

ARUCC Responses to Credit Card Usage

Contact Name/Email	Institution	1. Do you currently accept credit card payment for tuition?	2. If you do not accept credit card payment, can you comment on why you do not?	3. Did you used to accept credit cards and no longer accept them or have reduced the level of acceptance?	a. What was the student and parent reaction and how did you manage this?	b. What other options did you put in place to offset the credit card payment?	c. What options did you implement to discourage the use of credit cards? (e.g. allow payments through installments, cash discounts, etc.)	4. Does your institution charge the students any general fee or specific fee to offset the credit card costs? (please explain)	5. Do you have a limit on the total amount that can be paid by credit card?	6. What other types of payments do you accept? (e.g. eChecks, Interac On-line (Canada), EFT, Pre-Authorized Debit Agreements, etc.)	7. Other comments
Jason Clapp Jason.Clapp@prov.ca	Providence College & Theological Seminary	Providence C & S currently uses credit cards for payment. I would like to hear the responses as we have talked about the rising costs of this form of payment.									
Fred Jacklin srsjacklin@mala.bc.ca	Malaspina Uni. College	Yes - VISA, MasterCard, AmEx						No	No	Cheque, cash, debit, online banking payment	Good luck. Lead the way. We want to follow in your foot-steps. Set the example for the rest of us!
Val Karpinsky Val_Karpinsky@bcit.ca	BCIT	Yes						No	No	Cash, interac, money orders, sponsor's payment	
Marion Van Impe Marion.VanImpe@usask.ca	Uni. of Saskatchewan	Yes						No	No - our dentistry students are assessed \$16,000 per term tuition and many of them get a line of credit from their bank to pay off their credit card and collect the air miles from their credit card purchase.	EFT, online banking, pre-authorized debit arrangements	We currently offer PAD to Graduate students who are being paid by the university but are considering expanding this to all students to reduce credit card usage. We also offer prizes (e.g. book store gift certificates, iPods) to students who pay with online banking. We may go to Interac Online now that the banks have reduced their fees associated with this transaction type. We are currently undergoing a PCI (Payment Card Industry ) audit and the cost of complying with the new standards are an additional reason to reconsider credit card usage.
Bill Cooke Bill.Cooke@ucfv.ca	Uni. College of the Fraser Valley	Yes							No limit		
Gregory Marcotte marcotte@uwindsor.ca	Uni. of Windsor	No	Premiums are too costly	No				N/A	N/A		If all Canadian universities negotiated a deal that would have a 1% premium then it would be worth further investigation. Paying the 1% to the credit card companies would probably be less expensive than other issues with bad debt collection, etc.

ARUCC Responses to Credit Card Usage

Contact Name/Email	Institution	1. Do you currently accept credit card payment for tuition?	2. If you do not accept credit card payment, can you comment on why you do not?	3. Did you used to accept credit cards and no longer accept them or have reduced the level of acceptance?	a. What was the student and parent reaction and how did you manage this?	b. What other options did you put in place to offset the credit card payment?	c. What options did you implement to discourage the use of credit cards? (e.g. allow payments through installments, cash discounts, etc.)	4. Does your institution charge the students any general fee or specific fee to offset the credit card costs? (please explain)	5. Do you have a limit on the total amount that can be paid by credit card?	6. What other types of payments do you accept? (e.g. eChecks, Interac On-line (Canada), EFT, Pre-Authorized Debit Agreements, etc.)	7. Other comments
Trevor Toone ttoone@columbiacollege.bc.ca	Columbia College	Yes	N/A	N/A				No	No. Though we do have a minimum transaction fee	Cheques, cash, debit card	This was not a decision taken lightly. We only began to accept credit card payment 18 months ago. We had a lot of pressure to do so from students and their agents. We did consider adding a transaction fee but decided against and now (reluctantly) simply absorb the cost.
Lou Ariano arianol@mcmaster.ca	Mc Master Uni.	No	Charges by credit card companies make it prohibitive								We accept payment by credit cards for almost every other service.
Pauline Belanger mapbelan@uottawa.ca	Uni. of Ottawa	No								Interac, pay online or in person or by cheques. We didn't add any options to offset credit card payment.	This issue arises each year over here. At the U of Ottawa, we never have and don't intend (not in the near future anyway) on implementing the credit card system for paying tuition fees. We never wanted to accept credit cards for tuition because of the cost to the university. We accept credit card payments for smaller items no specific limit.
Denis Lawrence denisl@nipissingu.ca	Nipissing Uni.	Yes, for one program only - it is a distance program and full cost recovery	The cost is too high	Level of acceptance has remained the same for some time	We permit parents and students to pay electronically in other ways and have few complaints	Other electronic payment methods as well as cheques	Don't allow them to use credit cards. We do allow installment payments.	No. N/A		Cheques, interac, EFT, pre-authorized debit agreements	
Peter Landoni plandoni@registrar.uoguelph.ca	Uni. of Guelph	No	Cost of service charge/fees	Never accepted them	N/A	N/A	N/A	N/A	N/A	We only accept: telephone banking, internet banking, certified cheques, bank drafts, money orders, debit transactions with \$500 limit, wire transfers, cash. We do not accept personal cheques.	
Karen Hamilton k2hamilt@admmail.uwaterloo.ca	Uni. of Waterloo	No	Discount rates	No				No	N/A	On-line, wire payments, cheque, money orders or fee arrangements (deferral)	
Rita Blais rblais@lakeheadu.ca	Lakehead Uni.	Yes						No	No	Telephone/internet banking, cheque/money order or bank draft and cash (as a last alternative)	Use of credit cards has improved our collections

