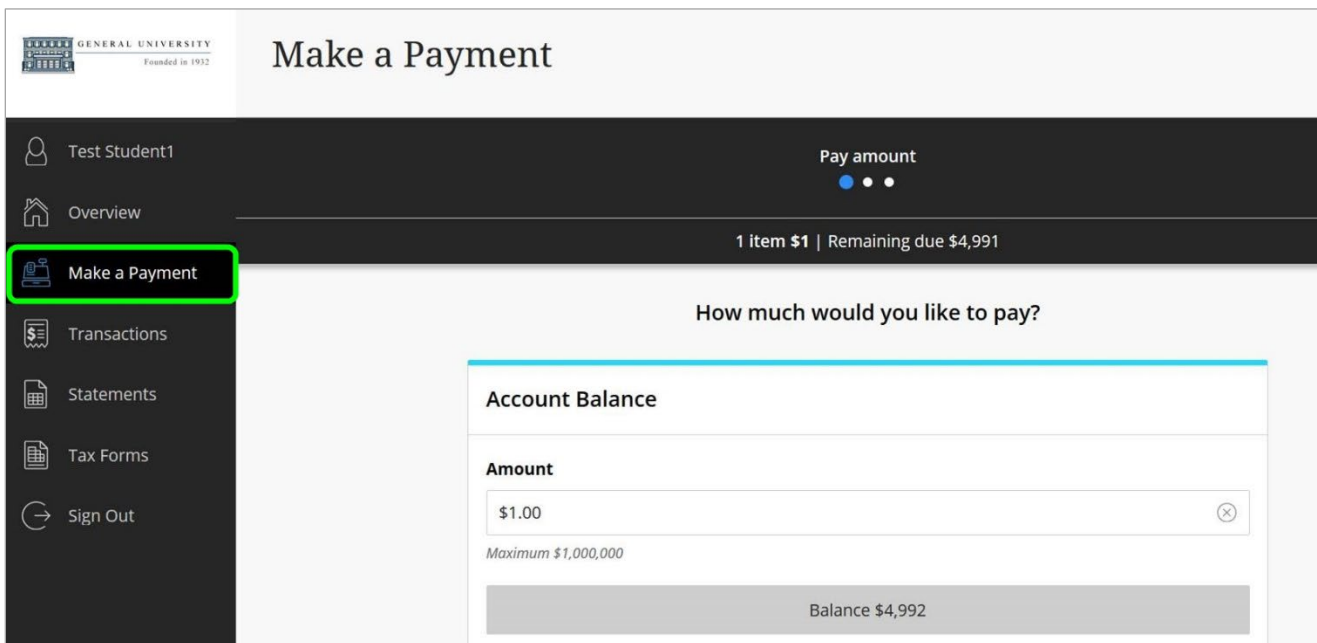# Payer Experience in Transact Payments SAO

