TRANSACT + cbord

PAYMENT PROCESSING
SmartPay
Integrated Payments

Security, convenience, and increased cost-savings through intelligent payment processing

Transact Payment Processing
One platform for all campus payments

Eliminate the complexity of managing multiple payment processors across campus. Transact Payment Processing provides one unified, intelligent platform that handles all your payment needs—from tuition to donations to parking—giving you complete visibility and control over every transaction on campus.

Two Payment Processing Options:

SmartPay
Campus passes fees to payers, generating additional cost-savings

CampusPay
Campus absorbs credit card fees, reducing burden on students and families—helping your institution stay competitive and accessible.

SmartPay

Turn processing costs into campus savings

Your one-stop payment processing solution that minimizes the cost of credit card transactions while turning payment data into strategic insights. SmartPay allows you to pass service fees to payers, redirecting funds once spent on processing toward capital projects and academic programs.

Reduce the cost of accepting payments

Transact Payments incorporates a multi-layered approach to security and privacy, which helps reduce risk by keeping sensitive data in a secure environment—and not on your campus. SmartPay transforms fee management into intelligent optimization while providing comprehensive transaction analysis.

- Operates in conjunction with eMarket, ePayment, and Payment Plans

- Enables credit card reconciliation, chargeback management, and refunds to streamline operations

- Allows redirection of previously paid credit card fees toward other capital projects and school programs

- Offers a toll-free customer service number for students and their authorized payers

Get more from SmartPay with Daily Settlement

Combined with Daily Settlement, the SmartPay solution offers your campus a single, daily distribution of funds from all card brands for easy reconciliation and enhanced cash flow intelligence.

Perfect for tuition payments

SmartPay is ideally suited for high-value tuition transactions where passing service fees can make a significant financial impact to the campus while maintaining transparent pricing for students and families.

Key Benefits:

- **Cost savings:** Reduce or eliminate institutional credit card processing expenses

- **Enhanced security:** Multi-layered protection keeps sensitive data off your campus

- **Operational intelligence:** Transform transaction data into strategic insights

- **Streamlined processing:** Unified platform eliminates vendor complexity

- **Cash flow optimization:** Daily settlement provides predictable revenue streams

One Platform. Unified Payments. Actionable Intelligence.