

Frequently Asked Questions: South Dakota Public University System's SDePay e-Commerce Process

Q 1 What is changing November 2005?

- Students will be able to view and pay their student charges on-line.
- Students can pay on-line 7 days a week with e-Check, which is free to the students.
- Students can authorize parents, guardians, etc. to view and pay student charges on-line.
- **Students and Authorized Payers can pay on-line 7 days a week with a credit or debit card. A service fee of 2.75% will be charged by infiNET for this service.**
- Credit and debit card payments **can only** be made on-line.
- Students/Parents can still pay by:
 - Check or cash at the University Business Office.
 - Paper check mailed to the University Business Office.

Q 2 How can I pay my bill?

- **On-line: Students** can pay on-line through a WebAdvisor link to SDePay by clicking on the link provided by the email notification using e-Check, credit or debit card [American Express, Discover Card, MasterCard (credit and debit)]. ***If you use a card to pay your bill, you will be charged a 2.75% service fee by infiNET.*** You will not be charged a fee if you pay on-line by e-Check.
- **On-line: Authorized payers** can pay on-line through infiNET's QuikPay at <https://quikpayasp.com/sdbor/campus/studentaccounts/authorized.do>, using e-Check or credit card [American Express, Discover Card, MasterCard (credit and debit)]. ***If you use a credit card to pay your bill, you will be charged a 2.75% service fee.*** There is no service charge if you pay by e-Check.
- **By Mail:** If you wish to pay by paper check, ***please include your student id number on the bottom of the check to insure the amount is posted to your account.*** Mail your payment to the address listed on the statement. We cannot accept or process credit and debit card information through the mail.
- **In Person:** You can pay in person by check or cash at the University Business Offices, during normal business hours posted at the Cashier's station. We can not accept credit or debit card payments in the University Business Offices.

Q 3 Why did the South Dakota University System make the changes?

During the 2004-05 academic year, credit card companies assessed the University System approximately \$500,000.00 in bank fees to process tuition and fees made with credit and debit cards. Due to bank surcharges and other complications with credit card processing, many colleges and universities do not accept credit card tuition payments at all. Because we cannot continue to justify paying these processing fees, the University System has considered dropping this payment option. However, we recognize that many students and their families appreciate the convenience of using a credit and debit card, and we have searched for alternatives. The savings realized from the reduction of paying bank fees will provide additional funds to support instructional programs.

Q 4 What is infiNET?

infiNET Solutions is the vendor with whom the South Dakota Public University System has contracted to provide for secure on-line payments, on-line statements, and e-Billing services.

Q 5 Why are we using a third party vendor?

Almost 20% of our students/parents pay tuition and fees with their credit and debit card. Currently, the South Dakota University System has been absorbing the credit card processing fees charged by the credit card companies. The cost of these bank fees is increasing at an alarming rate. Although some schools have chosen to no longer accept credit or debit cards, we felt that with the high number of credit card payers we have, it would be a disservice to our University communities if we eliminated them altogether. The vendor, infiNET, has the expertise in on-line payment and billing systems to meet all security and privacy issues and meets the banking and credit card industry compliance requirements.

Q 6 How was the 2.75% rate determined?

That rate is determined by our vendor, infiNET. The Service Charge Fee is charged to your credit or debit card and paid to infiNET.

Q 7 Why is VISA no longer accepted?

VISA's credit card rules will not permit a company/vendor to charge a percentage service fee. To accept VISA cards, *VISA would require the University to apply a service charge fee for e-Check transactions rather than e-Checks being a free service to the student or authorized payer.*

Q 8 Are other colleges and universities making similar changes?

Colleges and universities all over the country have made similar changes to their credit card payment policies. Temple University is processing its credit card payments just like us. Penn State charges a fee for credit card payments, does not accept VISA, and accepts credit card payments only on its e-payment website. Other Universities not accepting VISA include Indiana University, Syracuse University, and the Universities of Illinois, Nebraska, and Texas. A number of colleges and universities are not accepting credit card payments at all, but the South Dakota University System searched for alternative options that would permit credit card payments.

Q 9 Can I pay my tuition and fee account using a credit card?

