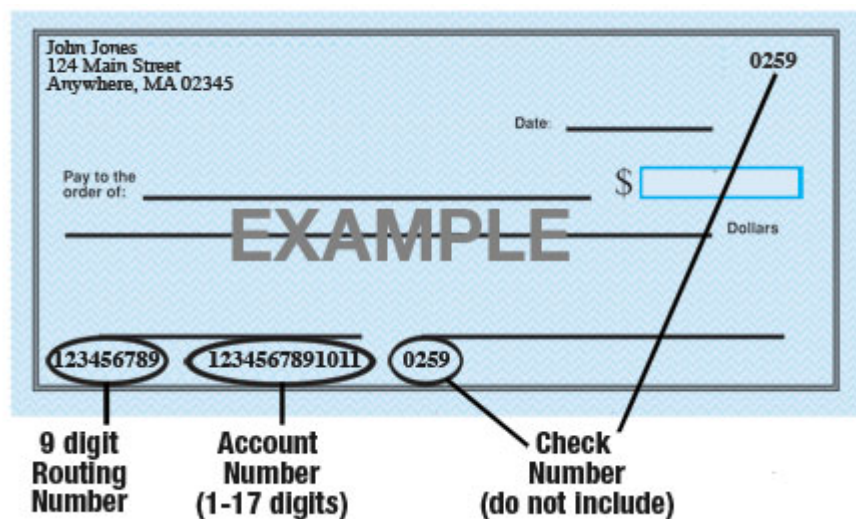


- 1. What charges can be paid online?**
Tuition and fees, lab fees, room, meals, other miscellaneous transactions may be paid on your student account.
- 2. How can I make a payment on the automated phone system?**
By calling the PLU designated Interactive Voice Response System at (877)787-0661.
- 3. How can I make a payment online?**
Students and authorized payers may visit Banner Web self-service at https://banweb.plu.edu/pls/pap/twbkwbis.P_WWWLogin to make online payments. Payors without Banner Web Self-Service access may visit the Student Accounts Web Page at <http://www.plu.edu/payments.htm> and click on the "Make a Payment" link. You will be required to enter the Student's ID prior to making the payment.
- 4. Is there a service fee to pay online?**
There is no fee if you pay with E-Check. There is a service fee if you pay with a debit or credit card. The service fee is 2.5 percent of the amount being paid and is added to your credit card as a separate transaction.
- 5. What is an E-Check?**
An E-Check is an online electronic check. Enter your **checking account number** and bank's **routing number** to transfer funds from your designated bank account to the university.
- 6. What is ACH?**
ACH is Automated Clearing House and is another term for E-Check.
- 7. Do I need checks to make an E-Check payment?**
No. You just need the **routing number** and bank **account number** for the account from which the payment will be deducted.
- 8. How do I find my routing number and my account number?**
At the bottom of each check you will find the nine digit routing number and the account number. You can also contact your bank for these numbers.



- 9. Does my debit card work like an E-Check?**
No. If you use the debit card number imprinted on the front of the card, the transaction will be treated like a credit card transaction and you will pay an additional service fee. **To avoid**

paying the service fee, use the E-Check option and pay out of the bank account associated with your debit card.

- 10. What types of credit cards are accepted?**
American Express, Discover, MasterCard, and Visa are accepted.
- 11. Can I make a credit card payment at the PLU Business Office?**
No. The Business Office does not accept over-the-counter credit card payments. Paying online with a credit card is a more secure process because no one needs to know your credit card number. Only cash and paper check are accepted in the Business Office for payments to your student account.
- 12. Why has PLU started charging a service fee?**
In reviewing the costs of bank card usage, we have found that the credit/debit card fees PLU pays have increased dramatically over the last five years. These costs must be incorporated into the university's budget.
- 13. How will the service fee show on my credit card statement?**
When your payment is ready to submit online, the list of charges and the calculated 2.5 percent service fee will be itemized. Your credit card statement will show two separate transactions. One for the student account payment and one for the service fee.
- 14. Is PLU the only university charging service fees?**
No. The changes in our credit card payment structure are similar to those that have been adopted by many universities and colleges 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. *PLU does not keep any of these fees.*
- 15. What happens if I get a refund?**
If you qualify for a refund on any part of your credit card payment, the refund will be applied back onto your credit card. The service fee will not be refunded.
- 16. How can I pay from overseas?**
PLU's electronic payment processing partner, ACI Worldwide Inc., accepts international based Visa, MasterCard, Discover, and American Express cards from customers living overseas. International wire transfers may be made through the University's International Payment Processor Peer Transfer online at <https://peertransfer.com/plu> or by calling (800) 346-9252.
- 17. How secure is my on-line payment?**
PLU Web sites adhere to payment card and banking industry standards. E-Checks comply with NACHA standards. ACI Worldwide Inc. 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. ACI Worldwide Inc. 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. ACI Worldwide Inc. uses the best encryption technology available. Card information is not passed to PLU and payment data is passed using hardware encryption. Transactions are processed using a leased-line connection to the card issuers. ACI Worldwide Inc. partners with VeriSign to ensure the highest level of security.
- 18. Are there public computers and Web kiosks located on campus?**
Web kiosks are provided on campus for students to access information or to make payments. They are located at the University Center, library, computer labs and in the entryway of the Hauge Administration Building below the stairs.
- 19. What happens if my credit card is declined?**
If your card is declined, try entering your payment information again or try using an E-Check or another credit card. If your card is declined after several attempts contact your issuing bank for additional information.

20. What happens if my E-Check is returned for insufficient funds?

A hold will be placed on your account, you will incur a \$30 returned E-Check fee, and possibly late fees as well.

21. Will I receive a confirmation of my electronic payment?

Yes. You will be provided a confirmation number at the end of the transaction. This confirmation number and your credit card or bank statement will provide confirmation of your payment. If you pay via the Internet, you will be issued an onscreen digital receipt, which can be printed as your record of confirmation and transaction. Additionally, if you provide an e-mail address, you will receive an e-mail verification of your online payment.