

FREQUENTLY ASKED QUESTIONS (FAQ) 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 the savings from these costs *will be used for Scholarships and enhanced campus security.*

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?

1. Electronic Checks at no cost to you.

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 at University Cashiers, in Pullman at French Ad room 342 Housing and Dining Financial Services (Streit-Perham second floor), in Spokane at Student Affairs Room 130 of the Academic Center, in Tri-Cities at the West Building at the Student Accounts Window, in Vancouver at the Student Services Center VSSC 100 – Cashiers Desk.

- o Cash
- o Check

3. By mail

Check **only (no cash)** payable to WSU (please indicate name and ID number of student and what you are paying for.)

Send to: Pullman: WSU-University Receivables, 342 French Ad, Pullman, WA 99164

Spokane: WSUS-Student Affairs, PO Box 1495, Spokane WA 99210-1495

Tri-Cities: WSUT – Student Accounts, 2710 University Drive, Richland WA 99354-1671

Vancouver: WSUV – Cashier, 14204 NE Salmon Creek Ave., Vancouver WA 98686

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

No. The changes in our on-line credit card payment structure, which WSU implemented for the Fall 2008, is similar to the structure that has been adopted by many universities across the country: offer online credit card payment through a third party processor, who assesses a service fee to the payer. 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?

On the Pullman Campus: Web kiosks are provided for students to access information or make payments at French Administration Building, the Southside, Hillside and Northside dining facilities, at the Stephenson complex, at the Housing and Residence Life office in Streit Perham and at the CUB. Terminals are also available in computer labs and at the library.

On the Spokane Campus: A computer Lab is available in SAC120.

On the Tri-Cities Campus: A web kiosk is available next to the Cashiers window in the lobby of the West Building. A computer lab is also available in 140 West Building.

On the Vancouver Campus: Web kiosks are available in Student Affairs in the SSC building. Also, public computers are available in the Library.

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.

What happens if I want to pay by debit card?

The debit card will be treated like a credit card. If there is a "Visa" logo on your card it cannot be used to make the payment because Visa is not accepted. If there is a "MasterCard" logo it can be used on the payment site and a 2.5% convenience fee will be charged. As the debit card is connected to a bank account **you can avoid the convenience fee by paying by e-check** instead. If you select the e-check payment option, the site will ask for your routing number and account number which may be obtained from you paper checks or by contacting your financial institution.