Dear Mississippi State University Employee:

This message is being sent to inform you about important changes that will affect how credit cards and debit cards are accepted and processed for payment against Mississippi State University Student and Employee Accounts (also referred to as “Central AR” or the “AR Account”).

For many years Mississippi State has accepted credit/debit cards for payment of AR account balances and paid the processing charges imposed by the credit card companies on those transactions. As the use of credit/debit cards has become more prevalent, these charges have become prohibitively expensive, especially in light of the current economic environment and ongoing budget constraints.

As a service to our employees, students and their families, we will continue to accept credit/debit cards for payments against their AR account balance. However, the university can no longer afford to absorb the additional costs associated with these transactions, and will implement a convenience fee program designed to minimize these costs. The convenience fee program at MSU will begin August 1, 2010, and will have the following impacts on parents, students and employees paying their AR account with credit cards/debit cards:

1) A fee of 2.70% will be added to all credit and debit card payments to offset the processing fee the university must pay to the credit card company. The 2.70% convenience fee will appear as a separate charge on the cardholder’s credit card billing statement.

2) MSU will no longer accept Visa for AR account payments, because Visa does not allow a processing fee to be passed on to the cardholder. MasterCard, American Express, and Discover cards will continue to be accepted.

It is important to note that the following payment methods do NOT incur a convenience fee:

1) Employees may sign up for the automatic payroll deduction program. This is a free service that gradually deducts your outstanding AR balance from your payroll checks. More than 2,000 employees currently use this service. If you are interested in signing up, please contact the Collections Office at 662.325.4196.

2) Electronic checks (eChecks) directly debit your bank account. eChecks may be processed online using MSU’s secure OnCampus Portal at https://oncampus.msstate.edu/cp/home/displaylogin

3) Paper checks may be mailed to MSU Account Services, P.O. Box 5328, Mississippi State, MS 39762. Please be sure to include your MSU NetID on the check.

The savings realized from the convenience fee program will be used to support the academic mission of the university and help ensure the quality of the educational experience for students.

If you have any questions or need additional information about this program and its impact to the Central AR Account system, please visit the Account Services website at http://www.controller.msstate.edu/sas/ or call one of our staff members at 662.325.2071.

If you have any questions or need additional information about this program and its impact to other credit card processing activities that take place at Mississippi State University (Campus Commerce), please contact Treasury Services at 662.325.1931.

Sincerely,

Kevin Edelblute
Controller & Treasurer
Mississippi State University