Oklahoma Christian made changes in the fall of 2010 to greatly enhance the students’ online payment system.

One important additional change beginning July 1, 2011 will be the introduction of a credit card convenience fee for those wishing to pay by credit card. Remember, student families can continue to pay by electronic check for no fee.

Below is a list of common questions and answers concerning these changes:

**Why is OC charging a fee for the use of my credit card?**

Oklahoma Christian is committed to providing students and their families a range of options for paying their educational expenses. The credit card payment method is becoming prohibitively expensive because of the fees to OC for credit card transaction processing. This expense is paid by University tuition revenues and therefore reduces the tuition dollars available for academic programs and services for all students. Therefore, a convenience fee on credit card transactions in the amount of 2.75% of the student’s total payment amount will be charged by a third party company. This will result in over $100,000 in annual savings for the University.

**What credit cards does OC accept?**

OC accepts MasterCard, American Express, and Discover.

**Why doesn’t OC accept Visa?**

Many colleges & universities have instituted a practice of charging a pro-rate convenience fee. Oklahoma Christian University recently adopted this practice as well. Visa’s policy only allows us to charge a set transaction fee, regardless of how much is charged on the card. It would be difficult to designate an appropriate set fee for payments, due to the varying payment amounts among individual students. A large number of schools have stopped accepting Visa cards for this same reason.

**Why is the convenience fee 2.75%? How was that percentage established?**

2.75% is the amount established by our third party credit card processor, CASHNet, a Higher One Company, to cover the credit card transaction fees assessed by credit card companies.

**Why did OC suspend the use of a convenience fee in 2010 and has now decided to reintroduce it?**

Due to questions surrounding the legality under state law of a private institution charging a convenience fee, OC decided to temporarily suspend the fee. Clarification by the Oklahoma Attorney General’s Office to CASHNet, a Higher One Company, allows for reinstatement of the fee. For more information, please read a letter from CASHNet general counsel at [http://www.oc.edu/conveniencefee](http://www.oc.edu/conveniencefee).

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

You can avoid paying the 2.75% convenience fee by paying online with an e-check, an electronic debit to your checking or savings account. You may also mail or deliver a check to the Student Financial Office or the Business Office with no convenience fee. Always include the student ID number on the check.

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

Credit card payments cannot be made over the phone or via mail. Staff can assist you via phone in logging on to your computer and accessing a student’s account to make a payment.
Can I pay in person using a credit card?

Credit card payments can be made in person by using your personal mobile computing device (i.e. personal laptop or smart phone). OC will make some laptops accessible in order to accommodate those who do not have their own accessible device.

Often I receive checks from my credit card company. Can I use the routing number and account number on these checks to make an electronic check (e-check) payment?

No. The credit card companies will not honor checks used electronically. The payment will be returned as “account not found”. You may use these checks through the mail or in person only. Send mail payments to the address below. Always include the student’s campus ID number on the check.

_Oklahoma Christian University_  
_Attn: Student Financial Services Office_  
_P.O. Box 11000_  
_Oklahoma City, OK 73136-1100_

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 cancelled, refunded, credited or charged back.

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 like a credit card to pay your student account charges, you will be charged the 2.7% convenience fee. For checking or savings account debits, please use the e-check option to avoid paying the convenience fee.

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

No. The convenience fee is a fee assessed by a third party company, CASHNet, a Higher One Company, _in addition_ to the payment for students. The convenience fee will not appear on your student account or on your statement. You will receive two separate receipts, one for the student account payment and the other for the convenience fee.

How will this appear on my credit card statement?

Two separate transactions will appear on your credit card statement. One transaction for the student account payment and one transaction for the convenience fee.