American Express, Discover Card and MasterCard can be used to pay student charges online. The links to the online payment site can be found on the e-mail notification and on WebAdvisor. *If you use a card to pay your bill, charged a 2.75% service fee will be charged by and payable to infiNET.* You will not be charged a fee if you pay online by e-Check.

The South Dakota University System does not accept credit or debit card payments for student tuition and fee charges.

Q 10 What credit cards do you accept?

Our vendor infiNET will process American Express, Discover Card, or MasterCard payments on SDePay. The links to online payment site can be found on the e-mail notification and on WebAdvisor. *If you use a card to pay your bill, charged a 2.75% service fee will be charged by and payable to infiNET.* You will not be charged a fee if you pay online by e-Check.

The South Dakota University System does not accept credit or debit card payments for student tuition and fee charges.

Q 11 How will the credit and debit card charges look on my or my Authorized Payer's credit card or bank statement?

Tuition and fee charges will be identified on the credit card statement with this description: **SD TUITION & FEE PAYMENT**

The Service charge fee will be identified on the credit card statement with this description: **INFINET SERV FEE SDBOR**

Tuition and fee charges will be identified as a normal debit charge on your bank statement.

Q 12 How can I pay my account on-line?

You can pay on-line from any computer that has internet access, for example from home, from your dorm room, from the campus library or campus student center.

The University Business Office staff will not be able to process your on-line credit/debit card payment at the campus cashier station, however the cashier will be able direct you to a kiosk for you to use to process your payment securely on-line. If you use a wireless connection you are advised to use encryption to protect your personal information.

Q 13 The information says students can pay on-line beginning November 2005. Does that mean I have until November to pay my Fall 2005 bill?

The published schedule for tuition and fee payment has not changed. In November additional payment options will be available, but the payment remit dates remain as published.

Q 14 How does e-Billing work for a student and for an Authorized Payer?

An e-mail notification will be sent from e-commerceProcess@sdbor.edu to your official university e-mail address, announcing that the Student Account Statement is ready to be viewed/paid on-line. The announcement will also be forwarded to the e-mail address of Authorized Payers. This will be sent each time a new statement with an outstanding balance is processed. We will continue to send paper bills to your address of record through Summer 2006. Starting Fall 2006 only e-mail notifications will be sent regarding student billing information.

If you are a student, a link in the e-mail notification will take you to SDePay where you can safely log into the e-Billing Web site by using your WebAdvisor username and password.

Once on the e-Billing site, students may set up parents, guardians, or others as Authorized Payers who have access to view the statement and make on-line payments (see Authorized Payers section).

If you are an Authorized Payer (set up in advance by a student), a link in the e-mail notification will take you directly to the e-Billing site, where you can securely log in by typing in your user name and password.

Other functions include the ability to see up to 16 months of statements, beginning with the November 2005 statement (on the “View Accounts” screen, select “Statement History” from the drop-down menu); and the ability to see a history of on-line payments.

Q 15 I do not feel comfortable making payments on-line. How should I pay my bill?

You can still view the Student Account Statement on-line without having to make secure on-line payments. If you wish to pay by paper check, *please include your student ID number on the bottom of the check to insure the amount is posted to your account.* Mail your payment to USDSU Cashier, 2205 Career Ave, Sioux Falls, SD 57107 or to the address listed on the statement. We cannot accept or process credit or debit card information through the mail or by phone. We hope that you will try the on-line payment feature of SDePay. It is quick, convenient, secure, and you won't have to pay postage or check fees.

Q 16 Do I need a certain type of computer, software, or Web browser to use e-Billing?

You can use the University e-Billing system from any Macintosh or PC running Microsoft Internet Explorer 5.1. or newer, or Netscape Navigator 6.0 or newer.

Q 17 Can I have my e-Bill sent to my personal e-mail account instead of my University e-mail account?

Students within the University System will automatically be provided an official University e-mail address upon admission. University policy requires all students to regularly check messages sent to their University e-mail address. Students will be responsible for forwarding the notification to their personal e-mail accounts.

Q 18 Can I use any type of check as an e-Check?

