



## Making ACH (Electronic Check) Payments

### Concept

The *Campus Finance* component of Student Self-Service enables students to access their student bill information and manage their charges and payments. This topic covers how students can make electronic check (ACH) payments via Student Self-Service.

### **Background Information**

*TouchNet* is a company that serves higher education institutions by handling all online credit card and bank account numbers. This includes account numbers used to pay application fees, enrollment deposits and student bills. TouchNet provides UMS with a payment solution that eliminates the storage of account numbers by UMS, either electronically or in hard copy form.

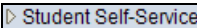
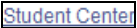
# Reference Document

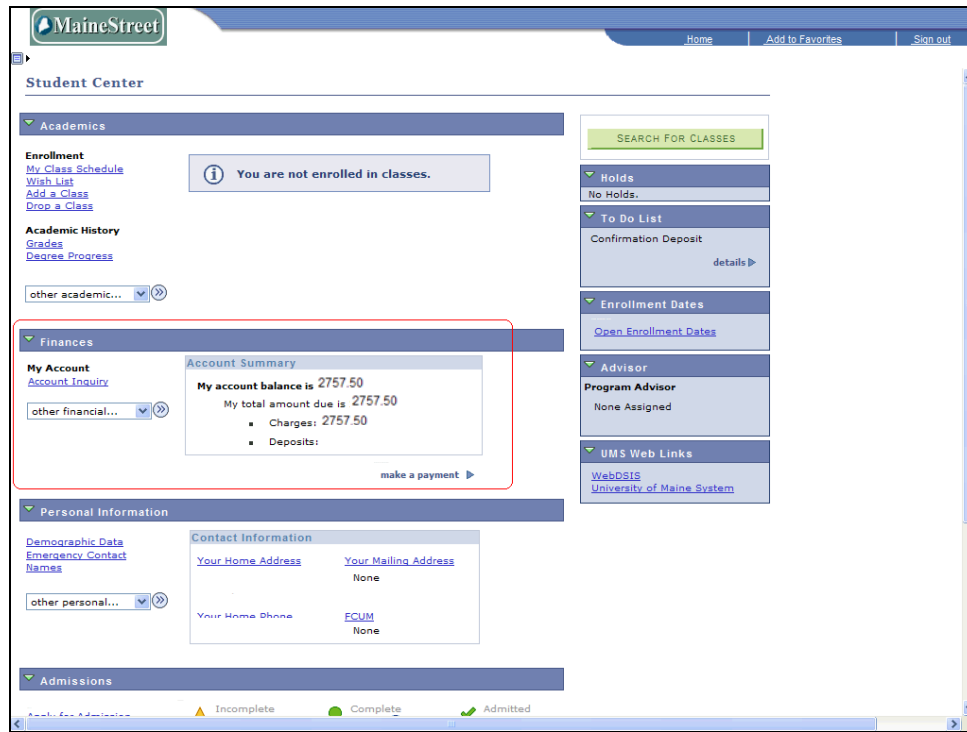
## Student Self-Service: Making ACH (eCheck) Payments



### Navigation



Step	Action
1.	Click the <b>Student Self-Service</b> link. 
2.	Click the <b>Student Center</b> link. 



Step	Action
3.	<p>In the <i>Finances</i> section of the <b>Student Center</b>, an <i>Account Summary</i> shows your total charges and deposits due.</p> <p><b>Note:</b> The account balance figure only <u>includes charges due</u> - <u>not deposits due</u>.</p> <p>You can click the <b>make a payment</b> link to process a payment or click the <b>Account Inquiry</b> link to review details about your account.</p> <p>For this example, click the <b>make a payment</b> link.</p> <p><a href="#">make a payment ▶</a></p>

# Reference Document

## Student Self-Service: Making ACH (eCheck) Payments



[Home](#) | [Add to Favorites](#) | [Sign out](#)

[New Window](#) | [Help](#) | [Customize Page](#) |

STEP: 1 2 3 4

**1. E-Payment Institution**


Welcome to your E-Payment Institution page. Select the institution you want to process a payment against and then click the Next button. This will take you to the E-Payment Allocation page where you will continue to enter payment information before linking to the TouchNet® site for payment process.

Select the student for payment processing...  Student Name


Select the Institution for payment...

