

Pittsburg State University Credit Card Policy Change

Efforts to defray the growing costs of providing electronic payment options at Pittsburg State University have resulted in the implementation of a new credit card policy for Tuition, Fees, and Housing payments beginning July 31, 2009.

What will change?

- The Cashiers & Student Accounts and Housing offices will no longer accept credit card payments for tuition, fees and housing charges beginning July 31, 2009 for the Fall 2009 semester.
- Instead, credit card payments can be made via the CASHNet SmartPay Payment Service. This service will be available July 31, 2009 by going to the student portal go.pittstate.edu and signing in with your PSU ID and password. Informed Decisions Corporation will assess and collect a convenience fee of 2.9% that will be included in the total payment amount. This fee will be charged at the time of processing.
- Visa branded credit cards are no longer accepted for payments made for tuition, fees and housing. However, Visa branded debit cards can be used as an eCheck (ACH) for payment by entering your bank routing and account numbers.
- Online payments using an electronic check (eCheck) will be available at NO cost.

What is CASHNet?

Informed Decisions Corporation, dba CASHNet, is the third party vendor with whom Pittsburg State University has contracted to provide secure online payments.

Why are we using a third party vendor?

PSU has been absorbing the credit card processing fees charged by credit card companies. These fees have been increasing at an alarming rate. Although some colleges and universities have chosen to no longer accept credit or debit cards, we determined it would be a disservice to our University communities if we eliminated them altogether. The vendor, CASHNet, has the expertise in online payment systems to meet all security and privacy issues and meets the banking and credit card industry compliance requirements (PCI-DSS). Our contract with them ensures that the processes are compliant with the Family Educational Rights and Privacy Act (FERPA) and the Gramm-Leach-Bliley (GLB) Act.

How was the 2.9% rate determined?

That rate is determined by our vendor, Informed Decisions Corporation/CASHNet. The convenience fee is charged and collected by Informed Decisions Corporation.

Why is VISA no longer accepted?

VISA's credit card rules will not permit a company/vendor to charge a percentage convenience fee. Also, to accept VISA cards, VISA would require the University to apply a convenience fee for eCheck (ACH) transactions rather than eChecks (ACH) being a free service to the student or authorized payer.

Are other colleges and universities making similar changes?

Yes. Kansas State University and the University of Kansas implemented this change several years ago. Wichita State University implemented this change January, 2009. Emporia State University is anticipating implementation of this change with the Spring 2010 semester.

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How can I pay my bill?

- **Online:** You can pay online through the portal go.pittstate.edu using eCheck (at no cost), or by credit or debit card (American Express, Discover, or MasterCard). If you use a credit card or debit card you will be charged a 2.9% convenience fee by Informed Decisions Corporation. You will not be charged a fee if you pay online by eCheck (ACH). In addition, students will now be able to designate parents, grandparents, etc., as Authorized Payers who can pay online through CASHNet.
- **By Mail:** If you wish to pay by paper check, please include your PSU ID on the bottom of the check to insure the amount is posted to your account. Mail your payment to Pittsburg State University, Cashiers & Student Accounts Office, 1701 S. Broadway, Pittsburg, KS 66762-7536. We cannot accept or process credit and debit card information through the mail.
- **In Person:** You can pay in person by cash or check at the Office of Cashiers & Student Accounts, Room 112 Horace Mann, during normal business hours. The cashiers cannot accept in-person credit or debit card payments. However, kiosk computers will be available in Horace Mann (Cashiers & Student Accounts Office) for those needing assistance with the online payment process.

Can I use any type of check as a eCheck?

Almost; only checks from U.S. banks, savings and loan and credit union checking accounts will be accepted. If you wish to pay by paper check, please include your PSU ID number on the bottom of the check to insure the amount is posted to your account.

Can I pay my tuition and fees with a credit card?

American Express, Discover Card and MasterCard can be used to pay student charges online. If you use a credit card to pay your bill, a 2.9% convenience fee will be charged by and payable to Informed Decision Corporation. You will not be charged a fee if you pay online using eCheck. PSU cashiers cannot accept credit or debit card payments.

How can I pay my account online?

You can pay online from any computer that has internet access, for example from home, from your residence hall, from the campus library or student computer lab. The PSU cashiers will not be able to process your online credit/debit card payments in Horace Mann; however, the cashier will be able to direct you to a computer for you to use to process your payment securely online.

I do not feel comfortable making payments online. How should I pay my bill?

If you wish to pay by paper check, **please include your PSU ID number on the bottom of the check to insure the amount is posted to your account.** Mail your payment to Pittsburg State University, Office of Cashiers & Student Accounts, 1701 S. Broadway, Pittsburg, KS 66762-7536. We cannot accept or process credit or debit card information through the mail or by phone. We hope that you will try the online eCheck (ACH) payment feature. It is quick, convenient, secure, and you will not have to pay postage or check fees.