



## Business Office

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### Credit/Debit Card Policy

Despite the rising cost of credit card processing fees, the college wants to continue offering the option to pay using credit cards. In the past, the expense associated with processing credit cards has been paid out of tuition and other revenue, which reduces the dollars available for academic programs and services for all students. Thus, a service used by some students was being funded by all students. To be able to continue offering this payment option, the costs associated with processing the credit card payment will now be charged to the credit card user.

All payments made by credit/debit card on student accounts and study abroad deposits will be made through our secure online payment system, TouchNet, and will be subject to a non-refundable service fee (\$3.00 minimum fee charge), effective July 1, 2021. The college accepts Visa, MasterCard, American Express and Discover. Credit/debit cards will not be accepted in the Business Office.

Benedictine College does not receive any revenue from the service fee. The service fee is charged by the credit card processor, TouchNet PayPath Payment Service, and all service fees collected on credit card transactions are paid directly to the credit card processor.

**Q: Do other colleges and universities charge a service fee for credit/debit card transactions?**

A: Yes, an increasing number of schools are collecting service fees for credit/debit card transactions. The processing charges are imposed by the credit card companies, and many schools offset this charge by collecting the service fees. This allows colleges and universities to continue to provide the option to pay by credit/debit card.

**Q: How can I pay my student account and avoid the service fee?**

A: Benedictine College provides the following payments alternatives that will not incur the service fee:

- eChecks: An ACH transfer from your bank account can be processed on-line through TouchNet.
- Paper checks: Paper checks can be mailed to the attention of the Business Office.
- We will continue to accept cash, checks, money order, and cashier's checks in-person at the Business Office.

**Q: Can I still walk in the Business Office and pay my student account or study abroad deposit with a credit/debit card in-person? Can I call and make a payment by telephone?**

A: Credit/debit cards will no longer be accepted in the Business Office; we will continue to accept cash or checks in-person. The Business Office cannot take check or credit/debit card information over the phone. We are ready to assist with any questions related to the payment process, so please contact us with questions.

**Q: If a credit card payment is made in error, will the service fee be refunded?**

A: The service fee is non-refundable, even if the payment to which it relates is canceled, refunded, credited, or charged back.

**Q: If I use a debit card, will I be charged a service fee?**

A: Yes. If you use your debit card to pay your student tuition account or study abroad deposit, a service fee will be incurred (\$3.00 minimum fee charge). If you are using a debit card, please consider using the eCheck payment method to avoid the service fee and pay directly out of the checking account that is tied to your debit card.

**Q: If I use a credit/debit card as a payment method for my payment plan, will I be charged a service fee?**

A: Yes. If you use a credit/debit card as a payment method for your payment plan, a service fee will be incurred (\$3.00 minimum fee charge). This fee will be charged to each monthly installment. To avoid the service fee, please consider switching your payment method to eCheck.

**Q: Will the service fee that I am charged show on my Benedictine student account?**

A: No. The service fee is charged by a third party company, TouchNet PayPath Payment Service, and it will not show on your Benedictine student account and student account statement.

**Q: How will this appear on my credit card statement?**

A: The service fee will appear on your credit card statement. On the credit card statement, you will see two separate transactions: one for the student account or study abroad deposit payment, and one for the service fee.