The steps below illustrate how a student/beneficiary or parent makes a payment using a 529 Savings Plan. The workflow for an eMarket Checkout is similar.
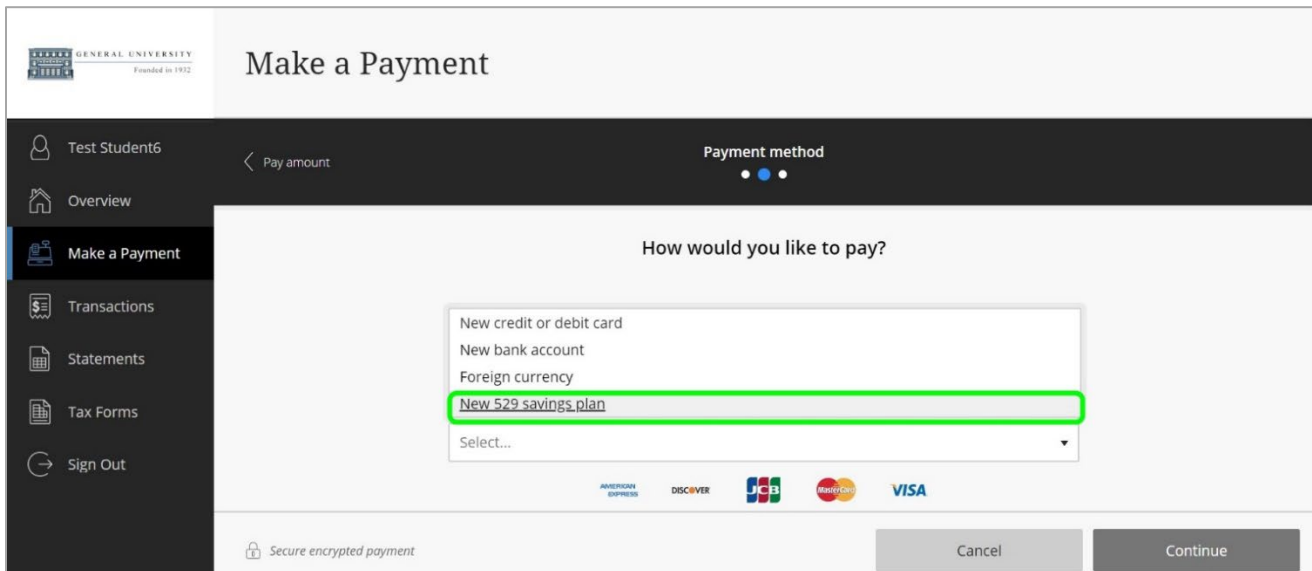
1. Log in to the SAO site, either directly or via SSO.
2. In the SAO site's navigation, click **Make a Payment**.
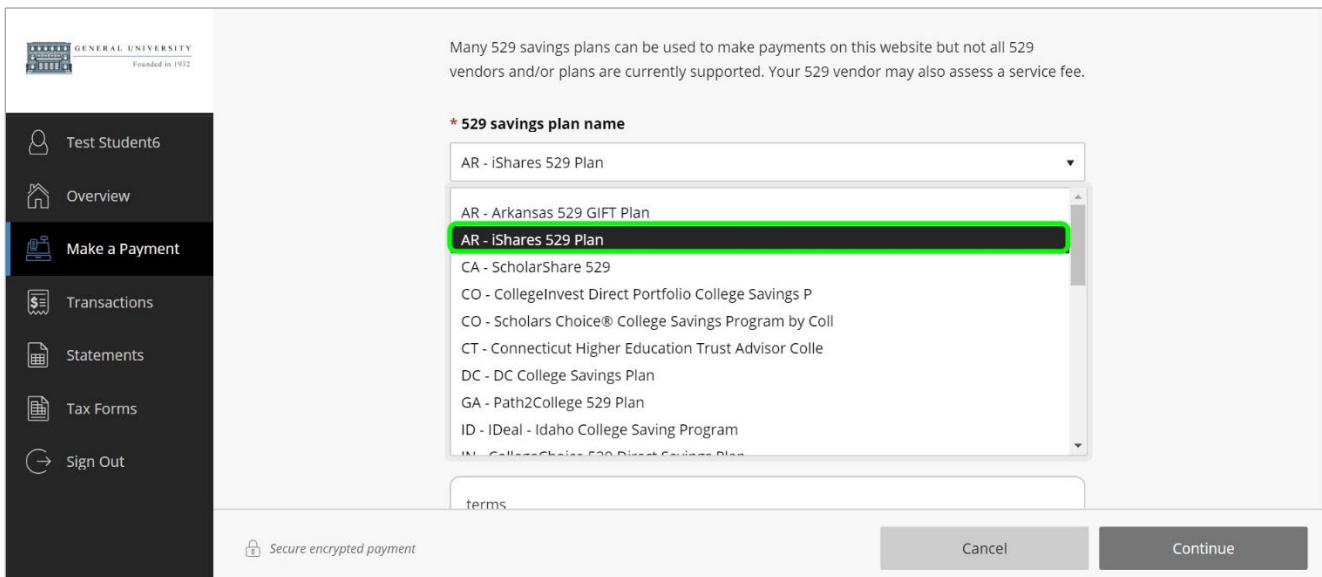
Figure 1: Make Payment Link in SAO

3. Select the item(s) for purchase, enter the amount, and click **Continue**.
4. In the Select Method of Payment 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 and agree to the 529 terms.

Note: During your implementation of 529, you will use the 529 Terms and Conditions, configured in 529 control, to present Terms and Conditions informing the customer that 529 Plans must be used for qualified educational expenses.

