and select the “Checkout.”
4. Select payment method from the drop-down menu.

- **Credit or Debit Card**
  - Transact accepts Visa, MasterCard, American Express, and Discover.
  - Credit Card Processing Fees:
    - 2.85% fee for U.S. cards
    - 4.25% fee for international cards
    - Minimum $3 fee for payments over $20 and less than $106
    - The fee amount will be stated during the payment process and is in addition to the payment amount. The fee is levied by Transact, the third-party payment processor, and not by Wartburg College.

- **New Bank Account (i.e., ACH, Electronic Check)**
  - No fee is assessed when paying with ACH (i.e., electronic check). However, please be sure to enter your bank’s routing number and your checking/savings account number (not debit card number).
  - Returned or dishonored ACH transactions (i.e. insufficient funds) will result in a fee assessed by Wartburg College to a student’s account.

5. Enter account information.

Payers may elect to have their account information retained in the Transact system for future transactions.

6. Select “Continue.”

7. Review your transaction and account information before selecting “Submit.”
Frequently Asked Questions:

- **What is Transact?**
  Transact is a third-party vendor Wartburg College has contracted with to provide Wartburg College students and authorized payers with an online platform to review billing statements and pay student account fees, including tuition, room and board, course fees, and other miscellaneous charges, electronically. Transact also offers the functionality of electronic notifications to students and authorized payers when billing statements are available for viewing.

- **When am I able to access Transact to view my billing statement or make a payment?**
  The Transact website is available 24 hours a day, seven days a week. Students and authorized payers will receive an email mid-month to provide them notification when new billing statements are available for viewing.

- **Will the billing statement notification be sent to students only?**
  When a new billing statement is ready to view, students and authorized payers will receive an email and/or SMS notification based on the notification options selected.

- **Can I still get a paper billing statement?**
  No, Wartburg College's Business Office no longer provides paper copies of student billing statements. Students and authorized payers may, however, access billing statements on Transact and print a copy of it at their convenience.

- **What payment methods are accepted through Transact and processing fees assessed?**
  Transact accepts payments via ACH (i.e. electronic check)
  - No fee is assessed when paying with ACH (i.e., electronic check). Be sure to enter your bank's routing number and your checking/savings account number (not debit card number).
  - Returned or dishonored ACH transactions (i.e. insufficient funds) will result in a fee assessed by Wartburg College to a student's account.

  Transact accepts Visa, Mastercard, American Express, and Discover

  **Credit/Debit Card Processing Fees:**
  - 2.85% fee for U.S. cards
  - 4.25% fee for international cards
  - Minimum $3 fee for payments over $20 and less than $106
  - This fee will be stated during the payment process and is in addition to the payment amount. The fee is levied by Transact, the third-party payment processor, and not by Wartburg College.

- **If I pay online today, when will my payment show up on my student account?**
  Electronic payments through Transact will show up on your student account immediately, but the payment will be processed within 24 hours.

- **Can I utilize multiple bank accounts for making payments on Transact?**
  Yes, students and authorized payers may set-up and pay with multiple bank accounts or credit/debit cards.
I'm not comfortable paying online through Transact. Can I still mail a check?
Yes! You may mail a check to the following address:
Wartburg College
Attn: Business Office
P.O. Box 1003
Waverly, IA 50377-0903

What is an authorized payer?
Students have the option to provide another party (i.e., parent, guardian, or trusted adult) with access to view their billing statements and/or make a payment on their student account via Transact. Students must set-up authorized payers on the Transact website. Per FERPA, Wartburg College personnel are not authorized to do this on a student's behalf. An authorized payer will receive their own username and password to access Transact as well as receive monthly e-mail notifications when billing statements are available for viewing.

Can a student have more than one authorized payer?
Yes, a student can set-up more than one authorized payer on the Transact website.

Who do I contact to reset an authorized payer's Transact password?
A student is responsible for resetting authorized payers' Transact passwords. Per FERPA, Wartburg College personnel are not authorized to do this on a student's behalf.

Can authorized payers view other authorized payers' bank account or credit/debit card information?
No, each authorized payer only has access to their own payment account information along with access to the student's billing statements and account activity.

Can authorized payers access more than one student account?
Yes, once an authorized payer has accessed Transact using one of the Parent PIN IDs they have been provided, they can create links to as many other student accounts as they have.

Can anyone else access information stored in Transact?
No. The information stored on the Transact website is secure and cannot be accessed by anyone who does not have permission from the student to view that information. Banking information stored on the website, including credit/debit card or bank account numbers, are not viewable by anyone other than the authorized payer who entered the information.

**TRANSACT RESOURCES**

Questions about making an online payment or Transact website?

Transact Online Support
(800) 339-8131 (M-F 8:00am-9:00pm ET)

Questions about your balance and billing statements?

Wartburg College Business Office
(319) 352-8411 businessoffice@wartburg.edu