



1. Can I make payments on my student's account by credit/debit card?

- Yes. However, credit and debit card payments are only accepted online through the Wildcat Pay Portal.
- ACU no longer accepts credit or debit card payments by mail, in person, over the phone, or via fax for student account payments.
- Computers are available in Wildcat Central for online bill payment.
- Credit and debit card payments are not processed by ACU. PayPath, a secure third-party payment service provider, processes online credit and debit card payments for tuition and other student account charges.

2. What credit/debit cards can I use to pay student account charges?

- You may make student account payments to PayPath with major credit and debit cards such as: MasterCard, Discover, Visa and American Express cards. Other cards that are accepted are Diners Club, JCB, China Union, BC Card, and DinaCard.

3. Why can credit/debit card payments for student account charges only be accepted online?

- Credit and debit card charges for student account payments will be processed by PayPath, not ACU. Because of that, ACU no longer has the ability to accept credit and debit card payments in person, by mail, over the phone, or via fax.
- ACU will continue to process check and cash transactions or ACH (electronic checks) without a convenience fee.

4. Is there a fee for using a credit or debit card for student account payments?

- Yes, card users will be assessed a separate, non-refundable convenience fee—2.75% of the payment amount (\$3 minimum fee)—at the time of each credit or debit card payment for student account.
- The non-refundable convenience fee will be assessed by PayPath and will appear as a separate charge on your credit card statement.

5. Why is a convenience fee added for credit/debit card payments?

- The convenience fee charged by PayPath covers the cost of processing credit and debit card payments. Please note: ACU will not receive any part of the convenience fee.
- The savings resulting from ACU's elimination of credit and debit card processing costs will help fund an increase in ACU's overall financial aid budget.

6. Why can't I see the convenience fee charge on my student account?

- The convenience fee is assessed by PayPath, not ACU, so it will not appear on your student account. The convenience fee will appear as a separate charge on your credit card statement.



7. Is the convenience fee refundable?

- The 2.75% convenience fee is non-refundable. Any convenience fee disputes must be taken directly to your credit card company.

8. How can I pay my student account and avoid the convenience fee?

- E-Check payments from checking and savings accounts will continue to be accepted online by ACU via the ACH (Automated Clearing House) Network without a convenience fee through the Wildcat Pay Portal.
- ACU will continue to accept check payments via mail and both cash and check payments in person at Wildcat Central. Please do not send cash through the mail.

9. Will ACU accept credit/debit card payments for non-student account charges?

- ACU will continue to accept MasterCard, Discover, American Express, and VISA credit and debit card payments without a convenience fee for non-student account payments, such as enrollment deposits, donations, athletic tickets, extended education courses, alumni events, etc.

10. Will I be able to schedule a payment to a credit/debit card for a Wildcat Pay Plan?

- Yes. Credit or debit cards can be used to schedule a payment for a Wildcat Pay Plan installment within the Wildcat Pay Portal.