NEXT >

Step	Action
4.	<p>On the <b>Step 1 E-Payment Institution</b> page, the student's name and MaineStreet ID appear in the <i>Select the student for payment processing</i> field.</p> <p>All online payments are processed through the TouchNet online payment system. TouchNet is a company that serves higher education institutions by handling all online credit card numbers and bank account information provided during the payment process.</p> <p>Click the drop-down arrow in the <i>Select the Institution for payment...</i> field.</p>




[Home](#) | [Add to Favorites](#) | [Sign out](#)

[New Window](#) | [Help](#) | [Customize Page](#) | 

**STEP:** 1 - 2 - 3 - 4

**1. E-Payment Institution**



Welcome to your E-Payment Institution page. Select the institution you want to process a payment against and then click the Next button. This will take you to the E-Payment Allocation page where you will continue to enter payment information before linking to the TouchNet® site for payment process.

Select the student for payment processing...  Student Name

Select the Institution for payment... 

- University of Maine
- University of Southern Maine

Step	Action
5.	<p>Only institutions where you have charges/deposits due will appear in the list.</p> <p>Select the institution you are processing a payment for. <b>Note:</b> <i>You can only make payments one institution at a time.</i></p>

# Reference Document

## Student Self-Service: Making ACH (eCheck) Payments



STEP: 1-2-3-4

### 1. E-Payment Institution

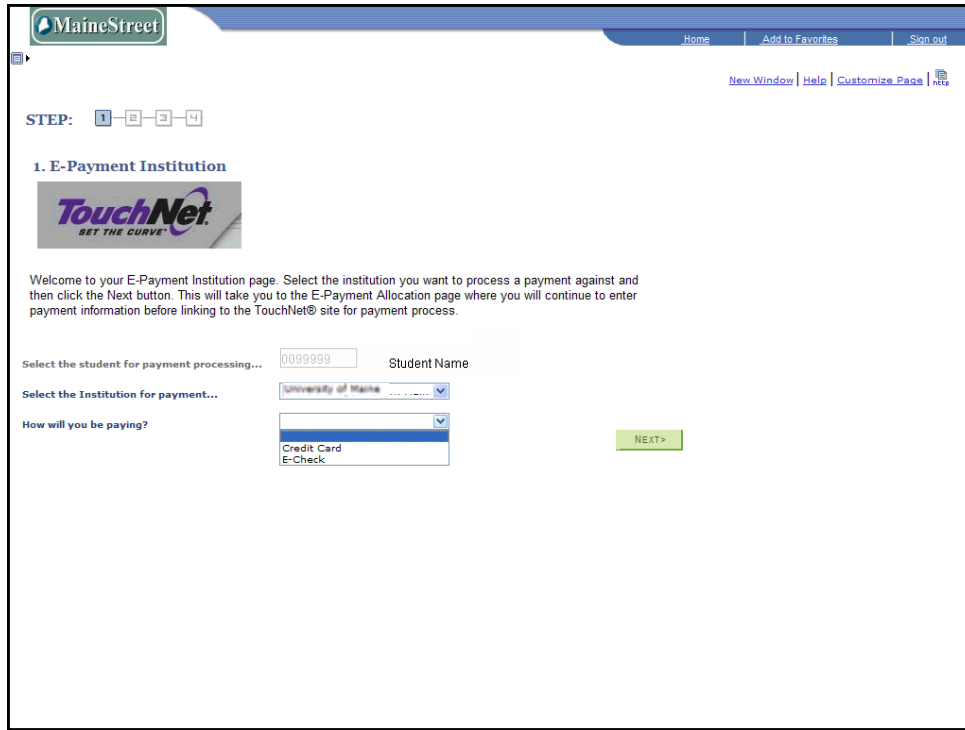
Welcome to your E-Payment Institution page. Select the institution you want to process a payment against and then click the Next button. This will take you to the E-Payment Allocation page where you will continue to enter payment information before linking to the TouchNet® site for payment process.


Select the student for payment processing...  Student Name

Select the Institution for payment...

How will you be paying?