ARUCC Responses to Credit Card Usage

Contact Name/Email	Institution	1. Do you currently accept credit card payment for tuition?	2. If you do not accept credit card payment, can you comment on why you do not?	3. Did you used to accept credit cards and no longer accept them or have reduced the level of acceptance?	a. What was the student and parent reaction and how did you manage this?	b. What other options did you put in place to offset the credit card payment?	c. What options did you implement to discourage the use of credit cards? (e.g. allow payments through installments, cash discounts, etc.)	4. Does your institution charge the students any general fee or specific fee to offset the credit card costs? (please explain)	5. Do you have a limit on the total amount that can be paid by credit card?	6. What other types of payments do you accept? (e.g. eChecks, Interac On-line (Canada), EFT, Pre-Authorized Debit Agreements, etc.)	7. Other comments
Linda Lefurgey mdevito@uwo.ca	Uni. of Western Ontario	The University of Western Ontario does not accept credit card payment for tuition. We do allow credit card payments for some incidental fees like transcript fees etc., but not tuition.	In general the cost of accepting credit cards was the main reason to not accept them.	We never did accept credit cards for tuition.	We do have complaints from parents and students, but in general we indicate that the cost of using the credit cards is high and we would prefer to fund educational expenses for the student rather than credit card usage, but since we never allowed credit cards, it is not as much of an issue.	N/A	N/A	N/A	N/A	We are trying to push students to use web banking. They may also use cheques and pay at their bank or use their debit card.	
Neil Marnoch marnochn@cc.umanitoba.ca	Uni. of Manitoba	No	Cost	No, we have never accepted credit cards for tuition	This may only apply to those who answered yes above, but we do get parents and students complaining about our not accepting credit cards.	N/A	N/A	N/A	N/A	We introduced web banking a few years ago. This has been quite popular.	
Chris Parker cparker@mta.ca	Mt. Allison Uni.	Mount Allison University does not and has never accepted credit card payment for tuition, although there is always pressure to do so.	I believe the reason most often cited is that it would be too costly to the university.								I look forward to receiving your summary of responses.
Mike Sekulic sekulic@ucalgary.ca	Uni. of Calgary	Yes, although from time to time there is talk of ending credit card payment. There is some concern about increased administration if people choose more manual methods of payment or an increase in receivables.								Others have promoted (when it becomes available, and perhaps it already is), on-line interac. Personally, I'm not comfortable using this last type of payment method, but maybe students aren't as uptight. As for the costs, we absorb them as overhead -- the cost of doing business.	
Anne Lewis (Financial Services) anne.lewis@utoronto.ca	Uni. of Toronto	No	Cost							All payments are made at a bank -- students can pay at the teller, at the ATM, or electronically using telephone or internet payments, using the bank's bill payment procedures. Bank payments are transmitted daily from the bank to the university and updated directly to student accounts. This process is coordinated through the Royal Bank. We process deposits for residence or academic programs at the office, but this is a small number.	We get a lot of requests for credit card payments. I am interested in hearing the experiences of other institutions.

ARUCC Responses to Credit Card Usage

Contact Name/Email	Institution	1. Do you currently accept credit card payment for tuition?	2. If you do not accept credit card payment, can you comment on why you do not?	3. Did you used to accept credit cards and no longer accept them or have reduced the level of acceptance?	a. What was the student and parent reaction and how did you manage this?	b. What other options did you put in place to offset the credit card payment?	c. What options did you implement to discourage the use of credit cards? (e.g. allow payments through installments, cash discounts, etc.)	4. Does your institution charge the students any general fee or specific fee to offset the credit card costs? (please explain)	5. Do you have a limit on the total amount that can be paid by credit card?	6. What other types of payments do you accept? (e.g. eChecks, Interac On-line (Canada), EFT, Pre-Authorized Debit Agreements, etc.)	7. Other comments
Bernadette Fritz FritzB@macewan.ca	Grant MacEwan College	Yes						No	No	Debit card, cash, cheque, bank draft, e-banking	
Glenn Keeler glenn.keeler@KingsU.ca	The King's Uni. College	Yes	N/A...but we would dearly love to stop paying percentage on these!	N/A				We do not charge any additional fee for credit card usage. Our understanding is that this is prohibited by our merchant agreement.	No. Similarly, we understand that this is prohibited by our merchant agreement.	None (of the examples)...yet	I would love to be able to stop the cost of the credit card payments, but they represent 39% of our payments by transactions and 44% by dollar value. I expect that we would see chaos ensue if we simply removed the option!
Richard MacLeod richard_macleod@sfu.ca	SFU	Currently only for some premium programs. We charge the departments back for this service. We are planning on starting wholesale acceptance in the next 12 months.	Currently the service fees are seen as prohibitive but we have made a business case that has convinced senior admin.	No							
Lamont Stradeski lamont.stradeski@uregina.ca	Uni. of Regina	Yes		No. Parents and students expect to be able to pay by credit card.							
Richard Wikkerink rwikker@redeemer.ca	Redeemer Uni. College	No	The fee the credit card companies charge is considered to be too high and our volume would be too low to reduce the fee – or that's how it's been explained to me. We are considering in light of requests from parents – and particularly from our Continuing Education program students.	No							
Muriel Sirois muriel.sirois@umoncton.ca	Uni. of Moncton	Yes									
Deborah Berkan berkan@brandonu.ca	Brandon Uni.	Yes	N/A	N/A							
Ken Low lowk@post.queensu.ca	Queens Uni. at Kingston	No – only tuition fees related to most continuing education courses can be paid for using credit card.	The cost for accepting payment of tuition and residence fees* by credit card seems excessive given the alternatives available to the University. * Approximately \$200 for full time student in residence.	No							

