

## 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: 07/1993; 06/2009; 01/20/2021

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

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### **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 through the FSW portal and provides a valid credit/debit card number using the pay online feature.

#### **II. PROCESSING CREDIT/DEBIT CARD TRANSACTIONS**

- A. The cashier will enter the chip or swipe the credit/debit card through the credit/debit card terminal. The name on the presented credit/debit card must match the payor's name.

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, if required. The cashier shall enter the student's ID number on 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 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.