## Embry-Riddle Aeronautical University – Prescott Campus

## Frequently Asked Questions about the changes in credit card fees.

### What other institutions charge these fees.

In the State of Arizona, ASU and NAU pass along the credit card fees to their students. UofA, Grand Canyon and Yavapai College do not pass the fees to students.

#### What is the cost of credit card processing?

Credit Card processing fees for the Prescott Campus are over \$200,000 annually.

#### When will this take effect?

August 1, 2014.

#### Why is ERAU charging a fee for the use of my credit card?

The credit card payment method has become very expensive because of the fees charged by credit card companies to ERAU for credit card transaction processing. However, ERAU is committed to providing students and their families a range of options for paying their educational expenses.

## Is charging a service fee legal in Florida/Arizona and are other Universities charging a processing fee for credit card transactions?

Yes to both. Credit card processing fees are not unique to ERAU. Other schools in Florida/Arizona and across the country currently charge processing fees for credit card transactions or are not allowing credit card payments at all.

## • Why is the processing fee 2.75%? How was that percentage established?

2.75% or a \$3.00 minimum is the amount established by our third party credit card processor.

## • What charges does this fee apply to?

This will include items such as tuition, mandatory fees, housing, meal plans, parking, fines and any other charges processed through your student account. In addition, payments made by credit card in ETA (flight charges) will be assessed this fee.

#### Do these charges apply to Flight Payments?

The fee of 2.75% will be assessed to all credit card payments made through ETA or flight charges posted to the student account.

## Do these charges apply to Deposits made to Eagle Card?

Currently, there will be no fee assessed to deposits made to Eagle Dollars or Flight Dollars.

## How can I avoid paying the processing fee?

- Mail your Check t to Embry-Riddle Aeronautical University, Attention: Cashiers,
   3700 Willow Creek Rd, Prescott, AZ 86301 (please include your ID # on the check)
- Electronic check or Wire Transfer (bank fees may apply)
- Make payment at the Cashier's office in Building 13, using Cash, Check, Money Order, Cashier's Check or Debit Card with pin.

### Can I make a credit card payment on my student account over the telephone?

Beginning 8/1/14 credit card payments may not be made by telephone.

## Can I pay in person with a credit card/debit card on my student account?

Credit card and debit card payments can be made in person at the Cashier's office located in the Building 13, using one of our payment kiosks. The processing fee of 2.75% will apply to credit card payments.

#### If I make a credit card payment in error, will my processing fee be refunded?

No. The processing fee is not refundable, even if the payment to which it relates is cancelled, refunded, credited or charged back.

#### If I use my debit card to pay my student account charges, will I be charged a processing fee?

No, as long as you chose debit card with pin as your method of payment in the Cashier's office.

#### • What credit cards are accepted at ERAU for student account payments?

ERAU accepts VISA, MasterCard, Discover and American Express. Payments may be made online via the student portal or at the Cashier's office located in the Building 13, using one of our payment kiosks. We will no longer accept card payments by telephone. A kiosk is available at the Cashier window for online payments.

#### • Will the processing fee that I am charged be included on my student account breakdown and statement?

No. The processing fee is a fee assessed by a third party company, Touchnet Information Systems. The processing fee will not appear on your student account, or on your ERAU statement. You will receive notification that the online payment was processed successfully, and it will show the amount of payment, the amount of processing fee, and the total payment amount.

#### • Below is an example of a receipt showing the processing fee:

#### Receipt

Payment to Embry-Riddle University: \$200.00 PayPath Payment Processing Fee: \$5.50 Total Payment Amount: \$205.50

School Name: Embry-Riddle University

Student ID:1234567Payer Name:John SmithBilling Address:123 Main StreetBilling City:Daytona BeachBilling State:Florida

Billing Postal Code: 32114

 Email Address:
 anyname@my.erau.edu

 Phone Number:
 123-123-1234

 Card Number:
 xxxxxxxxxxx5454

 Browser IP Address:
 152.12.255.12

#### **Terms and Conditions**

I hereby authorize charges totaling \$205.50 via my credit card. I understand that a PayPath payment processing fee of \$5.50 will be charged to my credit card and is not refundable under any circumstances.

## Flight Deposits or Payments effective October 5, 2014

October 5, 2014 all current balances in Flight Dollars will be moved from your Eaglecard to Flight Ops. From this date forward management of your Flight Account will be in Flight Ops.

- What do I need to do? If you are currently using Eagle \$ to pay for flights you will need to request to move these funds to Flight Ops before November 1, 2014. You can request the transfer with the Bursar office or the EAGLEcard center.
- How do I pay for my flight activity in ETA?
  - Credit card (subject to a 2.75% processing fee, coming in Phase II, date TBD)
  - Flight Dollars
  - Student Account (If you have guaranteed financial aid, coming in Phase II, date TBD)
- How do I make a deposit to my Flight Dollars?
  - Online using a credit card at this URL

Public guest deposit form: https://webforms.erau.edu/public/flightops/deposit/ Private deposit form (student login): https://webforms.erau.edu/private/flightops/deposit/ (Credit card payments are subject to the 2.75% processing fee, coming in Phase II, date TBD)

- Deposits are accepted at the Cashier's office located in Tomcat Annex, 30-1 using pin-debit, cash, check, or money order.
- Can I use Eagle dollars to pay for flight?
  - No, however, we are going to allow transfers from your Eagle \$ to your flight account through November 1, 2014.

# **Helicopter Students:**

- What do I need to do? Flight dollars will be transferred to UHI Dollars. Continue to use your EAGLEcard UHI dollars until depleted. No additional deposits will be made to UHI Dollars.
- How do I pay for my Helicopter activity? Payment options at UHI are:
  - Credit card- a convenience fee will be charged on all credit card deposits or payments.
  - O Debit card-no fee
  - Check