Figure 4: Entering 529 Information

7. In the 529 Savings Plan modal window that loads, enter your username and password, and click **Log On**.

Figure 5: Logging In to 529 Plan

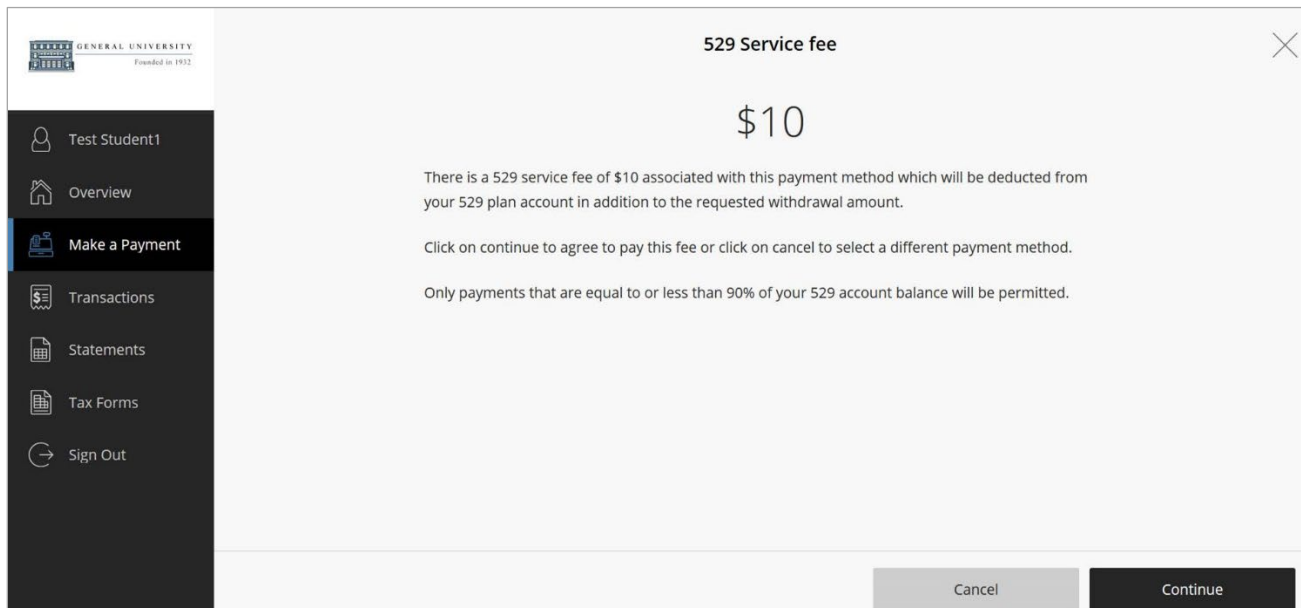8. Review the amount available in the plan and authorize the payment by clicking **I Authorize**.