ARUCC Responses to Credit Card Usage

Contact Name/Email	Institution	1. Do you currently accept credit card payment for tuition?	2. If you do not accept credit card payment, can you comment on why you do not?	3. Did you used to accept credit cards and no longer accept them or have reduced the level of acceptance?	a. What was the student and parent reaction and how did you manage this?	b. What other options did you put in place to offset the credit card payment?	c. What options did you implement to discourage the use of credit cards? (e.g. allow payments through installments, cash discounts, etc.)	4. Does your institution charge the students any general fee or specific fee to offset the credit card costs? (please explain)	5. Do you have a limit on the total amount that can be paid by credit card?	6. What other types of payments do you accept? (e.g. eChecks, Interac On-line (Canada), EFT, Pre-Authorized Debit Agreements, etc.)	7. Other comments
Mary Jo McCullogh mary.mccullogh@mcgill.ca	<b>McGill Uni.</b>	We accept credit cards only for deposits for newly admitted students when we ask them to confirm that they will be attending the University. As this is a Web based system, we needed to have a way to collect the deposit (which is later released to their account if they enrol) as part of the WEB confirmation process. The only other time we would accept a credit card would be for students who are collection problems and who may no longer have a bank account in Canada or the US. For programs that are self-funded and non-credit activities they do accept credit cards for these course fees and since they are self-funded, they can build the service charges into the rate they charge.	Purely cost. Certainly it is not an issue of being do-able. The cost of the service charge is prohibitive, and since we have other payment methods, it hasn't been a huge issue. We know it is an issue for parents, however, who want to collect points on their credit card.	The above situation has been the norm for many years.							
Dave Cormier dave.cormier@dal.ca	<b>Dalhousie Uni.</b>	Yes	N/A	No change							
Linda Lefurgey lefurgey@mala.bc.ca	<b>Malaspina Uni. College</b>	Yes	N/A	N/A							
David Last last-d@rmc.ca	<b>Royal Military College</b>	Yes									
David Johnston dbjohnst@ucalgary.ca	<b>Uni. of Calgary</b> (Student & Enrolm. Svcs)	Yes, application fees, residence fees and tuition fees	N/A	N/A							
France Myette France.Myette@usherbrooke.ca	<b>Université de Sherbrooke</b>	No	Bank fees and danger of student debt.	No							
Michelle Burlock mburlock@uwo.ca (on behalf of Krys Chelchowski)	<b>Uni. of Western Ontario</b>	No		No							
Don Yurchuk dony@nait.ca	<b>Northern Alberta Inst. of Techn.</b>	Yes	N/A	N/A							
Chris Lanoue clanoue@uwindsor.ca	<b>University of Windsor</b>	No	Cost has been prohibitive to accept - approx 2% of tuition/residence/meal plan	Never accepted CC							

ARUCC Responses to Credit Card Usage

Contact Name/Email	Institution	1. Do you currently accept credit card payment for tuition?	2. If you do not accept credit card payment, can you comment on why you do not?	3. Did you used to accept credit cards and no longer accept them or have reduced the level of acceptance?	a. What was the student and parent reaction and how did you manage this?	b. What other options did you put in place to offset the credit card payment?	c. What options did you implement to discourage the use of credit cards? (e.g. allow payments through installments, cash discounts, etc.)	4. Does your institution charge the students any general fee or specific fee to offset the credit card costs? (please explain)	5. Do you have a limit on the total amount that can be paid by credit card?	6. What other types of payments do you accept? (e.g. eChecks, Interac On-line (Canada), EFT, Pre-Authorized Debit Agreements, etc.)	7. Other comments
Maggie Hartley maggie.hartley@ubc.ca	University of British Columbia	Yes						No.	No	EFT, On-line and telephone banking, pay at HSBC, cheque, debit card, money order. We are looking at Interac On-Line and Custom House.	UBC is seriously considering limiting credit card usage on tuition for domestic students. Acceptance/registration deposits would still be payable by credit card as would tuition for international students. Longer term is to implement the Custom House payment option for International students so that credit card payment can be limited for international students