

OTIS COLLEGE OF ART AND DESIGN

TRANSACT ONLINE PAYMENT PORTAL

*Guide for Newly Admitted Otis
International Students*



DASHBOARD: MENU, COST & PAYMENT ESTIMATOR, AND TRANSCACT PAYMENT PORTAL

WELCOME OTIS OWL!

Pay \$250 Deposit

SELECT Cost and Payment Estimator to view your tuition and fees for the academic year. Charges displayed here is for enrollment of 12-18 credits only.

Select PAY MY BILL to open Transact Online Payment Portal

Transact is the Otis College's payment processing platform from Cashnet. Cashnet is the authorized payment processing service/portal for Otis College.

Approaching Deadlines

The Approaching Deadlines area lists all the deadline-d for students of Otis College.

January 6th - Payment Deadline for Spring 2020
Contact the One Stop at onestop@otis.edu with any questions.

December 1st - Tuition Deposit Deadline for Spring 2020
Pay your tuition deposit and housing application fee online at www.otis.edu/deposit

January 31st - Deadline to Submit Immunization Requirements
More information here: www.otis.edu/student-health-wellness-center/immunizations-screenings

Writing Placement Assessment

Take the [Writing Placement Assessment](#) so you can register for classes.

My Classes

My Account

- Costs and Payment Estimator
- View My Charges and Payments

Financial Aid Requirements

July Year - June Year

Requirements	Fund	Term Period	Status
Accept/Decline aid	Otis Institutional Scholarship		✓
FAFSA Application			✓

View Aid – Accept or Decline Offered Aid/Otis Scholarship

Go to My Financial Aid Award

TRANSACT: ACCOUNT OVERVIEW AND CHANGES FOR NEW STUDENTS

Overview



Otis Owl

Overview

Activity Details

Make a Payment

Payments

Sign Out



***Owl Tip:**

***Prior to the start of the semester, only the Anticipated Remaining Balance is due by payment deadline.**



Otis Owl

Otis College of Art and Design

Prior to Registration: Tuition charges will not appear until after courses are added to your schedule.

Prior to Start of the Semester: Amount displayed does not reflect Anticipated Aid/Otis Scholarship

Balance

\$0

Summary

Balance

Credit Balance ⓘ

\$250 Tuition Deposit will be credited to your account and will display as a payment.

\$0.00

-\$250.00

Previous Term Balance	NaN
Spring 2020 Charges	\$24,380.00
Spring 2020 Payments	\$250.00
Total Balance <i>(Zero or credit balances not displayed)</i>	\$24,130.00
Spring 2020 Anticipated Aid	\$8,000.00
Anticipated Remaining Balance	\$16,130.00

** For detailed account information including refunds select View Account Activity*

***The amount of anticipated aid does not include the loan origination fees (Subsidized/Unsubsidized Stafford Loans at 1.62%, PLUS/ Graduate PLUS loans at 4.248%). If your financial aid package includes loans, subtract the origination fee(s) from the total anticipated aid to see the net amount.*

View Activity Details: Select to see break down of charges, payments, and anticipated remaining balance.

View activity details

TRANSACTION: ACCOUNT SUMMARY – CHARGES AND PAYMENTS FOR NEW STUDENTS

Summary

Balance

Displays all charges for semester (includes Tuition, Fees, and Otis Housing/Meal Plan if applicable)

Prior to Registration: Tuition charges will not appear until after courses are added to your schedule.

\$0.00

Credit Balance ⓘ

Prior to Start of the Semester: Amount displayed does not reflect Anticipated Aid/Otis Scholarship

-\$250.00

Previous Term Balance

NaN

Spring 2020 Charges

\$24,380.00

Spring 2020 Payments

\$250.00

Total Balance (Zero or credit balances not displayed)

\$24,130.00

Spring 2020 Anticipated Aid

\$8,000.00

Anticipated Remaining Balance

\$16,130.00

*For detailed account information including refund activity, click View Account Activity

**The amount of anticipated aid does not include the loan origination fees (Subsidized/Unsubsidized Stafford Loans at 1.62%, PLUS/ Graduate PLUS loans at 4.248%). If your financial aid package includes these loans, subtract the origination fee(s) from the total anticipated aid to see the net amount.

Displays any payments made for the semester including tuition deposit credit. Also displays approved Otis Health Insurance Waivers.

View activity details



*Owl Tip:

*View Activity Details: Always check your Activity Details to see your charges and payments. Your actual remaining balance will always appear at the top of your activity details.

TRANSACTION: ACCOUNT SUMMARY – ANTICIPATED AID AND REMAINING BALANCE

Summary

Balance

Prior to Registration: Tuition charges will not appear until after courses are added to your schedule.