Step	Action
6.	After selecting an institution, the <i>How will you be paying?</i> field should appear. Click on the drop-down arrow. <input type="text" value="v"/>



**STEP:** 1-2-3-4  
**1. E-Payment Institution**  
  
 Welcome to your E-Payment Institution page. Select the institution you want to process a payment against and then click the Next button. This will take you to the E-Payment Allocation page where you will continue to enter payment information before linking to the TouchNet® site for payment process.

Select the student for payment processing...  Student Name  
 Select the Institution for payment...   
 How will you be paying?

Step	Action
7.	Select the appropriate payment type.  For this example, click on <b>E-Check</b> to select it. <input type="text" value="E-Check"/>

# Reference Document

## Student Self-Service: Making ACH (eCheck) Payments



**STEP:** 1 2 3 4

### 1. E-Payment Institution

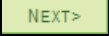
Welcome to your E-Payment Institution page. Select the institution you want to process a payment against and then click the Next button. This will take you to the E-Payment Allocation page where you will continue to enter payment information before linking to the TouchNet® site for payment process.

Select the student for payment processing...  Student Name

Select the Institution for payment...

How will you be paying?

[NEXT>](#)

Step	Action
8.	Click the <a href="#">Next&gt;</a> button. 



## Reference Document

### Student Self-Service: Making ACH (eCheck) Payments

<PREVIOUS
NEXT>

**Payment Institution**

**The University of Maine**

My Charges...

	Item Description	Term	Due Amount
1	Communication Fee	2008 Fall	\$15.00
2	Student Activity Fee	2008 Fall	\$45.00
3	Engineering Program Fee	2008 Fall	\$75.00
4	Engineering Program Fee	2008 Fall	\$75.00
5	Recreation Center Fee	2008 Fall	\$102.00
6	Unified Fee	2008 Fall	\$803.00
7	Tuition Undergrad Resident	2008 Fall	\$1,642.50

Total Charges Due-----> **\$2,757.50**

My Charge Payment Amount----->  [Pay All Charges](#) [Clear All Charges](#)

Remaining Charges-----> **\$0.00**

<PREVIOUS
NEXT>

Step	Action
9.	<p>On the <b>Step 2 E-Payment Allocation</b> page, the total amount due to the institution you selected appears in the <b>Total Charges Due</b> field. You can click the <a href="#">Pay All Charges</a> link to enter the total amount due in the <b>My Charge Payment Amount</b> field, or you can enter a specific payment amount.</p> <p><b>Note:</b> <i>partial payments are possible but <u>not</u> over-payments.</i></p> <p>For this example, click the <a href="#">Pay All Charges</a> link.</p>
10.	<p>After entering the payment amount, click the <b>Next&gt;</b> button.</p> <div style="border: 1px solid black; padding: 2px 5px; text-align: center; margin-top: 5px;">NEXT&gt;</div>


# Reference Document

## Student Self-Service: Making ACH (eCheck) Payments




### 3. E-Payment Confirmation

The University of Maine System uses TouchNet® to process on-line credit card or electronic check payments. Validate the information below for \_\_\_\_\_ and click the Previous button to make any changes. Once you are satisfied, click the Start Payment Process button below and you will be taken to the TouchNet® site to complete the payment process.

 Once the process begins, you must wait until the process is complete before leaving this session. If you leave, your account in your Student System might not update immediately from your TouchNet® transaction. You will receive a message when your process is complete and your account updated.

My Payment Amounts			
Total Charges Due----->	\$2,757.50	Total Deposits Due----->	\$0.00
My Charge Payment Amount----->	\$2,757.50	My Deposit Payment Amount----->	\$0.00
Remaining Charges Due----->	\$0.00	Remaing Total Deposits----->	\$0.00
Total Payments----->		\$2,757.50	

 Make sure you validate all the information above for | \_\_\_\_\_ before submitting your payment request. Once verified, click the Start Payment Process button below.

