Payment Method Changes
Frequently Asked Questions

Q: Why can’t I pay with my VISA credit card?

A: Processing credit card payments for tuition and fees frequently costs UCF more than the $10 convenience fee that the university charges for each transaction. In order to ensure the University covers the costs associated with keeping credit cards as a payment method for tuition & fees, the University has opted to charge a two percent transaction fee on each transaction. Alone among major credit card companies, VISA does not allow UCF to charge a percentage of the transaction to cover the processing cost. Other credit card companies do, and for this reason, UCF is discontinuing its relationship with VISA for payment of tuition and fees, effective August 1, 2012.

Q: Can I use other credit cards for payment?

A: Sure. UCF accepts MasterCard, American Express, and Discover for payment of tuition and fees. We also encourage you to use the convenient and secure alternative of e-check, which provides an electronic withdrawal from a checking account and is accessible through myUCF with no convenience fee.

Q: What if I only have a VISA credit card?

A: If you only have a VISA credit card and no other payment method works for you, you may be able to still use your VISA card through one of the following methods:

- Obtaining a cash advance through your credit card and purchasing a money order to use to pay your bill
- Using a credit card “convenience” check issued by your credit card company

Money orders and convenience checks should be mailed to the payment address (http://www.studentaccounts.ucf.edu/Pymt_Method.cfm). UCF does not accept cash payments for student account balances, nor does UCF allow online payment of fees using credit card convenience checks or money orders.

Q: What if I only have a VISA debit card?

A: If you only have a VISA debit card, and your debit card is linked to a bank account, you can most likely pay through the e-check payment channel (How can I use my debit card to make ACH payment?). If your VISA debit card is not linked to a bank account, this option will not apply and you will need to use a different form of payment.

Q: How can I use my debit card to make an ACH (e-check) payment and avoid the 2% convenience fee?

Student Account Services updated: 5/10/2012
A: Typically, debit cards are linked to a checking account. If you have checks, you can find the bank’s 9-digit routing number and your account number on the bottom of your checks. If you do not have checks, please contact your bank to obtain these numbers. Please note that, in most cases, the number imprinted on your debit card is NOT the same as your checking account number. When you are ready to make a payment, choose the “electronic check” option.

Q: What are my options for paying in other ways at no cost to me?

A:

- **E-checks**
  E-checks are simple to make and require no prior set-up by your bank. No convenience fee will be charged on these payments.

- **By Mail**
  Check or money order (no cash), payable to UCF. Please indicate name and PID of student and what you are paying for on front of check.
  You can mail your payment to our P.O. Box for processing:

  UCF—Student Account Services  
  Attn: Payment Processing  
  P.O. Box 160115  
  Orlando, FL 32816-0115
Our overnight mailing address is:

UCF—Student Account Services
Attn: Payment Processing
4000 Central Florida Blvd.
Millican Hall Room 109
Orlando, FL 32816-0115

Q: Is any type of check acceptable to use as an e-check?

A: E-check payments can be made from U.S. checking accounts in U.S. Dollars. Checks issued from money market accounts, credit card companies, mutual funds, brokerage accounts, home equity, or other lines of credit cannot be processed as an e-check. These types of checks will continue to be accepted by mail or be placed in the 24-hour depository box located outside of Millican Hall (reflection pond entrance).

Q: Is UCF the only University charging convenience fees and not accepting VISA?

A: No. The changes to our payment method structure are similar to changes that have been adopted by many universities across the country. Within the state of Florida, other universities, including University of Florida, Florida Atlantic University, and Florida International University, have discontinued acceptance of VISA and charge a convenience fee for use of other credit cards. Nationwide, other large, public universities, including Ohio State University, Penn State University, Arizona State University, and University of South Carolina, do not accept VISA and charge a convenience fee on other cards.

Q: Has UCF stopped accepting VISA altogether?

A: No, VISA is still accepted at various locations on campus. This change only affects VISA transactions for payment of tuition and fees.

Q: Can I pay with a credit card over the phone?

A: No. Credit card payments can only be made online through myUCF.

Q: Is the convenience fee refundable?

A: The 2% convenience fee is non-refundable. Any convenience fee disputes must be resolved directly with your credit card company.

Q: Can I avoid the convenience fee on credit card payments by coming into Millican Hall and paying at the payment station?

A: No. Payments made via credit card from any payment location will be subject to the convenience fee.

Student Account Services updated: 5/10/2012