\$0.00

Credit Balance ⓘ

Displays Anticipated Aid (Otis Scholarship)

Prior to Start of the Semester: Amount displayed does not reflect Anticipated Aid/Otis Scholarship

-\$250.00

Previous Term Balance

NaN

Spring 2020 Charges

\$24,380.00

Spring 2020 Payments

\$250.00

Total Balance (Zero or credit balances not displayed)

\$24,130.00

Spring 2020 Anticipated Aid

\$8,000.00

Anticipated Remaining Balance

\$16,130.00

*For detailed account information including refunds, click View Account Activity

**The amount of anticipated aid does not include the origination fees (Subsidized/Unsubsidized Stafford Loans at 1.62%, PLUS/ Graduate PLUS loans at 4.248%). If your financial aid package includes loans, subtract the origination fee(s) from the total anticipated aid to see the net amount.

Displays Remaining Balance Due. Remaining Balance is calculated by subtracting Anticipated Aid from Total Balance.

*Otis Scholarship will disburse to your account and become a payment after the semester start date.



*Owl Tip:

*For Payment Deadline, Pay the Anticipated Remaining Balance Only. Anticipated Aid disburses to your account only after the semester begins. Balance at the top corner will update to reflect charges, payments, and anticipated aid after the semester begins and after you have registered full-time.

TRANSACTION: VIEW ACTIVITY DETAILS TO SEE ALL CHARGES, PAYMENTS, AND AID

Activity Details

Anticipated Aid (Otis Scholarship)

Anticipated Remaining Balance: Amount Due by Payment Deadline

- Otis Owl
- Overview
- Activity Details**
- Make Payment
- Payments

Detailed Account Activity

Student ID:					
Previous Term Balance: \$0.00	Spring 2020 Charges: \$24,380.00	Spring 2020 Payments: \$250.00	Total Balance: \$24,130.00	Spring 2020 Anticipated Aid: \$8,000.00	Anticipated Remaining Balance: \$16,130.00
* Financial aid credits cannot be applied to previous term balances * Zero or credit balances are not displayed					

Current Term Charges & Payments

Term Description	Effective Date	Detail Code	Detail Code Description	Charges	Credits
Spring 2020	December 2, 2019	DNCV	Deposit New Student Visa		\$250.00
Spring 2020	November 19, 2019	APFE	Application Fee	\$0.00	

Current Term Pending Financial Aid Credits

Term Description	Fund Code Description	Pending Credit
Spring 2020	Otis Institutional Scholarship	\$8,000.00

Prior Term Activity

Term Description	Effective Date	Detail Code	Detail Code Description	Charges	Credits
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Select Activity Details to view all charges, payments, and transactions.



***Owl Tip:**

*Always view your activity details. Activity details include online and in-person payments, charges, and expected financial aid or Otis Scholarships.

Note: Tuition and Fees will appear as charges under *Current Term Charges and Payments* after course registration. Once courses have been added to your schedule, charges will appear in detail.

Charges, Payments, or Otis Health Insurance Waiver

Anticipated Financial Aid or Otis Scholarship

Previous Term Charges and Payments

TRANSACTION: PAYER INVITATION AND FEATURED ITEMS



*Owl Tip:

***Get help with payment!**
Select Payer Invitation to inform family or guardians of your balance due.

Payer Invitation: Invite and give access to a third party including your parents, relatives, or close to kin ability to make payment on your account.

Pay for Upcoming Term: Select to manually input remaining balance you wish to pay. One-Time Payment Only.

Pay for Specific Available Term: Select to manually input remaining balance. One-Time Payment Only.

Overview

Do you want help paying?

Do you know someone that would like to help you pay? Invite them to have access to your account!

Send a payer invitation

Featured items [View all](#)

Pay for Upcoming Term	Spring 2020
\$0.00	\$0.00

Make a payment

TRANSACTION: PAYER INVITATION OVERVIEW AND SENDING INVITATION

Overview

Payer Invitation

Payer information

- * First name
- * Last name
- * Email address
- * Confirm email address

Message to payer

Maximum 250 characters

Cancel

Input name and e-mail of third party you wish to invite to make payment on your account.

Select *Send Invitation* to send notice. Transact will e-mail third party individual with link and information for them to make payment on your account.

TRANSACTION: MAKE A PAYMENT – PAY FOR UPCOMING TERM

OTIS COLLEGE OF ART AND DESIGN Make a Payment

Pay amount

Featured items

Pay for Upcoming Term \$0.00 View details	Spring 2020 \$0.00 View details
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Payment
Remaining balance

\$0.00
\$0

Cancel Continue

Select Make a Payment to start payment transaction.

