

College Operating Procedures (COP)



Procedure Title: Fees Paid by Credit/Debit Card
Procedure Number: 04-0304
Originating Department: Office of Financial Services

Specific Authority:

Board Policy 6Hx6:4.05
Florida Statute 1010.02
Florida Administrative Code 6A-14.075

Procedure Actions: Adopted: 07/93; 06/09

Purpose Statement: This procedure establishes guidelines for processing student fees paid by credit/debit card.

Guidelines:

The following credit/debit cards will be accepted:

- a) VISA
- b) MASTERCARD
- c) DISCOVER
- d) AMERICAN EXPRESS

The college reserves the right to suspend or cancel service with any credit/debit card company without notice.

Procedures:

I. CASHIER OFFICE PROCESSING

A. GENERAL REQUIREMENTS

1. A credit/debit card payment for a student's fees will be accepted when one of the following conditions is met:
 - a. Student presents a current unpaid Schedule/Bill to cashier along with unexpired credit/debit card. If a student does not have his or her Schedule/Bill and wishes to pay, the cashier can look up the student's current balance owed and accept payment.

- b. Student registers by the internet and provides a valid credit/debit card number to the internet registration system.
- c. A registered student makes exact payment of fees by credit/debit card to one of Florida SouthWestern State College's Drop Boxes.

II. PROCESSING CREDIT/DEBIT CARD TRANSACTIONS

- A. The cashier will swipe the credit/debit card through the credit/debit card terminal. The name on the presented credit/debit card must match the payer's name unless the payer presents a signed authorization by the owner of the credit/debit card stating that the person presenting the card has permission to use the credit/debit card.
 - 1. If the sale is approved by the credit/debit card company, an approval will display on the terminal and a two part sales receipt will be generated by the credit/debit card terminal. The payer will receive one copy of the sales receipt.
 - 2. If the sale is not approved by the credit/debit card company, the terminal will display "DECLINE". The cashier will return the credit/debit card to the payer and say that there is a problem with their credit/debit card and ask the payer to contact their credit/debit card company to resolve the problem.
 - 3. If the terminal indicates "CALL ND", the cashier will telephone the credit/debit card center to obtain a verbal authorization for the credit/debit card. Voice Authorization transactions must be manually entered into the terminal.
- B. The card holder must sign the sales receipt. The cashier shall enter the student's ID number on the top of the receipt.
- C. The cashier shall verify the signature (if presented to cashier).
- D. The customer copy will be attached to student's paid receipt and returned to the student.
- E. The original credit/debit card receipt (merchant copy) is put in the cash drawer.

III. CREDIT/DEBIT CARD PAYMENT INTO "DROP BOX"

- A. The student may deposit a completed credit/debit card payment form, along with their unpaid Schedule/Bill if available, into one of the College's locked Drop Boxes, which are located on the Charlotte and Collier campuses.
- B. The cashier will collect Drop Box payments each day before 6:00 p.m. All payments collected from the Drop Boxes will be submitted to the Cashier's Office for payment processing.
- C. Drop Box payments made after the close of the cashier office will be applied the next business day except on the last business day the college is open during the work week when payments made after 3:30 p.m. will be applied the following business day.
- D. The student should retain the middle copy of the credit/debit card voucher and deposit the remaining copies of the voucher and Schedule/Bill, if available, in one of the payment envelopes provided by the college into the Drop Box.
- E. Students may pick up a paid Schedule/Bill in the Cashier's Office on the following business day.

IV. CREDIT/DEBIT CARD OVER THE PHONE

On an exception basis and at the discretion of the Bursar the College may accept credit/debit cards over the phone. A valid email address and the three digit security code will be requested in order to process the payment. An acknowledgement of the payment will be emailed to the caller in order to confirm receipt.

V. CREDIT/DEBIT CARD OVER THE INTERNET

Students may pay fees on-line via the Florida SouthWestern portal at the time that they register for classes or up until their required due date. A receipt of payment will be provided to the student in the form of a paid invoice. If the card is declined the student will be notified instantly at which time an alternate card may be entered.