[Start Payment Process](#)


[< PREVIOUS](#)

Step	Action
11.	<p>On the <b>Step 3 E-Payment Confirmation</b> page, verify the payment data.</p> <p>When ready, click the <b>Start Payment Process button</b> to go to the TouchNet online payment system and start the payment process.</p> <p><a href="#">Start Payment Process</a></p>



1865 THE UNIVERSITY OF  
**MAINE**

*On-line Payments*



**Select ACH payment method and verify the amount.**

Payment Method:


Verify your payment amount: \$ 2757.50

Cancel
Continue

[Privacy Policy](#)


Step	Action
12.	<p>You are now in the <b>TouchNet</b> online payment system. The logo for the institution you are processing a payment for should display.</p> <p>Click the drop-down arrow in the <b>Payment Method</b> field.</p>
13.	<p>For this example, click on <b>Electronic Check</b> to select it.</p> <div style="border: 1px solid gray; padding: 2px; width: fit-content; margin: 5px 0;">Electronic Check</div>
14.	<p>When ready, click the <b>CONTINUE</b> button to move to the next step in the payment process. You also have the option to cancel out of the payment process, if you wish.</p> <p>Click the <span style="border: 1px solid gray; padding: 2px 10px; background-color: #ccc; margin: 0 5px;">Continue</span> button.</p>





1865 THE UNIVERSITY OF  
**MAINE**

*On-line Payments*



**Please enter your bank account information**

\* Account Type:  ▼

\* ABA Routing Number:  [View Illustration](#)

\* Account Number:

\* Re-enter the Account Number:

\* Name on the Account:

Email Address:

**Billing Address of the Account**

\* Street Address 1:

Street Address 2:

\* City:  State:  ▼ Postal Code:


Country:



\* Required Information

Step	Action
15.	Now you will enter information about the bank account the payment will be processed from.  Click on the drop-down arrow in the <i>Account Type</i> field.
16.	Click on the appropriate account type to select it.
17.	Next, enter the Routing Number in the <i>ABA Routing Number</i> field.  <b>Note:</b> Click the <a href="#">View Illustration</a> link for information about the Routing Number.
18.	Next, enter the bank account number in the <i>Account Number</i> field.
19.	Re-enter the <i>Account Number</i> .
20.	In the <i>Name on the Account</i> field, enter the account holder's name.
21.	In the <i>Email Address</i> field, enter the account holder's email address. <b>Note:</b> <i>email notification will be sent to this address after the payment is processed.</i>
22.	In the <b>Billing Address of the Account</b> section of the page, enter the billing street address into the <i>Street Address 1</i> field.
23.	Enter the city into the <i>City</i> field.
24.	<b>Maine</b> appears by default in the <i>State</i> field. Lookup and select a different state if necessary.



## Reference Document Student Self-Service: Making ACH (eCheck) Payments

Step	Action
25.	Enter the appropriate zip code into the <i>Postal Code</i> field.
26.	It is not a required field, but you can enter the country code into the <i>Country</i> field.
27.	When ready to complete the payment process, click the  button.

**On-line Payments**  




**ACH Payment Information**

I understand that payment(s) will be initiated once the order(s) has/have been submitted. I will be electronically notified when my order(s) has/have been fulfilled. I understand that I may be charged a non-sufficient funds (NSF) fee of \$30.00 in the event any transaction agreed to in this "Authorization Agreement" is returned from the account holder's financial institution as NSF.

Name on the Account: My Name  
Account Type: Checking  
Routing & Account Number: 211288161 xxxxxxx1607  
[Change Payment Information](#)

Amount Paying: \$2,757.50

This agreement is dated Wednesday Sep 3, 2008.



[Privacy Policy](#)

Step	Action
28.	On the <b>ACH Payment Information</b> page, verify that the payment information is correct. If corrections are necessary, click the <a href="#">Change Payment Information</a> link.  When ready, click the <b>CONTINUE</b> button.