Select Pay for Upcoming Term to make payment. Amount will default to zero, manually input remaining balance to pay. One-time payments only.

Prior to Registration: Tuition charges will not appear until after courses are added to your schedule.

Prior to Start of the Semester: Amount displayed does not reflect Anticipated Aid/Otis Scholarship

Note: Payment Plans are not available to F-1 International Students. All F-1 International Students must pay remaining balance in full.

TRANSACTION: PAY FOR UPCOMING TERM – ITEM DETAILS

Make a Payment

Item details

Pay for Upcoming Term

\$16,130.00

Maximum \$1,000,000

* Please select entry term

Spring 2020

Select..

- Spring 2020
- Summer 2020
- Summer 2020 MFA Graphic Design
- Fall 2020

Cancel

Add to payment

Manually change amount to reflect Anticipated Remaining Balance.

Select Payment Term – Upcoming Semester.

Select Add to Payment to confirm payment amount.

TRANSACTION: PAY FOR UPCOMING TERM – CONFIRM PAYMENT AMOUNT

Make a Payment

Pay amount



Selected items

Pay for Upcoming Term

\$16,130.00

[Edit details](#) | [Remove](#)

Review and confirm payment amount.



Would you like to pay for something else?

Featured items

Pay for Upcoming Term

\$0.00

[View details](#)

Spring 2020

\$0.00

[View details](#)

Payment

Remaining balance

\$16,130.00

\$0

Select Continue to move forward with payment method.



Continue

TRANSACTION: MAKE A PAYMENT – ONLINE PAYMENT METHODS

Option 1: New Credit or Debit Card

Use this method to pay with a U.S. debit card or credit card – Visa, MasterCard, American Express, or Discover.

Note: 2.75% card processing fee will be added to payment amount. *This option is not recommended for large payments.*

Option 2: New Bank Account

Use this method to pay by providing your U.S. bank account and routing number (electronic check). No added fees for this method.

Option 3: Foreign Currency

Use this method to pay with an overseas bank account through Flywire. Flywire is the authorized entity for overseas payments to Otis College.

Make Flywire Payment directly at otis.flywire.com

Make a Payment

< Pay amount Payment method

How would you like to pay?


Payment amount
\$16,130

* Payment method

Select...

- New credit or debit card
- New bank account
- Foreign currency

Select Payment Method from drop down.

 ***Owl Tip:**

*** Recommended:** to avoid processing fees, pay with Option 2 – New Bank Account. Bank account and routing number can be obtained using your bank's mobile app or by contacting your bank directly.

Overseas Payments: Flywire is recommended for overseas wire transfers and payments. Flywire provides the lowest transaction rates. Pay with direct transfer, Visa, Mastercard, Alipay, or Unionpay.

Secure encrypted payment Cancel Continue

TRANSACTION: PAYMENT METHOD OPTION 1 – CREDIT CARD OR DEBIT CARD

How would you like to pay?

Payment amount
\$16,130

* Payment method
New credit or debit card

AMERICAN EXPRESS DISCOVER JCB MasterCard VISA

* Card number

① Card number required

* Expiration date MM / YY * Security code ①

* Zip/Postal code

Save card for future use

Card nickname ①
My card
Maximum 17 characters


Secure encrypted payment

Select New Credit or Debit Card: Pay with a U.S. credit card or debit card – Visa, MasterCard, American Express, or Discover.

Processing Fee: 2.75% card processing fee will be added to amount total for credit or debit card use.

Input Card Number, Expiration Date, Security Code, and Postal Code. Double check to ensure accurate information.

*Save Card Information: Select this option and Name your card for easy access for future payments.


*Owl Tip: *Keep in mind that this payment option incurs a processing fee. To avoid additional processing fees, pay using a different payment method.

Select Continue to complete transaction.

TRANSACTION: CREDIT CARD OR DEBIT CARD – SERVICE CHARGE ACKNOWLEDGEMENT

Service charge ×

\$443.58

This site is owned and operated by Cashnet, Inc. If you choose to make a payment with a credit or debit card using Cashnet SmartPay, you will be charged a service charge of **\$443.58**, so your total amount is \$16,573.58. This charge is assessed by Cashnet Inc. Service charges are included in your transaction and are paid directly to Cashnet, Inc. Service charges are non-refundable.

I acknowledge that I have read and accept the [terms and conditions](#) of the Cashnet Inc. user agreement and I understand that my transaction includes a non-refundable service charge of **\$443.58** for the use of Cashnet SmartPay.

Continue

Processing Fee: Service fee in the amount of 2.75% of amount total will be charged to credit card or debit card transaction.

