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## **Credit Card Payment Processing Fee – Frequently Asked Questions**

### **1. What is the new processing fee?**

A processing fee of 2% will be added to any tuition or fee payments made by credit or debit card. For example, if you pay \$1,000 by credit or debit card, an additional \$20 fee will be applied.

### **2. Why is the Computer Systems Institute charging this fee?**

Merchant companies charge CSI fees for every credit or debit card transaction. By introducing a 2% processing fee, we can offset these rising costs and help ensure that tuition and fees remain as stable and affordable as possible for all students.

### **3. When does the processing fee start?**

The 2% processing fee will take effect on 12/18/2024. Any credit or debit card payments made on or after this date will include the fee.

### **4. Does this fee apply to all types of cards?**

The fee applies to all credit and debit card payments. However, it does not apply to ACH (electronic checks).

### **5. Are there ways to avoid the fee?**

Yes. You can avoid the 2% fee by using **ACH (Electronic Check) method**. Available through our online payment portal, ACH payments transfer funds directly from your bank account with no additional fee.

### **6. Will I be informed about the fee before I pay?**

Absolutely. Before you complete your payment online, the total amount— including the 2% processing fee—will be displayed. You will have the opportunity to review and change your payment method if you prefer not to pay the extra fee.

### **7. Is the processing fee refundable?**

No. The processing fee covers the cost of processing your payment. Even if you receive a tuition refund later, the processing fee itself is non-refundable.

### **8. What if I have a scholarship or my relative sponsors my tuition?**

The processing fee is applied to any payments that are made via credit or debit card. If your sponsor pays by a non-credit method (like ACH), then there is no fee.

### **9. Could the processing fee increase in the future?**

CSI will review the fee annually to ensure it is fair and in line with processing costs. If it changes, we will notify students at least 30 days in advance.

### **10. Will my bank charge me a fee to send an ACH Payment?**

Typically, most U.S. banks do not charge customers a fee for sending standard ACH payments to pay tuition or fees at an institution. ACH transfers are generally considered low-cost or no-cost options for making payments. However, it's always wise to check with your bank directly, as policies may differ. Some banks could charge a fee under specific circumstances, such as expedited transfers or business account transfers. If you have any concerns, please contact your bank's customer service for clarification before making your payment.

### **11. What if my payment transaction is returned?**

Any failed payment transaction will be subject to a \$35 service charge.

### **12. Who can I speak with if I have questions or concerns?**

Our Student Accounts team is here to help. If you have questions, please contact CSI's Business Office [businessoffice@csinow.edu](mailto:businessoffice@csinow.edu) They can walk you through payment options and address any concerns.