Figure 6: 529 Savings Plan Authorization
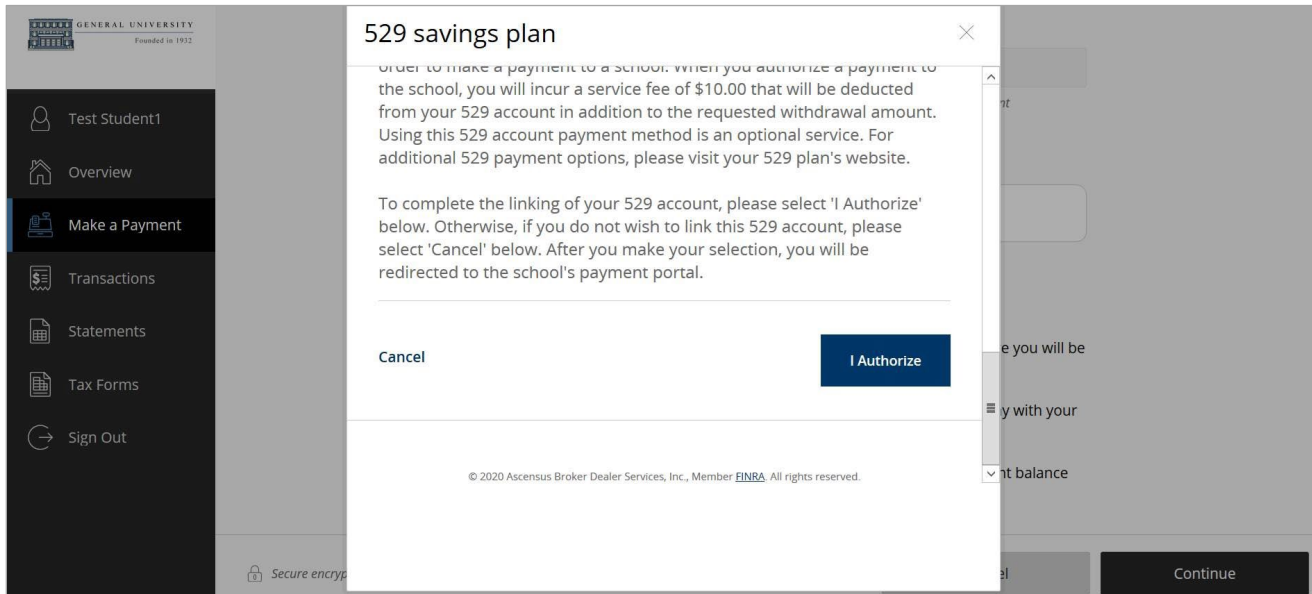
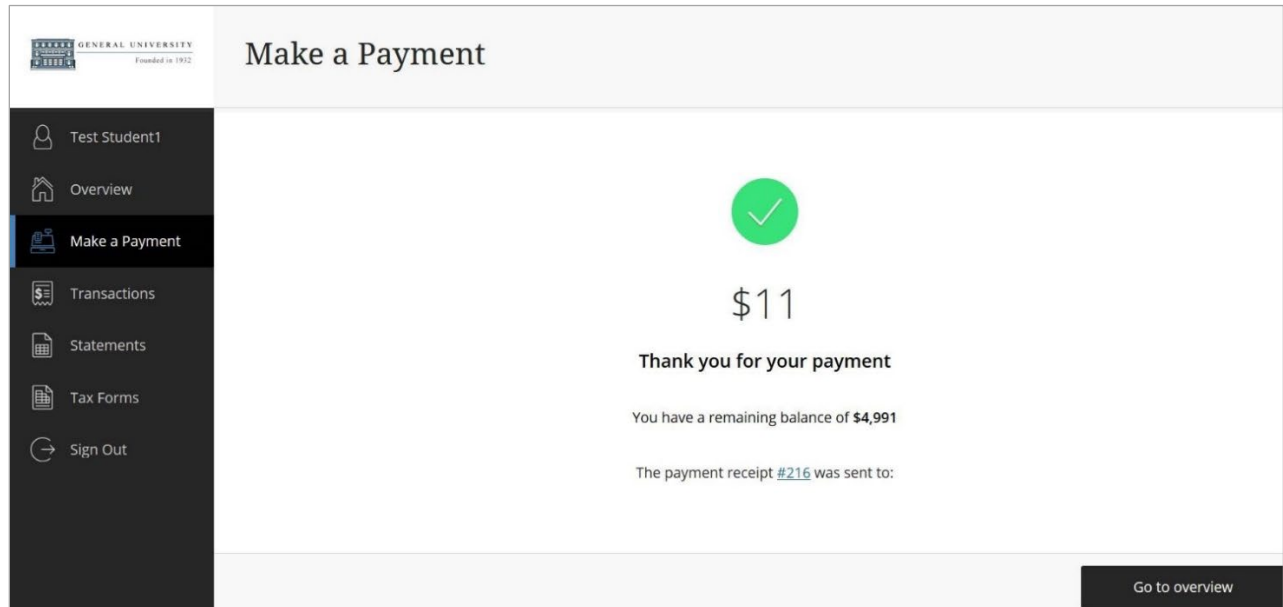The modal window closes, and Transact Payments displays a message about the service fee.

9. Click **Continue** to accept the service fee and make the payment.

Figure 7: 529 Service Fee Message

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

Figure 8: 529 Payment Confirmation

By clicking the receipt number, you can view the receipt online, as shown below.

Figure 9: 529 Payment Receipt

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

Figure 10: 529 Saved Account in Payment Method Dropdown