Confirm and acknowledge that you accept this non-refundable processing/service fee.

If you accept the service fee, select *Continue* to complete transaction.



*Owl Tip:

***Do Not** continue with transaction if you do not accept this non-refundable processing/service fee. We recommend using a different payment method to avoid processing/service fees for large payments.

TRANSACTION: CREDIT CARD OR DEBIT CARD – REVIEW AND FINALIZE PAYMENT

Make a Payment

Payment method Review

Last step! Let's make sure we have your correct information.

* Email address
otisowl@otis.edu

Summary [Change](#)

Pay for Upcoming Term	\$16,130.00
Please select entry term: Spring 2020	
Service charge	\$443.58

Payment details [Change](#)

Card number XXXX	VISA
Expiration date	MM / YY	
Zip/Postal code	#####	

This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

Secure encrypted payment Cancel **PAY \$16,573.58**

Receipt of payment will be sent to e-mail indicated here.

Review and confirm all information is correct and accurate. Select Pay to finalize and authorize payment.

TRANSACTION: PAYMENT METHOD OPTION 2 – BANK ACCOUNT / ELECTRONIC CHECK

How would you like to pay?



***Owl Tip:**

***Recommended Payment Method. Use this method to avoid processing fees.**

Payment amount

\$16,130

*** Payment method**

New bank account

Select New Bank Account: Pay by providing your U.S. bank account and routing number (electronic check).

*** Account holder name**

Bank Account Holder's Name

Input Name of Bank Account Holder

*** Account type**

Checking

Savings

Select Checking or Savings Account.

*** Routing transit number** ⓘ

Input Routing and Account Number. Double check information for accuracy.

*** Bank account number** ⓘ

*** Confirm bank account number**

Save bank account for future use

Bank account nickname ⓘ

My bank account

***Save Account: Select this option and Name your account for easy access for future payments.**

Maximum 17 characters

**** Routing and Account Number are not the same as debit card number. Use your bank mobile app or contact your bank to locate your routing and account number.**

TRANSACTION: BANK ACCOUNT / ELECTRONIC CHECK – TERMS AND CONDITIONS


Terms and Conditions

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

By checking the box below, you authorize MetaBank to withdraw payment for the amount indicated from your account. You represent you have authority to withdraw funds from the deposit account selected. Because this is an electronic transaction (also called an ACH transaction), the payment funds may be withdrawn from your account on the payment date.

Except for disputes or claims in which the amount in controversy is within the jurisdictional limits of, and is filed in, a small claims court, you agree to arbitrate all disputes and claims between you and Higher One, Inc. before the American Arbitration Association ("AAA") under the Federal Arbitration Act, and not to sue in court in front of a judge or jury. You further agree that you may only be able to bring a claim against us in your individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. The details of your agreement to binding individual arbitration can be found here: <http://www.blackboard.com/legal/arbitration-policy.html>

I agree

 Secure encrypted payment

Cancel

Continue

Read the Terms and Conditions and select **I Agree** to accept. Selecting **I Agree** indicates that you allow amount selected to be withdrawn from indicated bank account.

Select **Continue** to move forward to additional Terms and Conditions.

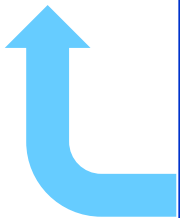
Terms and conditions

This site is owned and operated by Cashnet, Inc.

I acknowledge that I have read and accept the [terms and conditions](#) of the Cashnet Inc. user agreement.

Continue

Select **Continue** to move forward to review and finalize payment.



TRANSACTION: BANK ACCOUNT / ELECTRONIC CHECK- REVIEW AND FINALIZE PAYMENT

Make a Payment

Payment method Review

Last step! Let's make sure we have your correct information.

* Email address
otisowl@otis.edu

Summary [Change](#)

Pay for Upcoming Term \$16,130.00
Please select entry term: Spring 2020

Payment details [Change](#)

Account holder name	First Name Last Name of Account Holder
Account type	Checking
Routing transit number	#####
Bank account numberXXXX
Bank	Name of Bank, City, State

This site is protected by reCAPTCHA and the Google [Privacy Policy](#) and [Terms of Service](#) apply.

Secure encrypted payment Cancel **PAY \$16,130.00**

Receipt of payment will be sent to e-mail indicated here.

Review and confirm all information is correct and accurate. Select Pay to finalize and authorize payment.

