Credit Card Service Charge FAQs

Q. Why is the university charging a fee for making a payment using my credit card?

A. Southeast Missouri State University is committed to providing students a range of options for paying their educational expenses. The credit card payment method is becoming prohibitively expensive because of the fees credit card companies charge the University. Therefore, a 2.5% service fee, up to a maximum of $50 will be added to all credit/debit card transactions to offset these fees. The University will not receive any part of the fee.

Q. Will I be charged the service fee if I use my debit card to pay my student account charges

A. Yes, Southeast processes all debit cards as a credit card transaction and, therefore, you will be charged the 2.5% service fee (up to a maximum amount of $50 per transaction) if you use your debit card to pay your student account charges.

Q. How can I avoid paying the service fee?

A. You can avoid the 2.5% service fee by using the following payment methods:

- **eChecks** - An ACH transfer from your checking or savings account can be processed online through the student’s Portal. Log in to the Portal > click on Student SS > click on Account Summary > click on Account Summary again > make a payment link. Enter electronic check information as shown in the example online.

- **Paper Checks** - Paper checks may be mailed to Southeast Missouri State University, One University Plaza, Cape Girardeau, MO 63701, Attention Cashier’s Office

- **Cash, checks, money orders, and cashier’s checks** will continue to be accepted in person at the Cashier’s Office located in Academic Hall, Room 19.

Q. Can I make a credit card payment over the phone?

A. Yes, Student Financial Services will still accept credit card payments made over the phone. The 2.5% service fee will apply to these transactions.

Q. What credit cards are accepted for payment on my student account?

A. Southeast Missouri State University accepts VISA, MasterCard, and Discover.
Q. Why is the fee 2.5% up to a maximum of $50?

A. 2.5% is the amount Southeast Missouri State University was able to negotiate with our third-party vendor. Southeast’s Board of Regents approved a maximum service fee per single transaction in order to keep costs as low as possible for our students.

Q. Do other universities charge a service fee for credit card transactions?

A. Yes, many colleges and universities have implemented service fees for credit/debit card transactions. Most charge a fee of 2.75%.

Q. If I make a credit card payment in error will my service fee be refunded?

A. No, the fee is not refundable, even if the payment to which it relates is cancelled, refunded, credited, or charged back. Any service fee disputes must be taken directly to your credit card company. Southeast Missouri State University does not receive any portion of the service fees.

Q. Will the service fee be included on my student account statement?

A. The service fee is assessed by our third-party processor, not Southeast Missouri State University, so it will not appear on your University student account. It is assessed in addition to the payment for your student account. Two separate transactions will appear on your credit card statement: One transaction for the student account payment to Southeast Missouri State University and one for the service fee.

Q. How will this appear on my credit card statement?

A. The payment will appear as two separate transactions on your credit card statement: One for the amount applied to your student account and one for the 2.5% service fee (up to a maximum of $50 per transaction).