



Credit Card Payment FAQ

How do I make a payment with a credit card?

Students can access the 'Guardian & Credit Card ePay' link in the **Finance** section of their **SIS Student Center** page. This link will take you to a page that explains the process, and where you can choose to make a credit card payment. Once credit card is selected as a payment option, you will be transferred to the secure **Sallie Mae** site to enter your information. For step-by-step instruction on how to make a credit card payment, please visit NEED SITE NAME at <http://buckeyelink.osu.edu/>.

Why does OSU only accept credit cards online?

Ohio State has contracted Sallie Mae, a third-party vendor, to process credit card payments for the university through a secure website. OSU does not have the ability to enter or access your credit card information. For more information on security standards, please visit <https://www.pcisecuritystandards.org/>.

What credit cards are accepted?

The Sallie Mae site accepts MasterCard, Discover, and American Express.

Why does it take 2-3 days for my payment to post?

Sallie Mae sends OSU a file nightly of the credit cards payments processed between 5:01 p.m. the previous day to 5:00 p.m. that business day. If a payment is made by credit card after 5 p.m., it will not be sent to OSU until the next business day. If a payment is made after 5 p.m. on Friday or over the weekend, the file will not arrive to OSU until Monday night and will not be reflected on the student account until Tuesday.

Why is there a 2.75% convenience fee?

This fee is charged by banks to process each credit card transaction. To contain the costs for the acceptance of credit cards at OSU and not pass it on to all students in the form of higher tuition and fees, only those who use credit cards for payment will be charged the fee.

Why do you not take Visa?

Visa does not participate in the convenience fee program.



Can I use more than one credit card?

Yes. You can make more than one payment using different credit cards. However, you cannot use two different credit cards for the same transaction. A second payment can be made with a different credit card.

Can my parent or guardian make a credit card payment?

Yes. Parents and guardians can pay with a credit card through their Sallie Mae guardian account. For more information on how to set up your parent or guardian with a guardian account, please visit the 'My Account' section at <http://buckeyelink.osu.edu/>.

Who is Sallie Mae?

Sallie Mae Business Office Solutions (BOS) is the vendor OSU uses for refunding, guardian website hosting, and tuition and fees ACH and credit card payments. Sallie Mae offers these services to several colleges and universities around the country. Questions regarding all Sallie Mae accounts can be made 800-239-4211. An OSU ID number is required.

Why has my payment been declined?

Payments can be declined for numerous reasons. Contact the credit card issuer.

How will overages from my credit card payment be refunded?

Any overpayment on the student account made by credit card will be refunded to the student as a direct deposit or by check and will not be refunded back to the credit card.

Can I pay a TOPP installment with a credit card?

Yes. Either or both TOPP payments can be made by credit card.

Can I pay in advance for future quarters with my credit card?

No. Payments made on the student account are for outstanding charges on the account and cannot be held for future charges not yet billed.

Does OSU offer credit counseling?

Yes. If you are in need of financial advice, contact the Student Wellness Center at <http://swc.osu.edu/financial-education-and-counseling/>.

What other financing options are available at The Ohio State University?

The Ohio State University makes every effort within its means to help all students with limited financial resources secure the needed funds to cover educational costs. Students and their



families are encouraged to seek assistance from the Office of Student Financial Aid and take advantage of all financial aid opportunities available to them, including scholarships, grants, low-interest long-term and short-term loans, and part-time employment. For more information, contact the Office of Student Financial Aid at <http://sfa.osu.edu/>.