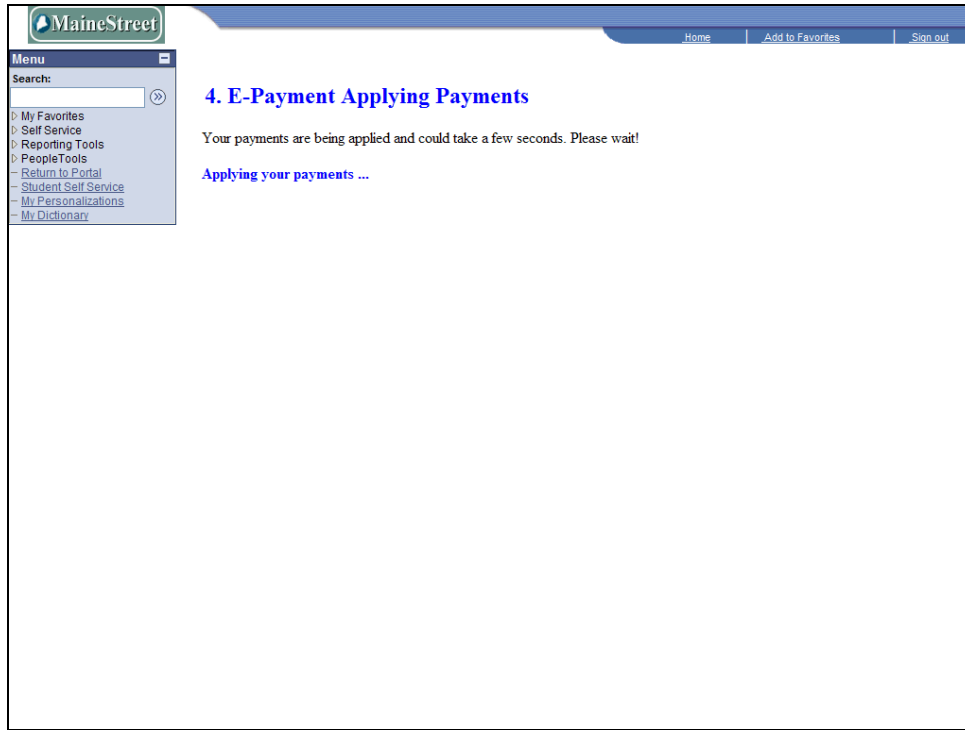
 **On-line Payments**  


**Thank you. Please print this receipt for your records.**

Account Type: Checking  
Account Number: xxxxxxxx1607  
Reference Number: 73  
Name on the Account: My Name  
Amount Paid: \$ 2,757.50  
Date and Time: 09/03/2008 at 10:44:08 CDT  
External Transaction ID: CSTST5B05741344169  
System Tracking ID: 1293

[Click here to complete the payment process](#)

Step	Action
29.	Click the <a href="#">Click here to complete the payment process</a> link. <a href="#">Click here to complete the payment process</a>



Step	Action
30.	When the <b>Step 4 E-Payment Applying Payments</b> page appears, TouchNet is applying your payment to your account. You will be returned to the MaineStreet <b>Account Summary</b> page when the process is completed.



summary activity

[Help ?](#)

### Account Summary

---

**Account Balance**

■ Due Now	0.00
■ Future Due	0.00

**What I Owe**

Campus	Term	Charges Due	Deposits Due	Total Due
				0.00

**MAKE A PAYMENT**

▾ Flag4

**What I Owe**

You have no outstanding charges.

---

[Financial Aid](#)

---

Summary [Activity](#)

go to ...

Step	Action
31.	On the <b>Account Summary</b> page, click the <b>Activity</b> tab to go to the <b>Account Activity</b> page and review your payment. <input type="button" value="activity"/>



## Reference Document

### Student Self-Service: Making ACH (eCheck) Payments

summary
activity [Help ?](#)

### Account Activity

**View by**

University of Maine    From  To     All Terms

Transactions		Find   View All	First	1-10 of 10	
Posted Date	Item	Term	Charge	Payment	Refund
09/03/2008	Payment by ACH	2008 Fall		2,757.50	
07/01/2008	Communication Fee	2008 Fall	15.00		
07/01/2008	Dependent Tuition Benefit	2008 Fall		1,792.50	
07/01/2008	Engineering Program Fee - Thermodynamics I	2008 Fall	75.00		
07/01/2008	Engineering Program Fee - Applied Mechanics: Statics	2008 Fall	75.00		
07/01/2008	Recreation Center Fee	2008 Fall	102.00		
07/01/2008	Student Activity Fee	2008 Fall	45.00		
07/01/2008	Tuition Undergrad Resident	2008 Fall	3,585.00		
07/01/2008	Unified Fee	2008 Fall	803.00		
04/09/2008	Deposit Admissions Check	2008 Fall		150.00	

First 1-10 of 10 Last

Currency used is US Dollar.

Step	Action
32.	On the <b>Account Activity</b> page, check the <i>Transactions</i> section to verify your payment was posted.
33.	<b>End of Procedure.</b>