

## **FAQ Student Account Payments using Convenience Fees**

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### **1. What is a convenience fee and how is the rate established?**

Credit card companies assess convenience fees on every purchase consumers make. They use these fees to cover the costs of their expenses for reward programs and other consumer incentives. In order to provide for the best use of your tuition dollars, Clarion University will no longer accept the convenience fee charges. Our payment processor, TouchNet, determines the convenience fee rate based in large part on the current fee structure set by the various credit card companies. This convenience fee is non-refundable.

### **2. When will the non-refundable credit card convenience fee go into effect?**

Clarion University will implement the non-refundable credit card convenience fee starting on November 1, 2013 for any MyClarion payments.

### **3. When are electronic payments available?**

Online payments are available 24 hours a day with the various options available such as eCheck, debit cards, credit cards, and payment plans. You no longer need to travel to campus or mail a payment.

**4. Are there ways to avoid paying the non-refundable convenience fee?**

Yes, also starting on Nov. 1<sup>st</sup>, 2013, Clarion will begin accepting online electronic methods of payment from your checking account. By paying online using this e-check method, you will not incur convenience fees on your educational payments. You also have the option to pay by debit card at no additional charge. Or, you can choose to participate in the CUPay Payment Plan each semester.

**5. Why did Clarion University decide to stop paying for credit card company convenience fees?**

Convenience fees today cost the University approximately \$150,000 annually in fees that go to credit card processors. As a non-profit organization, we feel it is in your best interest if we use the educational dollars you spend in the most efficient way possible. Clarion has partnered with a third party, TouchNet, to provide their PayPath Tuition Payment Services to our students. Therefore, payments by credit card will now be assessed a non-refundable convenience fee to use this payment method.

**6. What credit cards does Clarion accept?**

Clarion accepts Master Card, Discover, Visa, and American Express. Credit card payments will only be accepted online via the MyClarion Student Service Center which provides a connection to our TouchNet secure partner. Effective November 1, 2013, we will no longer accept credit cards over the phone, mail, email or in person.

**7. How can I avoid paying a convenience fee?**

You can avoid this convenience fee by paying online with an e-check, debit card, or by signing up for CUPay Payment Plan each semester. The Student Financial Services (SFS) Office will also still accept cash, check and debit payments at our office located in 114 Becht Hall, during regular business hours.

**8. Can I make a credit card payment by phone or in person?**

No. For security reasons, and to ensure confidentiality of your payment information, credit cards cannot be accepted over the phone, by mail, email, or in person. We do offer the use of a computer in our SFS Office Lobby (114 Becht Hall) for you to make an online payment, however the non-refundable convenience fees will still apply.

**9. If I make a credit card payment in error, will my convenience fee be refunded?**

No. The convenience fee is non-refundable. Since Clarion does not charge this fee, it is out of the control of the university to refund this fee—even if you drop classes or withdraw completely from the university.

**10. If I use my debit card to pay my student account charges, will I be charged the convenience fee?**

If you select “Debit Card” as your payment method on the online payment screen, you will not be charged any fees. If you select “Credit Card” as your payment method, and then try to use your “debit card”, you will be charged a convenience fee for the transaction. Please note: debit cards that require a PIN and proprietary debit cards (debit cards **not** branded with a major credit card logo) are not accepted for online payments.

**11. Is the non-refundable convenience fee that I am charged included on my student account breakdown and electronic invoice?**

No. The convenience fee is a fee assessed by a third party company, TouchNet PayPath on your credit card’s behalf, *in addition* to the payment to your student account. The convenience fee is not assessed by Clarion University and will therefore, not appear on your Clarion student account or on your electronic invoice. Non-refundable convenience fees will be posted as a separate line item on your monthly credit card statement.

**12. Are other universities charging a non-refundable convenience fee for credit card transactions?**

Yes, other schools around the country and in the Pennsylvania State System of Higher Education (PASSHE) have used this method for many years in order to better utilize students tuition revenue. In fact, 13 out of the 14 PASSHE schools no longer cover credit card companies’ convenience fees for educational payments.

**13. If I decide to use the credit card option to make a payment, how will I know how much the service fee will cost?**

When you submit an online credit card payment, you receive a message that a service fee (calculated dollar amount displays in message) will be assessed for the convenience of using your credit card. This service fee will not appear on your university tuition and fee account, but instead will appear on your monthly credit card statement. The convenience fee will be calculated at the current established rate based on the amount paid by the credit card.

**14. If I pay my tuition and fees with a credit card through Clarion’s service TouchNet PayPath and then later have a credit on my account, how will the refund be paid to me?**

Due to credit card regulations and security standards, the university cannot store your credit card information. Credits to your student account will be processed like all other university refunds. If you have set up direct deposit with the university, your refund will go directly to your designated bank account. If you have not initiated direct deposit, a check will be mailed to your permanent address.

**15. What other payment options are available to pay my tuition and fee bill without incurring a non-refundable convenience fee?**

- a) **E-check** – Pay online with an electronic check (available Nov. 1, 2013). Fill out the online form just like you were writing a check. There are **no added fees** for this payment method.
- b) **Debit Card** – Pay online with your debit card. This is just like a check payment using the funds available in the bank account associated with the card.
- c) **Student Financial Services (SFS) Office Payments** – Cash payments are still accepted in the Student Financial Services Office in 114 Becht Hall, Monday-Tuesday-Wednesday & Friday, 8:30 AM-4:15 PM and Thursday 9:30 AM-4:15 PM.
- d) **CUPay Payment Plan**- An interest free payment plan managed by Clarion University. The payment plan makes paying your student account more manageable as it allows you to divide costs not covered by financial aid each semester into smaller monthly payments, due by the 10th of every month. Your payment plan will adjust for changes in financial aid or payments made directly to your student account automatically. You will be able to access the plan directly from your MyClarion student center and also setup authorized users to access your bills and make payments to your account.

**16 How can someone else (like my parent) make an online payment on my account?**

If you want to “authorize” a parent or a guest to use one of the new online payment options, you must first complete the steps to “Authorize Parent or Guest to Make a Payment to Your Account”. Detailed instructions on setting up an Parent/Guest can be found under the How to “Authorize Parent or Guest to Make a Payment to your Account” please click the [here](#).