No, only checks from regular bank, savings and loan and credit union checking accounts will be accepted. Checks issued from savings accounts, credit card companies, money market accounts, home equity or other lines of credit cannot be processed as an e-Check. However, you can mail those checks. If you wish to pay by paper check, *please include your student ID number on the bottom of the check to insure the amount is posted to your account.* Mail your payment to USDSU Cashier, 2205 Career Ave, Sioux Falls, SD 57107 or to the address listed on the statement.

Q 19 Can I pay my account by mail?

Yes. If you wish to pay by paper check, *please include your student ID number on the bottom of the check to ensure the amount is posted to your account.* Mail your payment to USDSU Cashier, 2205 Career Ave, Sioux Falls, SD 57107 or to the address listed on the statement. We cannot accept or process credit or debit card information through the mail.

Q 20 How does this affect my bill?

Instead of mailing out student invoices each semester, students will be e-mailed a notification through infiNET that they have a statement ready to view and pay. Payment and payment plan arrangements will still be due prior to the start of the term, but now, students with a balance will be e-mailed invoice notification until the balance is zero.

Q 21 What if I didn't receive the e-mail notification?

If you have not received an e-mail notification before the tuition payment deadline, you need to contact the Registrars' Office to confirm your University assigned email address and password. You are responsible for the timely payment of your tuition and fees. You can always view your account balance on WebAdvisor and pay from that information or stop by the Cashier Office to obtain your balance owed.

Q 22 What are the benefits or cost savings to this?

The benefits to students will be: they are able to make payments at their convenience, they won't have to stand in line to pay tuition and fees, they won't experience being placed on hold on the telephone or getting a busy signal, they won't have to come to campus to make a payment and won't have to fear a late payment charge due to a delay in surface mail.

In addition to the cost savings from merchant fees, the University will have reduced printing costs, reduced mail processing costs, reduced postage and reduced costs for returned mail due to invalid addresses.

The savings realized from this new service will be redirected into academic and student focused initiatives, which in turn will enhance the student learning experience.

Q 23 How do I set up an Authorized Payer on my account?

Log into SDePay e-Billing site via WebAdvisor. Navigate to "Account Summary by Term and Make a Payment," "e-Billing," and click on the e-Billing Login button. You will need to have the e-mail address of the Authorized Payer to complete the setup process.

Follow the on-line instructions to create a user name and temporary password for each Authorized Payer. (The temporary password should be changed by the Authorized Payer when they first log in.)

Contact the individuals you have set up as Authorized Payers, and direct them to the e-Billing site at:

<https://quikpayasp.com/sdbor/campus/studentaccounts/authorized.do>. Be sure to give them their user name and temporary password that you created, and instruct them to change the password. Also, they should set up their user profile, which includes a personal e-mail address.

Each billing cycle, both the student and the Authorized Payer will receive an e-mail notifying them that the e-Bill is ready. Students access the e-Billing Web site using a link in their e-mail or via WebAdvisor; Authorized Payers receive a link in their e-mail that takes them directly to an e-Billing log-in page. This ensures the privacy of student information in WebAdvisor.

Q 24 Who and how do I contact someone on campus if I have more questions?

If you have questions, please email us at:

Black Hills State University	BHSU-ARCR@bhsu.edu	(605) 642-6941
Dakota State University	Cashier@dsu.edu	(605) 256-5271
Northern State University	nsuebill@northern.edu	(605) 626-2566
South Dakota School of Mines and Technology	cashier@sdsmt.edu	(605) 394-2372
South Dakota State University	studentbills@sdstate.edu	(605) 688-6116
The University of South Dakota	busoff@usd.edu	(605) 677-5613
USDSU	businessoffice@usdsu.org	(605) 367-8418

WebAdvisor links:

Black Hills State University	https://wa-bhsu.state.sd.us/webadvisor/st/stmenu.html
Dakota State University	https://wa-dsu.state.sd.us/webadvisor/st/stmenu.html
Northern State University	https://wa-nsu.state.sd.us/webadvisor/st/stmenu.html
South Dakota School of Mines and Technology	https://wa-sdsmt.state.sd.us/webadvisor/st/stmenu.html
South Dakota State University	https://wa-sdsu.state.sd.us/webadvisor/st/stmenu.html
The University of South Dakota	https://wa-usd.state.sd.us/webadvisor/st/stmenu.html