

University of Houston Clear Lake

Credit Card Processing Fees – Tuition & Fees Frequently Asked Questions

What is a credit processing fee?

A credit card processing fee is charged by credit card companies to UH-Clear Lake for processing credit card transactions. The rates charged vary depending upon the type of card. The fee proposed by UH-Clear Lake is 1.45% (for all types of credit cards), which is a substantially low rate to offset a portion of the processing fee charged by the credit card company.

Why is the UH – Clear Lake charging a fee for the use of my credit card?

UH – Clear Lake is committed to providing students and their families a range of options for paying their educational expenses such as cash, check and e-check (ACH). Accepting credit card payments has become prohibitively expensive for UH-Clear Lake because of the fees being charged by credit card companies. This expense is currently paid by university tuition revenue and other student fees, resulting in reduction of funds available for the university's academic programs and student services. Therefore, a processing fee on credit card transactions in the amount of 1.45% is charged.

Why is the processing fee 1.45%? How was that percentage established?

1.45% is the rate determined by UH Treasury Management based on the interchange rate that UH-Clear Lake is paying on its sales.

Will UH – Clear Lake charge a processing fee for payments that are not tuition-fee related?

Currently, the UH-Clear Lake processing fee will only apply to payments that are related to student tuition and fees.

What credit cards are accepted by UH-Clear Lake for student account payments?

UH – Clear Lake will continue to accept all major credit cards, including Visa, MasterCard, Discover and American Express. Debit cards, when processed as a credit card transaction, will also be accepted.

If I use my debit card to pay my student account charges, will I be charged the processing fee?

Yes, if you use your debit card like a credit card to pay your student account charges, you will be charged the 1.45% processing fee. For checking or savings account debits, please use the e-check option to avoid paying the processing fee.

Is there any way I can avoid paying a processing fee?

Yes, you may avoid paying the 1.45% processing fee by paying online with an electronic check (echeck), also known as ACH, which shall debit your checking or savings account. You may also pay in person with cash or physical check. Please note

physical checks returned due to insufficient funds are subject to a fine/penalty fee (returned check fee) of \$20.

Are other universities charging a processing fee for credit card transactions?

Yes, an increasing number of universities are collecting convenience/processing fees/surcharges for credit/debit card transactions. Credit card processing fees are not unique to UH- Clear Lake.

What is the minimum amount on which a processing fee may be charged?

Credit card processing fee shall be charged on all transaction amounts.

Do other UH campuses also charge a processing fee for credit card payments?

Yes, each campus charges a processing fee commensurate with the interchange fees they are assessed by the credit card company.

Can I make a credit card payment on my student account over the telephone?

Credit card payments are not an available payment method by telephone, fax, mail or email. This a security measure to ensure confidentiality of your payment information.

Can I pay in person using a credit card?

Yes, credit card payments may be made at Student Business Services. The processing fee still applies for credit card payments made in person.

If I make a credit card payment in error, will my processing fee be refunded?

No, the processing fee is not refundable, even if the payment to which it relates is cancelled, refunded, credited or charged back.

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." However, to avoid a processing fee, you may send this check through the mail or deliver them directly to Student Business Services to credit your student account.

Will the processing fee that I am charged be included on my Student Account breakdown and statement?

UH-Clear Lake is working with other UH campuses to establish a process wherein the student will receive a receipt that will reflect the processing fee on a separate line item.

How will my student account payment and processing fee payment appear on my credit card statement?

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