

## Frequently Asked Questions About Credit Card Payments

### Why has WSU started charging a convenience fee to me?

- WSU paid over \$1,000,000 last year in credit card processing fees for accepting credit card payments for tuition, fees and housing and dining. After careful review, the University decided that the high cost of processing payments by credit cards unfairly penalized students who paid by lower cost methods. The processing costs are borne by the entire University and represent money that could be used to fund university programs.

### Why can't I use my VISA card to pay for tuition, fees, housing, and dining charges?

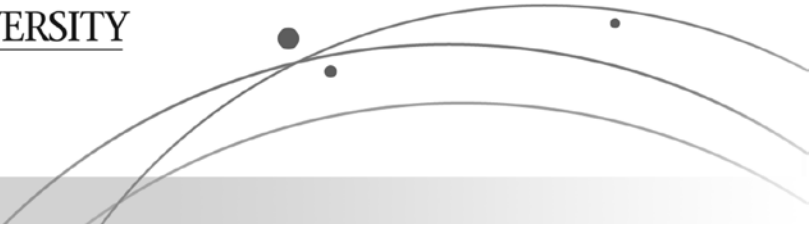
- All credit card companies charge fees for accepting their cards. Most merchants increase their prices to pass the cost along to their customers indirectly. In effect, customers who pay by check or cash are being penalized by having to pay higher prices. As a State institution, WSU can only raise tuition if the State legislature allows us. We cannot, nor would we wish to, raise tuition to cover the cost of credit card fees. Some credit card companies require merchants to charge a fixed fee regardless of the amount being paid. A fixed fee might be as high as \$80.00 per transaction. MasterCard, Discover, and American Express allow a percentage fee so a small payment results in a small fee. VISA rules dictate that a fixed fee must be charged for all electronic payments (all credit card companies and all e-checks). As a result and in fairness to our customers, Official Payments will charge a percentage based fee, thus VISA will not permit OPC to accept VISA payments on behalf of WSU because of the restrictive rules of VISA.

### What are my options of paying in other ways?

- **Electronic Checks at no cost to you.**
  1. We do understand that customers need payment options so WSU will continue to offer you the payment option of e-checks with **no** convenience fee charge to you. E-check payments are simple to make and require no prior set up by your bank. You input bank information you can get from one of your regular checks (account number and bank routing number) into the secure University Payments page and the authorized payment will be subtracted from your bank account within 1 – 2 days.
  2. *In person* in person at Student Accounts Window, (West Building)
    - Cash
    - Check
    - Cougar CASH
  3. *By mail*
    - Check only (no cash) payable to WSU (please indicate name and ID number of student and what you are paying for.)

### Is WSU the only University charging convenience fees and not accepting VISA?

- No. Universities across the country have opted to implement this payment structure in an effort to reduce their costs. The service fee goes directly to the third party processor to cover the fees charged by the credit card companies. WSU does not keep any of these fees.



**How can I pay from overseas?**

- Official Payments accepts International based MasterCard, Discover and American Express cards from customers living overseas.

**How secure is my online payment?**

- WSU websites adhere to payment card and banking industry standards. E-Checks comply with NACHA standards. Official Payments is the trusted payment services partner of the United States Internal Revenue Services, 25 state governments, the District of Columbia, more than 2,500 local and municipal government agencies, more than 400 colleges and universities, and other public and private interests in all 50 states. OPC secures your personal information entered into their Web site through Secure Sockets Layer (SSL) 128-bit encryption, which creates a protected connection between users and the web server. This means your card number and personal data are never sent over the Internet unencrypted. Official Payments uses the best encryption technology available. Card information is not passed to WSU and payment data is passed using hardware encryption. Transactions are processed using a leased line connection to the card issuers. Official Payments partners with VeriSign to ensure the highest level of security.

**How does the convenience fee show on my credit card statement?**

- When your payment is ready to submit online, the list of charges and the calculated 2.5% convenience fee will be itemized. Your credit card statement will show a single combined total.

**Can I pay both tuition and housing in the same transaction?**

- Yes, you can select both tuition and housing balances and make one convenient payment

**Has WSU stopped accepting VISA altogether?**

- No, VISA is still accepted at various locations on campus. It is no longer accepted for payments of tuition, fees and housing and dining.

**Where are the public computers and web kiosks located on campus?**

- Web kiosks are provided for students to access information or make payments in the West Building, by the Student Accounts window, and in the in the commons area.

**What happens if I get a refund?**

- If you qualify for a refund of any part of your credit card payment, the refund will be applied back onto your credit card and the convenience fee that is applicable to that amount will be returned to your credit card.