



June 2019

The cost of processing credit and debit cards continues to rise, and is now a significant annual expense for colleges/universities. The College of Saint Rose is no exception. Unfortunately, the College cannot absorb these costs.

### **What is the Solution?**

**Effective June 13, 2019**, credit or debit card payments will only be accepted **online**. The College of Saint Rose will no longer accept credit or debit card payments in-person, or with a faxed authorization form. However, we do want to continue to offer students the option to use credit and debit cards as a payment method.

The College of Saint Rose has contracted with TouchNet® PayPath, a third party company that processes credit and debit card payments. This allows students to pay tuition, fees, fines and other student account charges online, with a credit or debit card. Beginning June 13, 2019, students and authorized users who use a credit or debit card to pay tuition, fees, fines and other student account expenses will be charged a 2.95 percent processing fee by TouchNet® PayPath.

### **How to Avoid the Convenience Fee:**

1. You can pay online by electronic check (ACH) by providing your bank routing and account numbers.
2. You can mail a check or money order to The College of Saint Rose Bursar's Office/Student Account office.
3. You can pay in person, by cash, check or money order.

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### **Frequently Asked Questions (and Answers!) about the Convenience Fees:**

#### ☐ **Which credit cards does TouchNet Pay Path accept?**

PayPath accepts MasterCard, Visa, Discover and American Express. Credit card payments can be made online by logging into your student account at <https://bannerweb.strose.edu>, either remotely, or at the computer terminals located in the Student Solution Center (3<sup>rd</sup> floor, Saint Joseph Hall).

☐ **Why is The College of Saint Rose charging a fee for the use of my credit card?**

The fee is charged by TouchNet® PayPath, a third-party processor contractor, not The College of Saint Rose. TouchNet® PayPath provides credit card processing services for student accounts. By contracting with TouchNet® PayPath, The College of Saint Rose can continue to offer students the convenience of using credit and debit cards for payments.

**Why is the convenience fee 2.95 percent? How was this percentage established?**

TouchNet® PayPath established the 2.95 percent rate to cover the cost of credit card transaction fees assessed by credit card companies.

☐ **Is there any way I can avoid paying a convenience fee?**

Yes. There are three ways to pay tuition and fees and avoid the convenience fee:

**1) Pay online** with a WebCheck (ACH), which is an electronic debit to your checking or savings account. This payment can be made online by logging into your student account at <https://bannerweb.strose.edu>, either remotely, or at the computer terminals located in the Student Solution Center (3<sup>rd</sup> floor, Saint Joseph's Hall).

**2) Mail** a check or money order to The College of Saint Rose Bursar's office. Always include your student ID number on the check. Checks and money orders should be mailed to:

**The College of Saint Rose  
Bursar's Office  
432 Western Ave  
Albany, NY 12203**

**3) Pay in person** with cash, a check or money order at the Bursar's Office window, located within the Student Solution Center (3<sup>rd</sup> floor, Saint Joseph's Hall).

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

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

☐ **Can someone else make a credit card payment over the Internet on my tuition account?**

Another user can make an online payment on behalf of the student, as long as the student has set the individual up as an authorized user.

☐ **Can I make a credit card payment over the phone?**

Credit card payments cannot be accepted over the phone, or via mail, email or fax. This is a security measure that ensures confidentiality of your payment information.

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

Yes. If you use your debit card to pay your student account charges, you will be charged the convenience fee. For debit cards associated with a checking or savings account, the WebCheck (ACH) option can be used to avoid paying the convenience fee.

☐ **Will the convenience fee that I am charged be included on my student account or any billing statements from The College of Saint Rose?**

No. The convenience fee is assessed by TouchNet® PayPath. The convenience fee will not appear on your student account or billing statement.

☐ **How will this appear on my credit or debit card statement?**

Two separate transactions will appear on your statement: one transaction for the student account payment and one transaction for the convenience fee. The transaction for the student account payment will appear as "PayPath College of Saint Rose" and the transaction for the convenience fee will appear as "PayPath Convenience Fee."

☐ **Who can I contact for more information regarding making online payments:**

The College of Saint Rose Bursar's Office, Saint Joseph's Hall, 3<sup>rd</sup> Floor

Phone number: (518) 458-5464

Office Hours: 9:00 am – 4:30 pm, M-F (to 3 pm Fridays in Summer)

Phone Availability: 8:00 am – 4:30 pm, M-F (to 3 pm Fridays in Summer)

Email: [bursar@strose.edu](mailto:bursar@strose.edu)

Please reach out to us with any questions regarding this change.



**Bursar's Office**  
**Finance and Administration**

432 Western Ave. Albany, NY 12203

o: 518.458.5464 ■ [strose.edu](http://strose.edu)

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