MISSISSIPPI STATE UNIVERSITY
CREDIT CARD CONVENIENCE FEE PROGRAM
Frequently Asked Questions (FAQ)

Why is the university charging a fee for the use of my credit card?
Mississippi State is committed to providing students and their families 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 MSU. Therefore, a 2.70% convenience fee will be added to all credit/debit card payments to offset the processing fee the university must pay to the credit card company. The 2.70% convenience fee will show up as a separate charge on the cardholder’s credit card billing statement.

If I use my debit card to pay my student account charges, will I be charged the convenience fee?
Yes. If you use your debit card like a credit card to pay your student account charges, you will be charged the 2.70% convenience fee.

Is there any way I can avoid paying a convenience fee?
You can avoid paying the 2.70% convenience fee by paying online with an electronic check (eCheck). eChecks debit your checking or savings account and may be processed online using the QuikPay system at https://quikpayasp.com/msstate/studentaccounts/authorized.do

You may also send a paper check to the Account Services Office in Garner Hall or mail it to the address below:
  MSU Account Services
  P.O. Box 5328
  Mississippi State, MS 39762
  Please remember to include your MSU NetID on the check.

Are other universities charging a convenience fee for credit card transactions?
Yes, an increasing number of schools are collecting convenience fees for credit/debit card transactions. Credit card convenience fees are not unique to Mississippi State.

What credit cards are accepted by Mississippi State University for payment of tuition and fees?
The university accepts MasterCard, American Express, and Discover. Credit card payments can be made online via the secure OnCampus portal at https://oncampus.msstate.edu and/or in person at the Account Services Office in Garner Hall. Parents who have been established as an Authorized Payer on their student’s account may process payments online using the QuikPay system available at https://quikpayasp.com/msstate/studentaccounts/authorized.do.

Why doesn’t MSU accept Visa for payment of tuition and fees?
Visa does not participate in the credit card industry’s convenience fee program.

Why is the convenience fee 2.70%? How was that percentage established?
2.70% is the amount established by our third-party credit card processor to cover the credit card transaction fees assessed by credit card companies.

Can I make a credit card payment over the phone?
Credit card payments over the phone are accepted, but paying online or in person provides a higher level of confidentiality and added security.

**Can I pay in person using a credit card?**
Credit card payments may be made at the Account Services Office in Garner Hall, Room 158. The office is open Monday through Friday from 8 a.m. to 4:30 p.m. The convenience fee still applies for credit card payments made in person.

**If I make a credit card payment in error will my convenience fee be refunded?**
No. The convenience fee is not refundable, even if the payment to which it relates is cancelled, refunded, credited, or charged back.

**Often I receive checks from my credit card company. Can I use the routing number and account number on these checks to make an electronic check (eCheck) payment?**
No. The credit card companies will not honor checks used electronically. The payment will be returned as “account not found.” However, to avoid the convenience fee, you may send these checks through the mail or deliver them directly to the Account Services Office in Garner Hall:

- MSU Account Services
- P.O. Box 5328
- Mississippi State, MS 39762

*Please remember to include your MSU NetID on the check.*

**Will the convenience fee be included on my student account statement?**
The convenience fee is assessed in addition to the payment for your student account. The convenience fee will not appear on your student account. You will receive two separate receipts, one for the student account payment and the other for the convenience fee.

**How will this appear on my credit card statement?**
Two separate transactions will appear on your credit card statement. One transaction for the student account payment and one transaction for the convenience fee. The transaction for the student account payment will appear as “MSU Tuition Program Fee” and the transaction for the convenience fee will appear as “MSU Convenience Fee.”