TRANSACTION: PAYMENT METHOD OPTION 3 – OVERSEAS PAYMENTS WITH FLYWIRE



***Owl Tip:**

***Flywire is the recommended payment method for Overseas Payments. Flywire will provide you with the lowest transaction rates and fast secure service.**

**Select Foreign Currency:
Pay with overseas bank account, overseas debit/credit card, or alternative overseas payment methods through Flywire.**

Select Continue to leave the Transact site and be transferred to the Otis Flywire secure payment site.

Payment method

< Pay amount

How would you like to pay?

Payment amount
\$16,130

* Payment method
Foreign currency

International payments are processed by Flywire. To complete your payment, your information will be provided to Flywire and you will be directed to the Flywire website. Your activity on Flywire's website is governed by the Flywire privacy policy found at "https://www.flywire.com/privacy". Please be aware that additional costs may be incurred for international transactions. Total costs are displayed when selecting your payment method in Flywire.

Secure encrypted payment

Cancel Continue

**Overseas payments can be made directly through Flywire:
otis.flywire.com**

FLYWIRE: OVERSEAS PAYMENTS – COMPLETE TRANSACTION THROUGH FLYWIRE

OTIS COLLEGE OF ART AND DESIGN Contact Help **Log in** English ▾

Step 1 of 6

Your payment

The payment will come from

Country or region *

- Central American Republic
- Chad
- Chile
- China**
- Christmas Island
- Cocos (Keeling) Islands

Otis College of Art and Design receives

\$	Amount
	16,130.00

Amount will be formatted in the destination currency, in this case United States Dollars. i.e. 10,000.00 for ten thousand USD.

NEXT →



***Owl Tip:**

***Create a Flywire Account Login for easy access and ability to save and return to your account information for future payments.**

Select Overseas Country / Home Country

Flywire allows for direct wire transfer from overseas bank account, Visa/MasterCard, Alipay, Unionpay, and more. Different options are available to different countries. Follow the on-screen instructions for complete information.

Confirm Payment Amount. Payment Amount equals your Anticipated Remaining Balance.

Select Continue and follow the on-screen instructions to complete transaction.



TRANSACT: ONLINE PAYMENT HISTORY – VIEW YOUR TRANSACTIONS

OTIS COLLEGE OF ART AND DESIGN

Otis Owl

Overview

Activity Details

Make a Payment

Payments

Sign Out

Payments

Date	Description	Receipt	Amount
01/01/2020	Spring 2020 (Spring 2020)	#69999	\$16,130.00

Online Payments made directly through Transact will appear here.
Note: Payments made through Flywire, made in-person, or made by check by mail will not appear in Transact Payment History.

?

Select Payments to see most recent payment transactions through Transact.

Online Payments made directly through Transact will appear here.
Note: Payments made through Flywire, made in-person, or made by check by mail will not appear in Transact Payment History.

TRANSACTION: USER INFORMATION AND SETTING UP SMS TEXT NOTIFICATIONS

The screenshot shows the Otis Owl user profile page. The left sidebar contains navigation options: Otis Owl (highlighted), Overview, Activity Details, Make a Payment, and Payments. The main content area is titled 'Otis Owl' and includes sections for Basic information, Payment methods, Payers, Contact information, SMS notifications, Privacy & terms, and Agreements. A modal window titled 'SMS notifications' is open, showing a 'Mobile phone' section with a 'My mobile phone' heading, a 'Mobile number' input field, a 'Service provider' dropdown menu, and 'Cancel' and 'Continue' buttons.

Select to view your user information

Your Saved Bank Account Information. Add new payment here for future access.

Send Payer Information. Allow third party to make payment on your account.

Set Up SMS Text Notification. Add your U.S. mobile phone number to receive text alerts.

Enter your mobile phone number and select provider to set up text notification.

*Setting Up SMS text notification is recommended. You will receive a text from Cashnet when you have charges or account balances.

Note: U.S. Mobile Phone Number Only



*Owl Tip:

Profile

SMS notifications

Mobile phone

My mobile phone

* Mobile number

* Service provider

Select...

- AT&T Wireless
- Bell Mobility & Solo Mobile (Canada)
- BlueGrass Cellular
- Boost Mobile
- Cellcom
- Cellular One (Dobson)
- Centennial Wireless
- Cingular (GoPhone prepaid)
- Cingular (Postpaid)
- CLARO (Nicaragua)

Cancel Continue



The One Stop @ Otis College

Location: 204 Ahmanson, 2nd Floor
Hours: Monday – Friday, 8:30AM – 5PM PST
Phone: 310-665-6999 | Email: onestop@otis.edu

Student Financial Services @ The One Stop:

Walk-In / Appointment Hours: 11AM-1PM, 2PM-4PM PST

Schedule Appointments online: calendly.com/otiscollagesfs

■ OTIS
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